EN

ANNEX II

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**INSTRUCTIONS FOR REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS**

## PART II: TEMPLATE RELATED INSTRUCTIONS

1. Capital Adequacy Overview (‘CA’)

1.1. General remarks

11. The CA templates contain information about Pillar 1 numerators (own funds, Tier 1, Common Equity Tier 1), denominator (own funds requirements), and the application of Regulation (EU) No 575/2013 and Directive 2013/36/EU transitional provisions and is structured in five templates:

(a) Template CA1 contains the amount of own funds of the institutions, disaggregated in the items needed to get to that amount. The amount of own funds obtained includes the aggregate effect of the application of Regulation (EU) No 575/2013 and Directive 2013/36/EU transitional provisions per type of capital;

(b) Template CA2 summarises the floored, un-floored total risk exposure amounts (TREA) and standardised total risk exposures amounts (S-TREA) as defined respectively in paragraphs 3, 4 and 5 of Article 92 of Regulation (EU) No 575/2013;

(c) Template CA3 contains the ratios for which Regulation (EU) No 575/2013 states a minimum level Pillar 2 ratios and some other related data;

(d) Template CA4 contains memorandums items needed, among others, for calculating items in CA1 as well as information with regard to Directive 2013/36/EU capital buffers;

(e) Template CA5 contains the data needed for calculating the effect of the application of Regulation (EU) No 575/2013 transitional provisions in own funds. CA5 will cease to exist once those transitional provisions expire.

12. The templates are to be used by all reporting entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the correspondent templates for the calculation of the total risk exposure amount.

13. The total own funds consist of different types of capital: Tier 1 capital (T1), which is the sum of Common Equity Tier 1 capital (CET1) and Additional Tier 1 capital (AT1) as well as Tier 2 capital (T2).

14. The application of Regulation (EU) No 575/2013 and Directive 2013/36/EU transitional provisions is treated as follows in CA templates:

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

(b) Transitional provisions may also affect the AT1 and the T2 shortfall (i.e. AT1 or T2 the excess of deduction, regulated in Article 36(1), point (j) and Article 56 of Regulation (EU) No 575/2013, point (e) respectively), and thus the items containing those shortfalls may indirectly reflect the effect of those transitional provisions.

(c) Template CA5 is exclusively used for reporting the effect due to the application of Regulation (EU) No 575/2013 transitional provisions with an impact on own funds.

15. The treatment of Pillar II requirements can be different within the Union (Article 104a(1) of Directive 2013/36/EU has to be transposed into national regulation). Only the impact of Pillar II requirements on the solvency ratio or the target ratio shall be included in the solvency reporting required under Regulation (EU) No 575/2013.

a) The templates CA1, CA2 or CA5 only contain data on Pillar I issues.

b) The template CA3 contains the impact of additional Pillar II-requirements on the solvency ratio on an aggregated basis. It mainly focuses on the target ratios themselves. There is no further link to the templates CA1, CA2 or CA5.

c) The template CA4 contains one cell regarding additional own funds requirements relating to Pillar II. That cell has no link via validation rules to the capital ratios of the CA3 template and reflects Article 104a(1) of Directive 2013/36/EU which explicitly mentions additional own funds requirements as one possibility for Pillar II decisions.

15a. The application of the output floor requirements may affect TREA as well as own funds requirements the calculation of which depends on TREA: capital ratios, Pillar 2 requirements and capital buffers. Where a competent authority has applied the derogation set out in Article 92(3), second subparagraph, of Regulation (EU) No 575/2013, the information on the output floor requirements shall be reported accordingly.

a) The template CA2 contains the floored, un-floored and standardised total risk exposure amounts. The floored and standardised TREA reflect the effect of transitional arrangements for the output floor defined in Article 465 of Regulation (EU) No 575/2013.

b) The template CA3 contains the floored and unfloored capital ratios and the total SREP capital requirement (TSCR) before and after the cap set out in Article 104a of Directive 2013/36/EU and the capital ratios without the application of transitional arrangements for the output floor.

15b. The template CA4 contains the amounts of floor adjustments with and without the application of transitional arrangements for the output floor, as well as the applicable output floor percentage pursuant to Article 465(1) of Regulation (EU) No 575/2013.

15c. The template C 06.02 contains the floor adjustment in TREA of entities within the scope of consolidation.

15d. The templates C10.00, C13.01, C14.01 and C34.02 contain information about the standardised exposure values and standardised TREA calculated in accordance with Article 92(5) of Regulation (EU) No 575/2013 and where applicable the impact of transitional arrangements for the calculation of S-TREA.

1.2. C 01.00 - OWN FUNDS (CA1)

1.2.1. Instructions concerning specific positions

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| Row | Legal references and instructions |
| 0010 | 1. Own funds  Article 4(1), point (118), and Article 72 of Regulation (EU) No 575/2013  The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital. |
| 0015 | 1.1 Tier 1 capital  Article 25 of Regulation (EU) No 575/2013  The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital |
| 0020 | 1.1.1 Common Equity Tier 1 capital  Article 50 of Regulation (EU) No 575/2013 |
| 0030 | 1.1.1.1 Capital instruments and share premium eligible as CET1 capital  Articles 26(1), points (a) and (b), Articles 27 to 30, Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013 |
| 0040 | 1.1.1.1.1 Fully paid up capital instruments  Article 26(1), point (a) and Articles 27 to 31 of Regulation (EU) No 575/2013  Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 of Regulation (EU) No 575/2013) shall be included.  The share premium related to the instruments shall not be included.  Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 of Regulation (EU) No 575/2013 are fulfilled. |
| 0045 | 1.1.1.1.1\* Of which: Capital instruments subscribed by public authorities in emergency situations  Article 31 of Regulation (EU) No 575/2013  Capital instruments subscribed by public authorities in emergency situations shall be included in CET1 capital if all conditions of Article 31 of Regulation (EU) No 575/2013 are fulfilled. |
| 0050 | 1.1.1.1.2\* Memorandum item: Capital instruments not eligible  Article 28(1), points (b), (l) and (m), of Regulation (EU) No 575/2013  Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.  The amount to be reported shall not include the share premium related to the instruments. |
| 0060 | 1.1.1.1.3 Share premium  Article 4(1), point (124), Article 26(1), point (b), of Regulation (EU) No 575/2013  Share premium has the same meaning as under the applicable accounting standard.  The amount to be reported in this item shall be the part related to the "Fully paid up capital instruments". |
| 0070 | 1.1.1.1.4 (-) Own CET1 instruments  Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013  Own CET1 held by the reporting institution or group at the reporting date and amounts of CET1 instruments which have to be deducted in accordance with Article 28(2) of Commission Delegated Regulation (EU) No 241/2014[[1]](#footnote-1). Subject to exceptions in Article 42 of Regulation (EU) No 575/2013.  Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.  The amount to be reported shall include the share premium related to the own shares.  Items 1.1.1.1.4 to 1.1.1.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.1.1.1.5. |
| 0080 | 1.1.1.1.4.1 (-) Direct holdings of CET1 instruments  Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013  Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group and amounts of CET1 instruments which have to be deducted in accordance with Article 28(2) of Delegated Regulation (EU) No 241/2014.  The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 42, point (a), of Regulation (EU) No 575/2013. |
| 0090 | 1.1.1.1.4.2 (-) Indirect holdings of CET1 instruments  Article 4(1), point (114), Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013 |
| 0091 | 1.1.1.1.4.3 (-) Synthetic holdings of CET1 instruments  Article 4(1), point (126), Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013 |
| 0092 | 1.1.1.1.5 (-) Actual or contingent obligations to purchase own CET1 instruments  Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013  According to Article 36(1), point (f), of Regulation (EU) No 575/2013, “own Common Equity Tier 1 instruments that an institution is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation” shall be deducted. |
| 0130 | 1.1.1.2 Retained earnings  Article 26(1), point (c), and Article 26(2) of Regulation (EU) No 575/2013  Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits |
| 0140 | 1.1.1.2.1 Previous years retained earnings  Article 4(1), point (123), and Article 26(1), point (c), of Regulation (EU) No 575/2013  Article 4(1), point (123), of Regulation (EU) No 575/2013 defines retained earnings as "Profit and losses brought forward as a result of the final application of profit or loss under the applicable accounting framework". |
| 0150 | 1.1.1.2.2 Profit or loss eligible  Article 4(1), point (121), Article 26(2), and Article 36(1), point (a), of Regulation (EU) No 575/2013  Article 26(2) of Regulation (EU) No 575/2013 allows including as retained earnings interim or year-end profits, with the prior consent of the competent authorities, if some conditions are met.  On the other hand, losses shall be deducted from CET1, as stated in Article 36(1), point (a), of Regulation (EU) No 575/2013. |
| 0160 | 1.1.1.2.2.1 Profit or loss attributable to owners of the parent  Article 26(2) and Article 36(1), point (a), of Regulation (EU) No 575/2013  The amount to be reported shall be the profit or loss reported in the accounting income statement. |
| 0170 | 1.1.1.2.2.2 (-) Part of interim or year-end profit not eligible  Article 26(2) of Regulation (EU) No 575/2013  This row shall not present any figure if, for the reference period, the institution has reported losses, because the losses shall be completely deducted from CET1.  If the institution reports profits, the part, which is not eligible according to Article 26(2) of Regulation (EU) No 575/2013 (i.e. profits not audited and foreseeable charges or dividends), shall be reported.  Note that, in case of profits, the amount to be deduced shall be, at least, the interim dividends. |
| 0180 | 1.1.1.3 Accumulated other comprehensive income  Article 4(1), point (100), and Article 26(1), point (d), of Regulation (EU) No 575/2013  The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation, and prior to the application of prudential filters. The amount to be reported shall be determined in accordance with Article 13(4) of Commission Delegated Regulation (EU) No 241/2014. |
| 0200 | 1.1.1.4 Other reserves  Article 4(1), point (117), and Article 26(1), point (e), of Regulation (EU) No 575/2013  Other reserves are defined in Regulation (EU) No 575/2013 as "Reserves within the meaning of the applicable accounting framework that are required to be disclosed under that applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings".  The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation. |
| 0210 | 1.1.1.5 Funds for general banking risk  Article 4(1), point (112), and Article 26(1), point (f), of Regulation (EU) No 575/2013  Funds for general banking risk are defined in Article 38 of Council Directive 86/635/EEC as "Amounts which a credit institution decides to put aside to cover such risks where that is required by the particular risks associated with banking".  The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation. |
| 0220 | 1.1.1.6 Transitional adjustments due to grandfathered CET1 Capital instruments  Article 483, paragraphs 1, 2 and 3 and Articles 484 to 487 of Regulation (EU) No 575/2013  Amount of capital instruments transitionally grandfathered as CET1. The amount to be reported is directly obtained from CA5. |
| 0230 | 1.1.1.7 Minority interest given recognition in CET1 capital  Article 4(1), point (120), and Article 84 of Regulation (EU) No 575/2013  Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1. |
| 0240 | 1.1.1.8 Transitional adjustments due to additional minority interests  Articles 479 and 480 of Regulation (EU) No 575/2013  Adjustments to the minority interests due to transitional provisions. This item is obtained directly from CA5. |
| 0250 | 1.1.1.9 Adjustments to CET1 due to prudential filters  Articles 32 to 35 of Regulation (EU) No 575/2013 |
| 0260 | 1.1.1.9.1 (-) Increases in equity resulting from securitised assets  Article 32(1) of Regulation (EU) No 575/2013  The amount to be reported is the increase in the equity of the institution resulting from securitised assets, in accordance with the applicable accounting standard.  For example, this item includes the future margin income that results in a gain on sale for the institution, or, for originators, the net gains that arise from the capitalisation of future income from the securitised assets that provide credit enhancement to positions in the securitisation. |
| 0270 | 1.1.1.9.2 Cash flow hedge reserve  Article 33(1), point (a), of Regulation (EU) No 575/2013  The amount to be reported can be positive or negative. It shall be positive if cash flow hedges result in a loss (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.  The amount shall be net of any tax charge to be expected at the moment of the calculation. |
| 0280 | 1.1.1.9.3 Cumulative gains and losses due to changes in own credit risk on fair valued liabilities  Article 33(1), point (b), of Regulation (EU) No 575/2013  The amount to be reported can be positive or negative. It shall be positive if there is a loss due to changes in own credit risk (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.  Unaudited profit shall not be included in this item. |
| 0285 | 1.1.1.9.4 Fair value gains and losses arising from the institution´s own credit risk related to derivative liabilities  Article 33(1), point (c), and Article 33(2) of Regulation (EU) No 575/2013  The amount to be reported can be positive or negative. It shall be positive if there is a loss due to changes in own credit risk and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.  Unaudited profit shall not be included in this item. |
| 0290 | 1.1.1.9.5 (-) Value adjustments due to the requirements for prudent valuation  Articles 34 and 105 of Regulation (EU) No 575/2013  Adjustments to the fair value of exposures included in the trading book or non-trading book due to stricter standards for prudent valuation set in Article 105 of Regulation (EU) No 575/2013 |
| 0300 | 1.1.1.10 (-) Goodwill  Article 4(1), point (113), Article 36(1), point (b), and Article 37 of Regulation (EU) No 575/2013 |
| 0310 | 1.1.1.10.1 (-) Goodwill accounted for as intangible asset  Article 4(1), point (113), and Article 36(1), point (b), of Regulation (EU) No 575/2013  Goodwill has the same meaning as under the applicable accounting standard.  The amount to be reported here shall be the same as the amount that is reported in the balance sheet. |
| 0320 | 1.1.1.10.2 (-) Goodwill included in the valuation of significant investments  Article 37, point (b), and Article 43 of Regulation (EU) No 575/2013 |
| 0330 | 1.1.1.10.3 Deferred tax liabilities associated to goodwill  Article 37, point (a), of Regulation (EU) No 575/2013  Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard. |
| 0335 | 1.1.1.10.4 Accounting revaluation of subsidiaries’ goodwill derived from the consolidation of subsidiaries attributable to third persons  Article 37, point (c), of Regulation (EU) No 575/2013  The amount of the accounting revaluation of the subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to persons other than the undertakings included in the consolidation pursuant to Part One, Title II, Chapter 2. |
| 0340 | 1.1.1.11 (-) Other intangible assets  Article 4(1), point (115), Article 36(1), point (b), and Article 37, point (a) and (c) of Regulation (EU) No 575/2013  Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard. |
| 0350 | 1.1.1.11.1 (-) Other intangible assets before deduction of deferred tax liabilities  Article 4(1), point (115), and Article 36(1), point (b), of Regulation (EU) No 575/2013  Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also in accordance with the applicable accounting standard.  The amount to be reported here shall correspond to the amount of intangible assets included in the balance sheet in accordance with the applicable accounting standard, excluding goodwill and the amount of prudently valued software assets that is not deducted from CET1 items in accordance with Article 36(1), point (b), of Regulation (EU) No 575/2013. |
| 0352 | 1.1.1.11.1.1 (-) Of which software assets accounted for as other intangible assets before deduction of deferred tax liabilities  Article 4(1), point (115), of Regulation (EU) No 575/2013 and Article 36(1), point (b), of Regulation (EU) No 575/2013  The amount of software assets accounted for as intangible assets which is deducted from CET1 items in accordance with Article 36(1), point (b), of Regulation (EU) No 575/2013 and Article 13a of Delegated Regulation (EU) No 241/2014. The amount reported shall not consider the effects related to the application of the treatment established in Article 37, point (a), of Regulation (EU) No 575/2013, with reference to the deferred tax liabilities associated to those software assets.  Where an institution decides to fully deduct its software assets in accordance with Article 3 of Regulation (EU) No 575/2013, instead of applying the treatment of Article 13a of Delegated Regulation (EU) No 241/2014, the amount reported in this row shall correspond to the amount of software assets accounted for as intangible assets in accordance with the applicable accounting standard. |
| 0360 | 1.1.1.11.2 Deferred tax liabilities associated to other intangible assets  Article 37, point (a), of Regulation (EU) No 575/2013  Amount of deferred tax liabilities that would be extinguished if the intangible assets, other than goodwill and prudently valued software assets exempted from the deduction from CET1 items in accordance with Article 13a of Delegated Regulation (EU) No 241/2014, became impaired or were derecognised under the relevant accounting standard. |
| 0362 | 1.1.1.11.2.1 Deferred tax liabilities associated with software assets accounted for as intangible assets  Article 37, point (a), of Regulation (EU) No 575/2013  The portion of deferred tax liabilities which is associated with the amount of software assets accounted for as intangible assets that is deducted from CET1 items in accordance with Article 36(1), point (b), of Regulation (EU) No 575/2013 and Article 13a of Delegated Regulation (EU) No 241/2014 or Article 3 of Regulation (EU) No 575/2013. |
| 0365 | 1.1.1.11.3 Accounting revaluation of subsidiaries’ other intangible assets derived from the consolidation of subsidiaries attributable to third persons  Article 37, point (c), of Regulation (EU) No 575/2013  The amount of the accounting revaluation of the subsidiaries' intangibles assets other than goodwill derived from the consolidation of subsidiaries attributable to persons other than the undertakings included in the consolidation pursuant to Part One, Title II, Chapter 2. |
| 0370 | 1.1.1.12 (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities  Article 36(1), point (c) and Article 38 of Regulation (EU) No 575/2013 |
| 0380 | 1.1.1.13 (-) IRB shortfall of credit risk adjustments to expected losses  Article 36(1), point (d), Articles 40, 158 and 159 of Regulation (EU) No 575/2013  The amount to be reported shall not be reduced by a rise in the level of deferred tax assets that rely on future profitability, or other additional tax effect, that could occur if provisions were to rise to the level of expected losses" (Article 40 of Regulation (EU) No 575/2013). |
| 0390 | 1.1.1.14 (-)Defined benefit pension fund assets  Article 4(1), point (109), Article 36(1), point (e), and Article 41 of Regulation (EU) No 575/2013 |
| 0400 | 1.1.1.14.1 (-)Defined benefit pension fund assets  Article 4(1), point (109) and Article 36(1), point (e), of Regulation (EU) No 575/2013  Defined benefit pension fund assets are defined as “the assets of a defined pension fund or plan, as applicable, calculated after they have been reduced by the amount of obligations under the same fund or plan”.  The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately). |
| 0410 | 1.1.1.14.2 Deferred tax liabilities associated to defined benefit pension fund assets  Article 4(1), points (108) and (109), and Article 41(1), point (a), of Regulation (EU) No 575/2013  Amount of deferred tax liabilities that would be extinguished if the defined benefit pension fund assets became impaired or were derecognised under the relevant accounting standard. |
| 0420 | 1.1.1.14.3 Defined benefit pension fund assets which the institution has an unrestricted ability to use  Article 4(1), point (109), and Article 41(1), point (b), of Regulation (EU) No 575/2013  This item shall only present any amount if there is a prior consent of the competent authority to reduce the amount of defined benefit pension fund assets to be deducted.  The assets included in this row shall receive a risk weight for credit risk requirements. |
| 0430 | 1.1.1.15 (-) Reciprocal cross holdings in CET1 Capital  Article 4(1), point (122), Article 36(1), point (g) and Article 44 of Regulation (EU) No 575/2013  Holdings in CET1 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution.  The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 1 own-fund insurance items. |
| 0440 | 1.1.1.16 (-) Excess of deduction from AT1 items over AT1 Capital  Article 36(1), point (j), of Regulation (EU) No 575/2013  The amount to be reported is directly taken from CA1 item “Excess of deduction from AT1 items over AT1 Capital”. The amount has to be deducted from CET1. |
| 0450 | 1.1.1.17 (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 250 % risk weight  Article 4(1), point (36), Article 36(1), point (k)(i), and Articles 89 to 91 of Regulation (EU) No 575/2013  Qualifying holdings are defined as “direct or indirect holding in an undertaking which represents 10 % or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking”.  According to point (k)(i) of Article 36(1) of Regulation (EU) No 575/2013 qualifying holdings can, alternatively, be deducted from CET1 (using this item), or be subject to a risk weight of 1 250 %. |
| 0460 | 1.1.1.18 (-) Securitisation positions which can alternatively be subject to a 1250 % risk weight  Articles 244(1), point (b), Article 245(1), point (b), and Article 253(1) of Regulation (EU) No 575/2013.  Securitisation positions, which are subject to a 1 250 % risk weight, but alternatively are allowed to be deducted from CET1 (Article 36(1), point (k)(ii) of Regulation (EU) No 575/2013), shall be reported in this item. |
| 0470 | 1.1.1.19 (-) Free deliveries which can alternatively be subject to a 1.250 % risk weight  Article 36(1), point (k)(iii) and Article 379(3) of Regulation (EU) No 575/2013  Free deliveries are subject to a 1 250 % risk weight after 5 days post second contractual payment or delivery leg until the extinction of the transaction, according to the own funds requirements for settlement risk. Alternatively, they are allowed to be deducted from CET1 (Article 36(1), point (k)(iii) of Regulation (EU) No 575/2013). In the latter case, they shall be reported in this item. |
| 0471 | 1.1.1.20 (-) Positions in a basket for which an institution cannot determine the risk weight under the IRB Approach, and can alternatively be subject to a 1 250 % risk weight  Articles 36(1), point (k)(iv) and Article 153(8) of Regulation (EU) No 575/2013  According to Articles 36(1), point (k)(iv) of Regulation (EU) No 575/2013, positions in a basket for which an institution cannot determine the risk weight under the IRB Approach can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1 250 %. |
| 0472 | 1.1.1.21 (-) Equity exposures under an internal models approach which can alternatively be subject to a 1 250 % risk weight  Articles 36(1), point (k)(v) and Article 155(4) of Regulation (EU) No 575/2013  According to Article 36(1), point (k)(v) of Regulation (EU) No 575/2013, equity exposures under an internal models approach can, alternatively, be deducted from CET1 (using this item), or be subject to a risk weight of 1 250 %. |
| 0480 | 1.1.1.22 (-) CET1 instruments of financial sector entities where the institution does not have a significant investment  Article 4(1), point (27), Article 36(1), point (h), Articles 43 to 46, Article 49, paragraphs 2 and 3 and Article 79 of Regulation (EU) No 575/2013  Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution does not have a significant investment that has to be deducted from CET1.  See alternatives to deduction when consolidation is applied (Article 49, paragraphs 2 and 3). |
| 0490 | 1.1.1.23 (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences  Article 36(1), point (c); Article 38 and Article 48(1), point (a), of Regulation (EU) No 575/2013  Part of deferred tax assets that rely in future profitability and arise from temporary differences (net of the part of associated deferred tax liabilities allocated to deferred tax assets that arise from temporary differences), which according to Article 38(5), point (b), of Regulation (EU) No 575/2013 has to be deducted applying the 10 % threshold referred to in of Article 48(1), point (a), of that Regulation. |
| 0500 | 1.1.1.24 (-) CET1 instruments of financial sector entities where the institution has a significant investment  Article 4(1), point (27), Article 36(1), point (i); Articles 43, 45, 47, Article 48(2), point (b), Article 49, paragraphs 1, 2 and 3 and Article 79 of Regulation (EU) No 575/2013  Part of holdings by the institution of CET1 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution has a significant investment that has to be deducted, applying the 10 % threshold referred to in Article 48(1), point (b), of that Regulation.  See alternatives to deduction when consolidation is applied (Article 49, paragraphs 1, 2 and 3 of Regulation (EU) No 575/2013). |
| 0510 | 1.1.1.25 (-) Amount exceeding the 17.65 % threshold  Article 48(2) of Regulation (EU) No 575/2013  Part of deferred tax assets that rely in future profitability and arise from temporary differences, and direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution has a significant investment that has to be deducted, applying the 17.65 % threshold in Article 48(2) of that Regulation. |
| 0511 | 1.1.1.25.1 (-) Amount exceeding the 17.65 % threshold related to CET1 instruments of financial sector entities where the institution has a significant investment |
| 0512 | 1.1.1.25.2 (-) Amount exceeding the 17.65 % threshold related to deferred tax assets arising from temporary differences |
| 0513 | 1.1.1.25A (-) Insufficient coverage for non-performing exposures  Article 36(1), point (m), and Article 47c of Regulation (EU) No 575/2013 |
| 0514 | 1.1.1.25B (-) Minimum value commitment shortfalls  Article 36(1), point (n), and Article 132c(2) of Regulation (EU) No 575/2013 |
| 0515 | 1.1.1.25C (-) Other foreseeable tax charges  Article 36(1), point (l), of Regulation (EU) No 575/2013  Tax charges relating to CET1 items foreseeable at the moment of the calculation other than tax charges that have been considered already in any of the other rows reflecting CET1 items by reducing the amount of the CET1 item in question. |
| 0520 | 1.1.1.26 Other transitional adjustments to CET1 Capital  Articles 469 to 478 and 481 of Regulation (EU) No 575/2013  Adjustments to deductions due to transitional provisions. The amount to be reported is directly obtained from CA5. |
| 0524 | 1.1.1.27 (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013  Article 3 of Regulation (EU) No 575/2013  Where an institution decides to fully deduct its software assets in accordance with Article 3 of Regulation (EU) No 575/2013, instead of applying the treatment of Article 13a of Delegated Regulation (EU) No 241/2014, the additional amount deducted shall not be reported in this row, but in row 0352. |
| 0529 | 1.1.1.28 CET1 capital elements or deductions - other  This row is intended to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a CET1 capital element or a deduction from a CET1 element cannot be assigned to one of the rows 020 to 524.  This row shall not be used to assign capital items/deductions which are not covered by Regulation (EU) No 575/2013 into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of the of Regulation (EU) No 575/2013). |
| 0530 | 1.1.2 ADDITIONAL TIER 1 CAPITAL  Article 61 of Regulation (EU) No 575/2013 |
| 0540 | 1.1.2.1 Capital instruments and share premium eligible as AT1 Capital  Article 51, point (a), Articles 52, 53 and 54, Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013 |
| 0551 | 1.1.2.1.1 Fully paid up, directly issued capital instruments  Article 51, point (a) and Articles 52, 53 and 54 of Regulation (EU) No 575/2013  The amount to be reported shall not include the share premium related to the instruments |
| 0560 | 1.1.2.1.2 (\*) Memorandum item: Capital instruments not eligible  Article 52(1), points (c), (e) and (f), of Regulation (EU) No 575/2013  Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.  The amount to be reported shall not include the share premium related to the instruments |
| 0571 | 1.1.2.1.3 Share premium  Article 51, point (b), of Regulation (EU) No 575/2013  Share premium has the same meaning as under the applicable accounting standard.  The amount to be reported in this item shall be the part related to the "fully paid up and directly issued capital instruments". |
| 0580 | 1.1.2.1.4 (-) Own AT1 instruments  Article 52(1), point (b), Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013  Own AT1 instruments held by the reporting institution or group at the reporting date and amounts of AT1 instruments which have to be deducted in accordance with Article 28(2) of Delegated Regulation (EU) No 241/2014. Subject to exceptions in Article 57 of Regulation (EU) No 575/2013.  Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.  The amount to be reported shall include the share premium related to the own shares.  Items 1.1.2.1.4 to 1.1.2.1.4.3 do not include actual or contingent obligations to purchase own AT1 instruments. Actual or contingent obligations to purchase own AT1 instruments are reported separately in item 1.1.2.1.5. |
| 0590 | 1.1.2.1.4.1 (-) Direct holdings of AT1 instruments  Article 4(1), point (144), Article 52(1), point (b), Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013  Additional Tier 1 instruments included in item 1.1.2.1.1 held by institutions of the consolidated group and amounts of AT1 instruments which have to be deducted in accordance with Article 28(2) of Delegated Regulation (EU) No 241/2014. |
| 0620 | 1.1.2.1.4.2 (-) Indirect holdings of AT1 instruments  Article 52(1), point (b)(ii), Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013 |
| 0621 | 1.1.2.1.4.3 (-) Synthetic holdings of AT1 instruments  Article 4(1), point (126), Article 52(1), point (b), Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013 |
| 0622 | 1.1.2.1.5 (-) Actual or contingent obligations to purchase own AT1 instruments  Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013  According to Article 56, point (a) of Regulation (EU) No 575/2013, “own Additional Tier 1 instruments that an institution could be obliged to purchase as a result of existing contractual obligations” shall be deducted. |
| 0660 | 1.1.2.2 Transitional adjustments due to grandfathered AT1 Capital instruments  Article 483, paragraphs 4 and 5, Articles 484 to 487, Articles 489 and 491 of Regulation (EU) No 575/2013  Amount of capital instruments transitionally grandfathered as AT1. The amount to be reported is directly obtained from CA5. |
| 0670 | 1.1.2.3 Instruments issued by subsidiaries that are given recognition in AT1 Capital  Articles 83, 85 and 86 of Regulation (EU) No 575/2013  Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1.  Qualifying AT1 capital issued by a special purpose entity (Article 83 of Regulation (EU) No 575/2013) shall be included. |
| 0680 | 1.1.2.4 Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries  Article 480 of Regulation (EU) No 575/2013  Adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions. This item is obtained directly from CA5. |
| 0690 | 1.1.2.5 (-) Reciprocal cross holdings in AT1 Capital  Article 4(1), point (122), Article 56, point (b) and Article 58 of Regulation (EU) No 575/2013  Holdings in AT1 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution.  The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Additional Tier 1 own-fund insurance items. |
| 0700 | 1.1.2.6 (-) AT1 instruments of financial sector entities where the institution does not have a significant investment  Article 4(1), point (27), Article 56, point (c); Articles 59, 60 and 79 of Regulation (EU) No 575/2013  Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution does not have a significant investment that has to be deducted from AT1. |
| 0710 | 1.1.2.7 (-) AT1 instruments of financial sector entities where the institution has a significant investment  Article 4(1), point (27), Article 56, point (d), Articles 59 and 79 of Regulation (EU) No 575/2013  Holdings by the institution of AT1 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution has a significant investment are completely deducted |
| 0720 | 1.1.2.8 (-) Excess of deduction from T2 items over T2 Capital  Article 56, point (e)of Regulation (EU) No 575/2013  The amount to be reported is directly taken from CA1 item “Excess of deduction from T2 items over T2 Capital (deducted in AT1). |
| 0730 | 1.1.2.9 Other transitional adjustments to AT1 Capital  Articles 472, 474, 475, 478 and 481 of Regulation (EU) No 575/2013  Adjustments due to transitional provisions. The amount to be reported is directly obtained from CA5. |
| 0740 | 1.1.2.10 Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)  Article 36(1), point (j), of Regulation (EU) No 575/2013  Additional Tier 1 cannot be negative, but it is possible that AT1 deductions are greater than AT1 Capital plus related share premium. When this happens, AT1 has to be equal to zero, and the excess of AT1 deductions has to be deducted from CET1.  With this item, it is achieved that the sum of items 1.1.2.1 to 1.1.2.12 is never lower than zero. Where this item shows a positive figure, item 1.1.1.16 shall be the inverse of that figure. |
| 0744 | 1.1.2.11 (-) Additional deductions of AT1 Capital due to Article 3 of Regulation (EU) No 575/2013  Article 3 of Regulation (EU) No 575/2013 |
| 0748 | 1.1.2.12 AT1 capital elements or deductions - other  This row is intended to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if an AT1 capital element or a deduction from an AT1 element cannot be assigned to one of the rows 530 to 744.  This row shall not be used to assign capital items/deductions which are not covered by of Regulation (EU) No 575/2013 into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of that Regulation). |
| 0750 | 1.2 TIER 2 CAPITAL  Article 71 of Regulation (EU) No 575/2013 |
| 0760 | 1.2.1 Capital instruments and share premium eligible as T2 Capital  Article 62, point (a), Articles 63 to 65, Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013 |
| 0771 | 1.2.1.1 Fully paid up, directly issued capital instruments  Article 62, point (a), Articles 63 and 65 of Regulation (EU) No 575/2013  The amount to be reported shall not include the share premium related to the instruments.  The capital instruments may consist of equity or liabilities, including subordinated loans that fulfil the eligibility criteria. |
| 0780 | 1.2.1.2 (\*) Memorandum item: Capital instruments not eligible  Article 63, points (c), (e) and (f), and Article 64 of Regulation (EU) No 575/2013  Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.  The amount to be reported shall not include the share premium related to the instruments.  The capital instruments may consist of equity or liabilities, including subordinated loans. |
| 0791 | 1.2.1.3 Share premium  Article 62, point (b)and Article 65 of Regulation (EU) No 575/2013  Share premium has the same meaning as under the applicable accounting standard.  The amount to be reported in this item shall be the part related to the "fully paid up and directly issued capital instruments". |
| 0800 | 1.2.1.4 (-) Own T2 instruments  Article 63, point (b)(i), Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013  Own T2 instruments held by the reporting institution or group at the reporting date and amounts of T2 instruments which have to be deducted in accordance with Article 28(2) of Delegated Regulation (EU) No 241/2014. Subject to exceptions in Article 67 of Regulation (EU) No 575/2013.  Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.  The amount to be reported shall include the share premium related to the own shares.  Items 1.2.1.4 to 1.2.1.4.3 do not include actual or contingent obligations to purchase own T2 instruments. Actual or contingent obligations to purchase own T2 instruments are reported separately in item 1.2.1.5. |
| 0810 | 1.2.1.4.1 (-) Direct holdings of T2 instruments  Article 63, point (b), Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013  Tier 2 instruments included in item 1.2.1.1 held by institutions of the consolidated group and amounts of T2 instruments which have to be deducted in accordance with Article 28(2) of Delegated Regulation (EU) No 241/2014. |
| 0840 | 1.2.1.4.2 (-) Indirect holdings of T2 instruments  Article 4(1), point (114), Article 63, point (b Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013 |
| 0841 | 1.2.1.4.3 (-) Synthetic holdings of T2 instruments  Article 4(1), point (126), Article 63, point (b), Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013 |
| 0842 | 1.2.1.5 (-) Actual or contingent obligations to purchase own T2 instruments  Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013  According to Article 66, point (a), of Regulation (EU) No 575/2013, “own Tier 2 instruments that an institution could be obliged to purchase as a result of existing contractual obligations” shall be deducted. |
| 0880 | 1.2.2 Transitional adjustments due to grandfathered T2 Capital instruments  Article 483, paragraphs 6 and 7, Articles 484, 486, 488, 490 and 491 of Regulation (EU) No 575/2013  Amount of capital instruments transitionally grandfathered as T2. The amount to be reported is directly obtained from CA5. |
| 0890 | 1.2.3 Instruments issued by subsidiaries that are given recognition in T2 Capital  Articles 83, 87 and 88 of Regulation (EU) No 575/2013  Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2.  Qualifying Tier 2 capital issued by a special purpose entity (Article 83 of Regulation (EU) No 575/2013) shall be included. |
| 0900 | 1.2.4 Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries  Article 480 of Regulation (EU) No 575/2013  Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. This item is obtained directly from CA5. |
| 0910 | 1.2.5 IRB Excess of provisions over expected losses eligible  Article 62, point (d), of Regulation (EU) No 575/2013  For institutions calculating risk-weighted exposure amounts in accordance with IRB Approach, this item shall contain the positive amounts resulting from comparing the provisions and expected losses which are eligible as T2 capital. |
| 0920 | 1.2.6 SA General credit risk adjustments  Article 62, point (c), of Regulation (EU) No 575/2013  For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item shall contain the general credit risk adjustments eligible as T2 capital. |
| 0930 | 1.2.7 (-) Reciprocal cross holdings in T2 Capital  Article 4(1), point (122), Article 66, point (b) and Article 68 of Regulation (EU) No 575/2013  Holdings in T2 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate the own funds of the institution artificially.  The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 2 and Tier 3 own-fund insurance items. |
| 0940 | 1.2.8 (-) T2 instruments of financial sector entities where the institution does not have a significant investment  Article 4(1), point (27), Article 66, point (c), Articles 68 to 70 and Article 79 of Regulation (EU) No 575/2013  Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution does not have a significant investment that has to be deducted from T2. |
| 0950 | 1.2.9 (-) T2 instruments of financial sector entities where the institution has a significant investment  Article 4(1), point (27), Article 66, point (d), Articles 68, 69 and Article 79 of Regulation (EU) No 575/2013  Holdings by the institution of T2 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution has a significant investment shall be completely deducted. |
| 0955 | 1.2.9A (-) Excess of deductions from eligible liabilities over eligible liabilities  Article 66 (e) of Regulation (EU) No 575/2013. |
| 0960 | 1.2.10 Other transitional adjustments to T2 Capital  Articles 472, 476, 477, 478 and 481 of Regulation (EU) No 575/2013  Adjustments due to transitional provisions. The amount to be reported shall be directly obtained from CA5. |
| 0970 | 1.2.11 Excess of deduction from T2 items over T2 Capital (deducted in AT1)  Article 56, point (e), of Regulation (EU) No 575/2013  Tier 2 cannot be negative, but it is possible that T2 deductions are greater than T2 Capital plus related share premium. When this happens, T2 shall be equal to zero, and the excess of T2 deductions shall be deducted from AT1.  With this item, the sum of items 1.2.1 to 1.2.13 is never lower than zero. Where this item shows a positive figure, item 1.1.2.8 shall be the inverse of that figure. |
| 0974 | 1.2.12 (-) Additional deductions of T2 Capital due to Article 3 of Regulation (EU) No 575/2013  Article 3 of Regulation (EU) No 575/2013 |
| 0978 | 1.2.13 T2 capital elements or deductions - other  This row provides flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a T2 capital element or a deduction from a T2 element cannot be assigned to one of the rows 750 to 974.  This row shall not be used to assign capital items/deductions which are not covered by Regulation (EU) No 575/2013 into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of that Regulation). |

1.3. C 02.00 - OWN FUNDS REQUIREMENTS (CA2)

1.3.1. Instructions concerning specific positions

|  |  |
| --- | --- |
| Columns | Legal references and instructions |
| 0010 | TOTAL RISK EXPOSURE AMOUNT  Article 92(3) and Articles 95, 96 and 98 of Regulation (EU) No 575/2013 |
| 0020 | OUTPUT FLOOR S-TREA  Institutions subject the output floor as per Article 92(3) of Regulation (EU) No 575/2013, shall report the standardised total risk exposure amount (S-TREA) calculated in accordance with Article 92(5). This column is applicable only to institutions using internal models.  In the rows where internal models approaches are used to calculate the RWEA, the standardised amounts for these exposures shall be reported.  In the rows where standardised approaches are used to calculate the RWEA, the same amounts that are reported in column 0010 for these exposures shall be reported. |

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| Row | Legal references and instructions |
| 0010 | 1. TOTAL RISK EXPOSURE AMOUNT  Article 92(3) and Articles 95, 96 and 98 of Regulation (EU) No 575/2013 |
| 0020 | 1\* Of which: Investment firms under Article 95 paragraph 2 and Article 98 of Regulation (EU) No 575/2013  For investment firms under Article 95(2) and Article 98 of Regulation (EU) No 575/2013 |
| 0030 | 1\*\* Of which: Investment firms under Article 96 paragraph 2 and Article 97 of Regulation (EU) No 575/2013  For investment firms under Article 96(2) and Article 97 of Regulation (EU) No 575/2013 |
| 0035 | 1\*\*\* Of which: Floor adjustment  Institutions subject to the output floor as per Article 92(3) of Regulation (EU) No 575/2013 shall report the difference between the amount reported in row 0010 and the amount reported on row 0036. The amount is either positive or equal to zero. |
| 0036 | 1a TOTAL RISK EXPOSURE AMOUNT PRE-FLOOR  Institutions subject to the output floor as per Article 92(3) of Regulation (EU) No 575/2013 shall report the amount of unfloored TREA as defined in Article 92(4) of Regulation (EU) No 575/2013. |
| 0040 | 1.1 RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES  Article 92(3) and Article 92(4), point a) of Regulation (EU) No 575/2013 |
| 0050 | 1.1.1 Standardised Approach (SA)  CR SA and SEC SA templates at the level of total exposures |
| 0051 | 1.1.1\* Of which: Additional stricter prudential requirements based on Article 124 of Regulation (EU) No 575/2013  Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements as communicated to the institutions after having been consulted with EBA, in accordance with Article 124, paragraphs 8 to 13 of Regulation (EU) No 575/2013. |
| 0060 | 1.1.1.1 SA exposure classes excluding securitisations positions  CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 112 of Regulation (EU) No 575/2013, excluding securitisation positions. |
| 0070 | 1.1.1.1.01 Central governments or central banks  See CR SA template |
| 0080 | 1.1.1.1.02 Regional governments or local authorities  See CR SA template |
| 0090 | 1.1.1.1.03 Public sector entities  See CR SA template |
| 0100 | 1.1.1.1.04 Multilateral Development Banks  See CR SA template |
| 0110 | 1.1.1.1.05 International Organisations  See CR SA template |
| 0120 | 1.1.1.1.06 Institutions  See CR SA template |
| 0125 | 1.1.1.1.07a Corporates - Other  See CR SA template |
| 0131 | 1.1.1.1.07b Corporates – Specialised Lending  See CR SA template |
| 0140 | 1.1.1.1.08 Retail  See CR SA template |
| 0150 | 1.1.1.1.09 Secured by mortgages on immovable property and ADC exposures  See CR SA template |
| 0151 | 1.1.1.1.09.1 Secured by mortgages on residential immovable property - non-IPRE (secured)  See CR SA template |
| 0152 | 1.1.1.1.09.2 Secured by mortgages on residential immovable property - non-IPRE (unsecured)  See CR SA template |
| 0153 | 1.1.1.1.09.3 Secured by mortgages on residential immovable property – Other – non-IPRE  See CR SA template |
| 0154 | 1.1.1.1.09.4 Secured by mortgages on residential immovable property – IPRE  See CR SA template |
| 0155 | 1.1.1.1.09.5 Secured by mortgages on residential immovable property – Other - IPRE  See CR SA template |
| 0156 | 1.1.1.1.09.6 Secured by mortgages on commercial immovable property - non-IPRE (secured)  See CR SA template |
| 0157 | 1.1.1.1.09.7 Secured by mortgages on commercial immovable property - non-IPRE (unsecured)  See CR SA template |
| 0158 | 1.1.1.1.09.8 Secured by mortgages on commercial immovable property – Other - non-IPRE  See CR SA template |
| 0159 | 1.1.1.1.09.9 Secured by mortgages on commercial immovable property -– IPRE  See CR SA template |
| 0900 | 1.1.1.1.09.9a Secured by mortgages on commercial immovable property - Other - IPRE  See CR SA template |
| 0910 | 1.1.1.1.09.9b Acquisition, development and construction (ADC)  See CR SA template |
| 0160 | 1.1.1.1.10 Exposures in default  See CR SA template |
|  |  |
| 0171 | 1.1.1.1.11a Subordinated debt exposures  See CR SA template |
| 0180 | 1.1.1.1.12 Covered bonds  See CR SA template |
| 0190 | 1.1.1.1.13 Claims on institutions and corporate with a short-term credit assessment  See CR SA template |
| 0200 | 1.1.1.1.14 Collective investments undertakings (CIU)  See CR SA template |
| 0210 | 1.1.1.1.15 Equity  See CR SA template |
| 0211 | 1.1.1.1.16 Other items  See CR SA template |
| 0212 | 1.1.1.1.16.1 Of which: software assets accounted for as intangible assets  The risk weighted exposure amount pertaining to the portion of software assets accounted for as intangible assets that is not deducted from CET1 items in accordance with Article 36(1), point (b), of Regulation (EU) No 575/2013, but risk-weighted in accordance with Article 113(5) of that Regulation. |
| 0240 | 1.1.2 Internal ratings based Approach (IRB) |
| 0241 | 1.1.2\* Of which: Additional stricter prudential requirements based on Article 164 of Regulation (EU) No 575/2013  Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements as communicated to the institutions after having been notified to EBA, in accordance with Article 164, paragraphs 5 and 7 of Regulation (EU) No 575/2013. |
| 0242 | 1.1.2\*\* Of which: Additional stricter prudential requirements based on Article 124 of Regulation (EU) No 575/2013  Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements set by the competent authorities after having consulted EBA, as laid down in Article 124, paragraphs 8 to 13 of Regulation (EU) No 575/2013 and which are related to limits on the eligible market value of the collateral as laid down in Article 125(2), point (d) and Article 126(2), point (d), of that Regulation. |
| 0250 | 1.1.2.1 IRB Approaches when neither own estimates of LGD nor Conversion Factors are used  CR IRB template at the level of total exposures (when own estimates of LGD or CCF are not used) |
| 0260 | 1.1.2.1.01 Central governments and central banks  See CR IRB template |
| 0261 | 1.1.2.1.01a Regional governments or local authorities  See CR IRB template |
| 0262 | 1.1.2.1.01b Public sector entities  See CR IRB template |
| 0270 | 1.1.2.1.02 Institutions  See CR IRB template |
| 0290 | 1.1.2.1.04 Corporates – Specialised Lending  See CR IRB template |
| 0295 | 1.1.2.1.04a Corporates – Purchased receivables  See CR IRB template |
| 0300 | 1.1.2.1.05 Corporates – Other  See CR IRB template |
| 0305 | 1.1.2.1.06\* Memo item: Corporates - Large corporates  See CR IRB template |
| 0306 | 1.1.2.1.06\*\* Memo item: Corporates - SME  See CR IRB template |
| 0310 | 1.1.2.2 IRB Approaches when own estimates of LGD and/or Conversion Factor are used  CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are used) |
| 0320 | 1.1.2.2.01 Central governments and central banks  See CR IRB template |
| 0325 | 1.1.2.2.01a Regional governments or local authorities  See CR IRB template |
| 0326 | 1.1.2.2.01b Public sector entities  See CR IRB template |
| 0350 | 1.1.2.2.04 Corporates – Specialised Lending  See CR IRB template |
| 0355 | 1.1.2.2.04a Corporates – Purchased receivables  See CR IRB template |
| 0360 | 1.1.2.2.05 Corporates – Other  See CR IRB template |
| 0415 | 1.1.2.2.05a\* Memo item: Corporates - Large corporates  See CR IRB template |
| 0416 | 1.1.2.2.05a\*\* Memo item: Corporates - SME  See CR IRB template |
| 0371 | 1.1.2.2.06 Retail – Secured by residential real estate  See CR IRB template |
| 0390 | 1.1.2.2.08 Retail – Qualifying revolving  See CR IRB template |
| 0395 | 1.1.2.2.08a Retail – Purchased receivables  See CR IRB template |
| 0401 | 1.1.2.2.09 Retail – Other  See CR IRB template |
| 0405 | 1.1.2.2.09.01 Of which: secured by commercial real estate  See CR IRB template |
| 0411 | 1.1.2.2.11\* Memo item: Retail – Secured by immovable property SME |
| 0412 | 1.1.2.2.11\*\* Memo item: Retail – Secured by immovable property non-SME |
| 0413 | 1.1.2.2.11\*\*\* Memo item: Retail – Other SME |
| 0414 | 1.1.2.2.11\*\*\*\* Memo item: Retail – Other non-SME |
| 0420 | 1.1.2.3 Equity IRB  See CR EQU IRB template |
| 0425 | 1.1.2.4 Collective investments undertakings (CIU)  See CR IRB template |
| 0450 | 1.1.2.5 Other non credit-obligation assets  The amount to be reported is the risk weighted exposure amount as calculated in accordance with Article 156 of Regulation (EU) No 575/2013. |
| 0455 | 1.1.2.5.1 Of which software assets accounted for as intangible assets  The risk weighted exposure amount pertaining to the portion of software assets accounted for as intangible assets that is not deducted from CET1 items in accordance with Article 36(1), point (b), of Regulation (EU) No 575/2013, but risk-weighted in accordance with Article 156 of that Regulation. |
| 0460 | 1.1.3 Risk exposure amount for contributions to the default fund of a CCP  Articles 307, 308 and 309 of Regulation (EU) No 575/2013 |
| 0470 | 1.1.4 Securitisation positions  See CR SEC template |
| 0490 | 1.2 TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY  Article 92(3), and Article 92(4), point (ca), of Regulation (EU) No 575/2013 |
| 0500 | 1.2.1 Settlement/delivery risk in the non-Trading book  See CR SETT template |
| 0510 | 1.2.2 Settlement/delivery risk in the Trading book  See CR SETT template |
| 0520 | 1.3 TOTAL RISK EXPOSURE AMOUNT FOR THE BUSINESS SUBJECT TO MARKET RISK  Article 92(4), points (b)(i) and (c), (5), point (b), (7), point (b), of Regulation (EU) No 575/2013 |
| 0530 | 1.3.1 Risk exposure amount for business subject to market risk calculated by entities exclusively applying the simplified standardised approach (SSA) |
| 0540 | 1.3.1.1 Traded debt instruments  MKR SA TDI template at the level of total currencies. |
| 0550 | 1.3.1.2 Equity  MKR SA EQU template at the level of total national markets. |
| 0555 | 1.3.1.3 Particular approach for position risk in CIUs  Article 348(1), Article 350(3), point (c) and Article 364(2), point (a), of Regulation (EU) No 575/2013  Total risk exposure amount for positions in CIUs if capital requirements are calculated in accordance with Article 348(1) of Regulation (EU) No 575/2013 either immediately or as a consequence of the cap laid down in Article 350(3), point (c), of that Regulation . Regulation (EU) No 575/2013 does not explicitly assign those positions to either the interest rate risk or the equity risk.  Where the particular approach laid down in the first sentence of Article 348(1) of Regulation (EU) No 575/2013 is applied, the amount to be reported shall be 32 % of the net position of the CIU exposure in question, multiplied by 12,5.  Where the particular approach laid down in the second sentence of Article 348(1) of Regulation (EU) No 575/2013 is applied, the amount to be reported shall be the lower of 32 % of the net position of the relevant CIU exposure and the difference between 40 % of this net position and the own funds requirements that arise from the foreign exchange risk associated with this CIU exposure, multiplied by 12,5 respectively. |
| 0556 | 1.3.1.3.\* Memo item: CIUs exclusively invested in traded debt instruments  Total risk exposure amount for positions in CIUs if the CIU is invested exclusively in instruments subject to interest rate risk. |
| 0557 | 1.3.1.3.\*\* CIUs invested exclusively in equity instruments or in mixed instruments  Total risk exposure amount for positions in CIUs if the CIU is invested either exclusively in instruments subject to equity risk or in mixed instruments or if the constituents of the CIU are unknown. |
| 0560 | 1.3.1.4 Foreign Exchange  See MKR SA FX template |
| 0570 | 1.3.1.5 Commodities  See MKR SA COM template |
| 0580 | 1.3.2 Risk exposure amount for positions, foreign exchange and commodity risks under internal models (IM)  See MKR IM template   |  | | --- | | **Explanatory text for consultation purposes**  This row is going to be deleted, once the current internal models approach cannot be used anymore to calculate own funds requirements for market risks. | |
| 0581 | 1.3.3 Risk exposure amount for on- and off-balance sheet subject to market risk of entities applying exclusively the Alternative standardised approach (ASA)  See MKR ASA SUM template |
| 0585 | 1.3.4 Risk exposure amount for on- and off-balance sheet subject to market risk of entities applying only the Alternative Internal Models Approach (AIMA) or a combination of AIMA and ASA  See MKR AIMA SUM template |
| 0589 | 1.3\* RISK EXPOSURE AMOUNT FOR RECLASSIFICATIONS BETWEEN NON-TRADING BOOK AND TRADING BOOK  See MOV template |
| 0590 | 1.4 TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)  Article 92(3)and Article 92(4), point (e), of Regulation (EU) No 575/2013  For investment firms under Articles 95(2) and 96(2) and Article98 of Regulation (EU) No 575/2013, this element shall be zero. |
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| 0630 | 1.5 ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS  Articles 95(2) and 96(2), Article 97 and Article 98(1), point (a), of Regulation (EU) No 575/2013  Only for investment firms under Article 95(2), Article 96(2) and Article 98 of Regulation (EU) No 575/2013. See also Article 97 of Regulation (EU) No 575/2013.  Investment firms under Article 96 of Regulation (EU) No 575/2013 shall report the amount referred to in Article 97 multiplied by 12.5.  Investment firms under Article 95 of Regulation (EU) No 575/2013 shall report as follows:  - Where the amount referred to in Article 95(2), point (a), of Regulation (EU) No 575/2013 is greater than the amount referred to in point (b), of Article 95(2) of that Regulation, the amount to be reported is zero.  - Where the amount referred to in Article 95(2), point (b), of Regulation (EU) No 575/2013 is greater than the amount referred to in Article 95(2), point (a), of that Regulation, the amount to be reported is the result of subtracting the latter amount from the former. |
| 0640 | 1.6 TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT  Article 92(4), point (d), of Regulation (EU) No 575/2013  See CVA template. |
| 0655 | 1.6.4 Standardised approach (SA)  Article 383 of Regulation (EU) No 575/2013 |
| 0665 | 1.6.5 Full Basic approach (F-BA)  Article 384(3) of Regulation (EU) No 575/2013 |
| 0666 | 1.6.6 Reduced Basic approach (R-BA)  Article 384(2) of Regulation (EU) No 575/2013 |
| 0675 | 1.6.7 Simplified approach  Article 385 of Regulation (EU) No 575/2013 |
| 0676 | 1.6.8 Simplified treatment for derivative positions in CIUs  Articles 132a(3), 152(3) and 325j(1) of Regulation (EU) No 575/2013 |
| 0680 | 1.7 TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK  Article 92(4), point (b)(ii) and Articles 395 to 401 of Regulation (EU) No 575/2013 |
| 0690 | 1.8 OTHER RISK EXPOSURE AMOUNTS  Articles 3, 458 and 459 of Regulation (EU) No 575/2013 and risk exposure amounts which cannot be assigned to one of the items from 1.1 to 1.7.  Institutions shall report the amounts needed to comply with the following:  Stricter prudential requirements imposed by the Commission, in accordance with Articles 458 and 459 of Regulation (EU) No 575/2013.  Additional risk exposure amounts due to Article 3 of Regulation (EU) No 575/2013.  This item does not have a link to a details template. |
| 0710 | 1.8.2 Of which: Additional stricter prudential requirements based on Article 458 of Regulation (EU) No 575/2013  Article 458 of Regulation (EU) No 575/2013 |
| 0720 | 1.8.2\* Of which: requirements for large exposures  Article 458 of Regulation (EU) No 575/2013 |
| 0730 | 1.8.2\*\* Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property  Article 458 of Regulation (EU) No 575/2013 |
| 0740 | 1.8.2\*\*\* Of which: due to intra financial sector exposures  Article 458 of Regulation (EU) No 575/2013 |
| 0750 | 1.8.3 Of which: Additional stricter prudential requirements based on Article 459 of Regulation (EU) No 575/2013  Article 459 of Regulation (EU) No 575/2013 |
| 0755 | 1.8.3a Of which: additional RWEA for market risk imposed by supervisor based on Article 110 of Directive 2013/36/EU  Article 101 of Directive 2013/36/EU and national implementation measures of that Article. |
| 0760 | 1.8.4 Of which: Additional risk exposure amount due to Article 3 of Regulation (EU) No 575/2013  Article 3 of Regulation (EU) No 575/2013  The additional risk exposure amount has to be reported. It shall only include the additional amounts (e.g. if an exposure of 100 has a risk-weight of 20 % and the institutions applies a risk weight of 50 % based on Article 3 of Regulation (EU) No 575/2013, the amount to be reported is 30). |
| 0770 | 1.8.4\* Of which: additional RWEA for market risk  Including but not limited to the 'risks not in the model engine' case. |
| 0780 | 1.8.5 Of which: Transitional risk exposure amount related to crypo assets due to Article 501d (2) of Regulation (EU) No 575/2013  See CRYPTO template |

1.4 C 03.00 - CAPITAL RATIOS AND CAPITAL LEVELS (CA3)

1.4.1. Instructions concerning specific positions

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| Rows | |
| 0010 | 1 CET1 Capital ratio  Article 92(2), point (a), of Regulation (EU) No 575/2013  The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount. |
| 0020 | 2 Surplus(+)/Deficit(-) of CET1 capital  This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in Article 92(1), point (a), of Regulation (EU) No 575/2013 (4,5 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio. |
| 0030 | 3 T1 Capital ratio  Article 92(2), point (b), of Regulation (EU) No 575/2013  The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount. |
| 0040 | 4 Surplus(+)/Deficit(-) of T1 capital  This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in Article 92(1), point (b), of Regulation (EU) No 575/2013 (6 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio. |
| 0050 | 5 Total capital ratio  Article 92(2), point (c), of Regulation (EU) No 575/2013  The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount. |
| 0060 | 6 Surplus(+)/Deficit(-) of total capital  This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in Article 92(1), point (c), of Regulation (EU) No 575/2013 (8 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio. |
| 0070 | 7 CET1 Capital ratio considering unfloored TREA  The CET1 capital ratio as defined in Article 92(2), point (a), of Regulation (EU) No 575/2013, expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(4) of Regulation (EU) No 575/2013. |
| 0080 | 8 T1 Capital ratio considering unfloored TREA  The T1 capital ratio as defined in Article 92(2), point (b), of Regulation (EU) No 575/2013, expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(4) of Regulation (EU) No 575/2013. |
| 0090 | 9 Total capital ratio considering unfloored TREA  The total capital ratio as defined in Article 92(2), point (c), of Regulation (EU) No 575/2013, expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(4) of Regulation (EU) No 575/2013. |
| 0130 | 13 Total SREP capital requirement (TSCR) ratio  The sum of (i) and (ii) as follows:  the total capital ratio (8 %) as specified in Article 92(1), point (c), of Regulation (EU) No 575/2013;  the additional own funds requirements (Pillar 2 Requirements – P2R) as referred to in Article 104 (1), point (a), of Directive 2013/36/EU, presented as ratio. They shall be determined in accordance with the criteria specified in the *EBA Guidelines on common procedures and methodologies for the supervisory review and evaluation process and supervisory stress testing* (EBA SREP GL).  This item shall reflect the total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority. The TSCR is defined in Section 7.4 and 7.5 of the EBA SREP GL.  Where no additional own funds requirements were communicated by the competent authority, only point (i) shall be reported.  If the institution is bound by the output floor, the data reported shall represent the TSCR required to fulfil the requirements at the reporting date considering the provisions of Article 104a(6) of Directive 2013/36/EU. |
| 0140 | 13\* TSCR: to be made up of CET1 capital  The sum of (i) and (ii) as follows:   1. the CET1 capital ratio (4.5 %) as per Article 92(1), point (a), of Regulation (EU) No 575/2013; 2. the part of the P2R ratio, referred to in point (ii) of row 0130, which is required by the competent authority to be held in the form of CET1 capital.   Where no additional own funds requirements, to be held in the form of CET1 capital, were communicated by the competent authority, only point (i) shall be reported.  If the institution is bound by the output floor, the data reported shall represent the TSCR required to fulfil the requirements at the reporting date considering the provisions of Article 104a(6) of Directive 2013/36/EU. |
| 0150 | 13\*\* TSCR: to be made up of Tier 1 capital  The sum of (i) and (ii) as follows:   1. the Tier 1 capital ratio (6 %) as per Article 92(1), point (b), of Regulation (EU) No 575/2013; 2. the part of P2R ratio, referred to in point (ii) of row 0130, which is required by the competent authority to be held in the form of Tier 1 capital.   Where no additional own funds requirements, to be held in the form of Tier 1 capital, were communicated by the competent authority, then only point (i) shall be reported.  If the institution is bound by the output floor, the data reported shall represent the TSCR required to fulfil the requirements at the reporting date considering the provisions of Article 104a(6) of Directive 2013/36/EU. |
| 0151 | 13a Total SREP capital requirement (TSCR) ratio without cap of Article 104a(6), point (a), of Directive 2013/36/EU  Article 104a(6), point (a), of Directive 2013/36/EU.  For institutions bound by the output floor, TSCR ratio without the temporary cap set out in Article 104a(6), point (b), of Directive 2013/36/EU. |
| 0152 | 13a\* TSCR: to be made up of CET1 capital  Article 104a(6), point (a), of Directive 2013/36/EU.  For institutions bound by the output floor, TSCR ratio without the temporary cap set out in Article 104a(6), point (b), of Directive 2013/36/EU. |
| 0153 | 13a\*\* TSCR: to be made up of Tier 1 capital  Article 104a(6), point (a), of Directive 2013/36/EU.  For institutions bound by the output floor, TSCR ratio without the temporary cap set out in Article 104a(6), point (b), of Directive 2013/36/EU. |
| 0160 | 14 Overall capital requirement (OCR) ratio  The sum of (i) and (ii) as follows:   1. the TSCR ratio referred to in row 0130; 2. to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128, point (6) of Directive 2013/36/EU.   This item shall reflect the Overall capital requirement (OCR) ratio as defined in Section 7.5 of the EBA SREP GL.  Where no buffer requirement is applicable, only point (i) shall be reported. |
| 0170 | 14\* OCR: to be made up of CET1 capital  The sum of (i) and (ii) as follows:   1. the TSCR ratio to be made up of CET1 capital referred to in row 0140; 2. to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128, point (6) of Directive 2013/36/EU.   Where no buffer requirement is applicable, only point (i) shall be reported. |
| 0180 | 14\*\* OCR: to be made up of Tier 1 capital  The sum of (i) and (ii) as follows:   1. the TSCR ratio to be made up of Tier 1 capital referred to in row 0150; 2. to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128, point (6) of Directive 2013/36/EU.   Where no buffer requirement is applicable, only point (i) shall be reported. |
| 0190 | 15 Overall capital requirement (OCR) and Pillar 2 Guidance (P2G) ratio  The sum of (i) and (ii) as follows:   1. the OCR ratio referred to in row 160; 2. where applicable, the guidance on additional own funds communicated by the competent authority (Pillar 2 Guidance - P2G) as referred to in Article 104b(3) of Directive 2013/36/EU, presented as ratio. They shall be defined in accordance with section 7.7.1 of the EBA SREP GL. P2G shall be included only if communicated to the institution by the competent authority.   Where no P2G is communicated by the competent authority, only point (i) shall be reported. |
| 0200 | 15\* OCR and P2G: to be made up of CET1 capital  The sum of (i) and (ii) as follows:   1. the OCR ratio to be made up of CET1 capital referred to in row 0170; 2. where applicable, the part of P2G, referred to in point (ii) in row 0190, which is required by the competent authority to be held in the form of CET1 capital. P2G shall be included only if communicated to the institution by the competent authority.   Where no P2G is communicated by the competent authority, only point (i) shall be reported. |
| 0210 | 15\*\* OCR and P2G: to be made up of Tier 1 capital  The sum of (i) and (ii) as follows:   1. the OCR ratio to be made up of Tier 1 capital referred to in row 0180; 2. where applicable, the part of P2G, referred to in point (ii) in row 0190, which is required by the competent authority to be held in the form of Tier 1 capital. P2G shall be included only if communicated to the institution by the competent authority.   Where no P2G is communicated by the competent authority, only point (i) shall be reported. |
| 0220 | Surplus(+)/Deficit(-) of CET1 capital considering the requirements of Article 92 of Regulation (EU) No 575/2013 and 104a of Directive 2013/36/EU  This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirements set in Article 92(1), point (a), of Regulation (EU) No 575/2013 (4,5 %) and Article 104a of Directive 2013/36/EU – excluding additional own funds required to address the risk of excessive leverage under paragraph 3 of that article–, to the extent that the requirement of Article 104a of that Directive has to be met with CET1 capital. Where an institution has to use its CET1 to meet its requirements of Article 92(1), point (b) and / or (c) of Regulation (EU) No 575/2013 and / or Article 104a of Directive 2013/36/EU beyond the extent to which the latter has to be met with CET1 capital, the reported surplus or deficit shall take this into account.  This amount reflects the CET1 capital available to meet the combined buffer requirement and other requirements. |
| 0330 | **Fully loaded CET1 Capital ratio**  Article 92(2), point (a), of Regulation (EU) No 575/2013, without applying Article 465 of that Regulation. |
| 0340 | **Fully loaded T1 Capital ratio**  Article 92(2), point (b), of Regulation (EU) No 575/2013, without applying Article 465 of that Regulation. |
| 0350 | **Fully loaded Total capital ratio**  Article 92(2), point (c), of Regulation (EU) No 575/2013, without applying Article 465 of that regulation. |
| 0360 | **CET1 Capital ratio without application of the transitional provisions for the output floor S-TREA (Article 465(3), (4), (5) and (7) of Regulation (EU) No 575/2013**  Article 92(2), point (a), of Regulation (EU) No 575/2013, without applying Articles 465(3), (4), (5) and (7) of that Regulation. |
| 0370 | **T1 Capital ratio without application of the transitional provisions for the output floor S-TREA (Article 465 (3), (4) (5) and (7) of Regulation (EU) No 575/2013**  Article 92(2), point (b), of Regulation (EU) No 575/2013, without applying Articles 465(3), (4), (5) and (7) of that Regulation. |
| 0380 | **Total capital ratio without application of the transitional provisions for the output floor S-TREA (Article 465(3), (4), (5) and (7) of Regulation (EU) No 575/2013**  Article 92(2), point (c), of Regulation (EU) No 575/2013, without applying Articles 465(3), (4), (5) and (7) of that Regulation. |

1.5. C 04.00 - MEMORANDUM ITEMS (CA4)

1.5.1. Instructions concerning specific positions

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| Rows | |
| 0010 | 1. Total deferred tax assets  The amount reported in this item shall be equal to the amount reported in the most recent verified/audited accounting balance sheet. |
| 0020 | 1.1 Deferred tax assets that do not rely on future profitability  Article 39(2) of Regulation (EU) No 575/2013  Deferred tax assets that were created before 23 November 2016 and do not rely on future profitability, and thus are subject to the application of a risk weight. |
| 0030 | 1.2 Deferred tax assets that rely on future profitability and do not arise from temporary differences  Article 36(1), point (c) and Article 38 of Regulation (EU) No 575/2013  Deferred tax assets that rely on future profitability, but do not arise from temporary differences, and thus are not subject to any threshold (i.e. are completely deducted from CET1). |
| 0040 | 1.3 Deferred tax assets that rely on future profitability and arise from temporary differences  Article 36(1), point (c); Article 38, and Article 48(1), point (a), of Regulation (EU) No 575/2013  Deferred tax assets that rely on future profitability and arise from temporary differences, and thus, their deduction from CET1 is subject to 10 % and 17.65 % thresholds in Article 48 of Regulation (EU) No 575/2013. |
| 0050 | 2 Total deferred tax liabilities  The amount reported in this item shall be equal to the amount reported in the latest verified/audited accounting balance sheet. |
| 0060 | 2.1 Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability  Article 38, paragraphs 3 and 4 of Regulation (EU) No 575/2013  Deferred tax liabilities for which conditions in Article 38, paragraphs 3 and 4 of Regulation (EU) No 575/2013 are not met. Hence, this item shall include the deferred tax liabilities that reduce the amount of goodwill, other intangible assets or defined benefit pension fund assets required to be deducted, which are reported, respectively, in CA1 items 1.1.1.10.3, 1.1.1.11.2 and 1.1.1.14.2. |
| 0070 | 2.2 Deferred tax liabilities deductible from deferred tax assets that rely on future profitability  Article 38 of Regulation (EU) No 575/2013 |
| 0080 | 2.2.1 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences  Article 38, paragraphs 3, 4 and 5 of Regulation (EU) No 575/2013  Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, in accordance with Article 38, paragraphs 3 and 4 of Regulation (EU) No 575/2013, and are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences, as laid down in Article 38(5) of Regulation (EU) No 575/2013 |
| 0090 | 2.2.2 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences  Article 38, paragraphs 3, 4 and 5 of Regulation (EU) No 575/2013  Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, in accordance with Article 38, paragraphs 3 and 4 of Regulation (EU) No 575/2013, and are allocated to deferred tax assets that rely on future profitability and arise from temporary differences, as laid down in Article 38(5) of Regulation (EU) No 575/2013 |
| 0093 | 2A Tax overpayments and tax loss carry backs  Article 39(1) of Regulation (EU) No 575/2013  The amount of tax overpayments and tax loss carry backs which is not deducted from own funds in accordance with Article 39(1) of Regulation (EU) No 575/2013; the amount reported shall be the amount before the application of risk weights. |
| 0096 | 2B Deferred Tax Assets subject to a risk weight of 250 %  Article 48(4) of Regulation (EU) No 575/2013  The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to Article 48(1) of Regulation (EU) No 575/2013, but subject to a risk weight of 250 % in accordance with Article 48(4) of that Regulation, taking into account the effect of Article 470 and Article 478(2) of the same Regulation. The amount reported shall be the amount of DTAs before the application of the risk weight. |
| 0097 | 2C Deferred Tax Assets subject to a risk weight of 0 %  Article 469(1), point (d), Article 470, Article 472(5) and Article 478 of Regulation (EU) No 575/2013  The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to Article 469(1), point (d), Article 470 of Regulation (EU) No 575/2013, Article 478 (2) of that Regulation, but subject to a risk weight of 0 % in accordance with Article 472(5) of that Regulation. The amount reported shall be the amount of DTAs before the application of the risk weight. |
| 0901 | 2W Software assets accounted for as intangible assets exempted from the deduction from CET1  Article 36(1), point (b), of Regulation (EU) No 575/2013  Institutions shall report the amount of prudently valued software assets exempted from the deduction from CET1 items in accordance with Article 13a of Delegated Regulation (EU) No 241/2014. |
| 0905 | 2Y AT1 Capital instruments and the related share premium accounts classified as equity under applicable accounting standards  The amount of AT1 instruments including their related share premium accounts that are classified as equity under the applicable accounting standard |
| 0906 | 2Z AT1 Capital instruments and the related share premium accounts classified as liabilities under applicable accounting standards  The amount of AT1 instruments including their related share premium accounts that are classified as liabilities under the applicable accounting standard |
| 0100 | 3. IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures  Article 36(1), point (d), Article 62, point (d), Articles 158 and 159 of Regulation (EU) No 575/2013  This item shall only be reported by IRB institutions. |
| 0110 | 3.1 Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount  Article 159 of Regulation (EU) No 575/2013  This item shall only be reported by IRB institutions. |
| 0120 | 3.1.1 General credit risk adjustments  Article 159 of Regulation (EU) No 575/2013  This item shall only be reported by IRB institutions. |
| 0130 | 3.1.2 Specific credit risk adjustments  Article 159 of Regulation (EU) No 575/2013  This item shall only be reported by IRB institutions. |
| 0131 | 3.1.3 Additional value adjustments and other own funds reductions  Articles 34, 110 and 159 of Regulation (EU) No 575/2013  This item shall only be reported by IRB institutions. |
| 0140 | 3.2 Total expected losses eligible  Article 158, paragraphs 5, 6 and 10 and Article 159 of Regulation (EU) No 575/2013  This item shall only be reported by IRB institutions. Only the expected loss related to non-defaulted exposures shall be reported. |
| 0145 | 4 IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures  Article 36(1), point (d), Article 62, point (d) Articles 158 and 159 of Regulation (EU) No 575/2013  This item shall only be reported by IRB institutions. |
| 0150 | 4.1 Specific credit risk adjustments and positions treated similarly  Article 159 of Regulation (EU) No 575/2013  This item shall only be reported by IRB institutions. |
| 0155 | 4.2 Total expected losses eligible  Article 158, paragraphs 5, 6 and 10 and Article 159 of Regulation (EU) No 575/2013  This item shall only be reported by IRB institutions. Only the expected loss related to defaulted exposures shall be reported. |
| 0160 | 5 Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2  Article 62, point (d), of Regulation (EU) No 575/2013  For IRB institutions, the excess amount of provisions (to expected losses) eligible for inclusion in Tier 2 capital is capped at 0.6 % of risk-weighted exposure amounts calculated with the IRB Approach, in accordance with Article 62, point (d), of Regulation (EU) No 575/2013.  The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 0.6 %) which is the base for calculating the cap. |
| 0170 | 6 Total gross provisions eligible for inclusion in T2 capital  Article 62, point (c), of Regulation (EU) No 575/2013  This item includes the general credit risk adjustments that are eligible for inclusion in T2 capital, before cap.  The amount to be reported shall be gross of tax effects. |
| 0180 | 7 Risk weighted exposure amounts for calculating the cap to the provision eligible as T2  Article 62, point (c), of Regulation (EU) No 575/2013  According to Article 62, point (c), of Regulation (EU) No 575/2013, the credit risk adjustments eligible for inclusion in Tier 2 capital is capped at 1.25 % of risk-weighted exposure amounts.  The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 1.25 %) which is the base for calculating the cap. |
| 0190 | 8 Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment  Article 46(1), point (a), of Regulation (EU) No 575/2013  This item contains the threshold up to which holdings in a financial sector entity where an institution does not have a significant investment are not deducted. The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10 %. |
| 0200 | 9 10 % CET1 threshold  Article 48(1), points (a) and (b), of Regulation (EU) No 575/2013  This item contains the 10 % threshold for holdings in financial sector entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences.  The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10 %. |
| 0210 | 10 17.65 % CET1 threshold  Article 48(1) of Regulation (EU) No 575/2013  This item contains the 17.65 % threshold for holdings in financial sector entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences, to be applied after the 10 % threshold.  The threshold is to be calculated in such a way that the amount of the two items that is recognised does not exceed 15 % of the final Common Equity Tier 1 capital, i.e. the CET1 capital calculated after all deductions, not including any adjustment due to transitional provisions. |
| 0225 | 11 Eligible capital for the purposes of qualifying holdings outside the financial sector  Article 4(1), point (71), point (a), of Regulation (EU) No 575/2013 |
| 0230 | 12 Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions  Articles 44, 45, 46 and 49 of Regulation (EU) No 575/2013 |
| 0240 | 12.1 Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 44, 45, 46 and 49 of Regulation (EU) No 575/2013 |
| 0250 | 12.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 44, 46 and 49 of Regulation (EU) No 575/2013  Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer;  b) The amounts relating to the investments for which any alternative in Article 49 is applied; and  c) Holdings which are treated as reciprocal cross holdings in accordance with Article 36(1), point (g), of Regulation (EU) No 575/2013 |
| 0260 | 12.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 45 of Regulation (EU) No 575/2013  Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0270 | 12.2 Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (114), and Articles 44 and 45 of Regulation (EU) No 575/2013 |
| 0280 | 12.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (114), and Articles 44 and 45 of Regulation (EU) No 575/2013  The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings in accordance with Article 36(1), point (g), of Regulation (EU) No 575/2013 shall not be included |
| 0290 | 12.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Article 4(1), point (114), and Article 45 of Regulation (EU) No 575/2013  Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0291 | 12.3.1 Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (126), and Articles 44 and 45 of Regulation (EU) No 575/2013 |
| 0292 | 12.3.2 Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (126), and Articles 44 and 45 of Regulation (EU) No 575/2013 |
| 0293 | 12.3.3 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Article 4(1), point (126), and Article 45 of Regulation (EU) No 575/2013.  Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0300 | 13 Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions  Articles 58, 59 and 60 of Regulation (EU) No 575/2013 |
| 0310 | 13.1 Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 58, 59 and Article 60(2) of Regulation (EU) No 575/2013 |
| 0320 | 13.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Article 58 and Article 60(2) of Regulation (EU) No 575/2013  Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer; and  b) Holdings which are treated as reciprocal cross holdings in accordance with Article 56, point (b), of Regulation (EU) No 575/2013 |
| 0330 | 13.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 59 of Regulation (EU) No 575/2013  Article 59, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0340 | 13.2 Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (114), and Articles 58 and 59 of Regulation (EU) No 575/2013 |
| 0350 | 13.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (114), and Articles 58 and 59 of Regulation (EU) No 575/2013  The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings according to Article 56, point (b), of Regulation (EU) No 575/2013 shall not be included. |
| 0360 | 13.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Article 4(1), point (114), and Article 59 of Regulation (EU) No 575/2013  Article 59, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0361 | 13.3 Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (126), and Articles 58 and 59 of Regulation (EU) No 575/2013 |
| 0362 | 13.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (126), and Articles 58 and 59 of Regulation (EU) No 575/2013 |
| 0363 | 13.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Article 4(1), point (126), and Article 59 of Regulation (EU) No 575/2013.  Article 59, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0370 | 14. Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions  Articles 68, 69 and 70 of Regulation (EU) No 575/2013 |
| 0380 | 14.1 Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 68 and 69 and Article 70(2) of Regulation (EU) No 575/2013 |
| 0390 | 14.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Article 68 and Article 70(2) of Regulation (EU) No 575/2013  Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer; and  b) Holdings which are treated as reciprocal cross holdings in accordance with Article 66, point (b), of Regulation (EU) No 575/2013 |
| 0400 | 14.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 69 of Regulation (EU) No 575/2013  Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0410 | 14.2 Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (114), and Articles 68 and 69 of Regulation (EU) No 575/2013 |
| 0420 | 14.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (114), and Articles 68 and 69 of Regulation (EU) No 575/2013  The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings in accordance with Article 66, point (b), of Regulation (EU) No 575/2013 shall not be included |
| 0430 | 14.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Article 4(1), point (114), and Article 69 of Regulation (EU) No 575/2013  Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0431 | 14.3 Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (126), and Articles 68 and 69 of Regulation (EU) No 575/2013 |
| 0432 | 14.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Article 4(1), point (126), and Articles 68 and 69 of Regulation (EU) No 575/2013 |
| 0433 | 14.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Article 4(1), point (126), and Article 69 of Regulation (EU) No 575/2013.  Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0440 | 15 Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions  Articles 44, 45, 47 and 49 of Regulation (EU) No 575/2013 |
| 0450 | 15.1 Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 44, 45, 47 and 49 of Regulation (EU) No 575/2013 |
| 0460 | 15.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 44, 45, 47 and 49 of Regulation (EU) No 575/2013  Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer;  b) The amounts relating to the investments for which any alternative in Article 49 is applied; and  c) Holdings which are treated as reciprocal cross holdings in accordance with Article 36(1), point (g), of Regulation (EU) No 575/2013 |
| 0470 | 15.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 45 of Regulation (EU) No 575/2013  Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0480 | 15.2 Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (114), and Articles 44 and 45 of Regulation (EU) No 575/2013 |
| 0490 | 15.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (114), and Articles 44 and 45 of Regulation (EU) No 575/2013  The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings in accordance with Article 36(1), point (g), of Regulation (EU) No 575/2013 shall not be included. |
| 0500 | 15.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Article 4(1), point (114), and Article 45 of Regulation (EU) No 575/2013  Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0501 | 15.3 Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (126), and Articles 44 and 45 of Regulation (EU) No 575/2013 |
| 0502 | 15.3.1 Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (126), and Articles 44 and 45 of Regulation (EU) No 575/2013 |
| 0503 | 15.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Article 4(1), point (126), and Article 45 of Regulation (EU) No 575/2013.  Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0504 | Investments in CET1 capital of financial sector entities where the institution has a significant investment - subject to a risk weight of 250 %  Article 48(4) of Regulation (EU) No 575/2013  The amount of significant investments in CET1 capital of financial sector entities that are not deducted pursuant to Article 48(1) of Regulation (EU) No 575/2013, but subject to a risk weight of 250 % in accordance with Article 48(4) of that Regulation.  The amount reported shall be the amount of significant investments before the application of the risk weight. |
| 0510 | 16 Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions  Articles 58 and 59 of Regulation (EU) No 575/2013 |
| 0520 | 16.1 Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 58 and 59 of Regulation (EU) No 575/2013 |
| 0530 | 16.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment  Article 58 of Regulation (EU) No 575/2013  Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer (Article 56, point (d), of Regulation (EU) No 575/2013); and  b) Holdings which are treated as reciprocal cross holdings in accordance with Article 56, point (b), of Regulation (EU) No 575/2013. |
| 0540 | 16.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 59 of Regulation (EU) No 575/2013  Article 59, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0550 | 16.2 Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (114), and Articles 58 and 59 of Regulation (EU) No 575/2013 |
| 0560 | 16.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (114), and Articles 58 and 59 of Regulation (EU) No 575/2013  The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings in accordance with Article 56, point (b), of Regulation (EU) No 575/2013 shall not be included. |
| 0570 | 16.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Article 4(1), point (114), and Article 59 of Regulation (EU) No 575/2013  Article 59, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0571 | 16.3 Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (126), and Articles 58 and 59 of Regulation (EU) No 575/2013 |
| 0572 | 16.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (126), and Articles 58 and 59 of Regulation (EU) No 575/2013 |
| 0573 | 16.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Article 4(1), point (126), and Article 59 of Regulation (EU) No 575/2013.  Article 59, point (a)of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0580 | 17 Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions  Articles 68 and 69 of Regulation (EU) No 575/2013 |
| 0590 | 17.1 Direct holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 68 and 69 of Regulation (EU) No 575/2013 |
| 0600 | 17.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment  Article 68 of Regulation (EU) No 575/2013  Direct holdings of T2 capital of financial sector entities where the institution has a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer (Article 66, point (d), of Regulation (EU) No 575/2013); and  b) Holdings which are treated as reciprocal cross holdings in accordance with Article 66, point (b), of Regulation (EU) No 575/2013 |
| 0610 | 17.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 69 of Regulation (EU) No 575/2013  Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0620 | 17.2 Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (114), and Articles 68 and 69 of Regulation (EU) No 575/2013 |
| 0630 | 17.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (114), and Articles 68 and 69 of Regulation (EU) No 575/2013  The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings in accordance with Article 66, point (b), of Regulation (EU) No 575/2013 shall not be included |
| 0640 | 17.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Article 4(1), point (114), and Article 69 of Regulation (EU) No 575/2013  Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0641 | 17.3 Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (126), and Articles 68 and 69 of Regulation (EU) No 575/2013 |
| 0642 | 17.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment  Article 4(1), point (126), and Articles 68 and 69 of Regulation (EU) No 575/2013 |
| 0643 | 17.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Article 4(1), point (126), and Article 69 of Regulation (EU) No 575/2013.  Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 0650 | 18 Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital  Articles 46(4), 48(4) and 49(4) of Regulation (EU) No 575/2013 |
| 0660 | 19 Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital  Article 60(4) of Regulation (EU) No 575/2013 |
| 0670 | 20 Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital  Article 70(4) of Regulation (EU) No 575/2013 |
| 0680 | 21 Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived  Article 79 of Regulation (EU) No 575/2013  A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, where it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that those instruments shall also be reported on item 12.1. |
| 0690 | 22 Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived  Article 79 of Regulation (EU) No 575/2013  A competent authority may waive the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that those instruments shall also be reported on item 15.1. |
| 0700 | 23 Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived  Article 79 of Regulation (EU) No 575/2013  A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that these instruments shall also be reported on item 13.1. |
| 0710 | 24 Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived  Article 79 of Regulation (EU) No 575/2013  A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that these instruments shall also be reported on item 16.1. |
| 0720 | 25 Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived  Article 79 of Regulation (EU) No 575/2013  A competent authority may waive the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that those instruments shall also be reported on item 14.1. |
| 0730 | 26 Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived  Article 79 of Regulation (EU) No 575/2013  A competent authority may waive the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that those instruments shall also be reported on item 17.1. |
| 0740 | 27 Combined buffer requirement  Article 128, point (6) of Directive 2013/36/EU |
| 0750 | Capital conservation buffer  Article 128, point (1) and Article 129 of Directive 2013/36/EU  In accordance with Article 129(1) of Directive 2013/36/EU, the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2.5 % is stable, an amount shall be reported in this row. |
| 0760 | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State  Article 458(2), point (d)(iv) of Regulation (EU) No 575/2013  In this row, 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 in accordance with 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. |
| 0770 | Institution specific countercyclical capital buffer  Article 128, point (2) and Articles 130, 135 to 140 of Directive 2013/36/EU  The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 0780 | Systemic risk buffer  Article 128, point (5), Articles 133 and 134 of Directive 2013/36/EU  The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 0800 | Global Systemically Important Institution buffer  Article 128, point (3) and Article 131 of Directive 2013/36/EU  The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 0810 | Other Systemically Important Institution buffer  Article 128, point (4) and Article 131 of Directive 2013/36/EU  The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 0820 | 28 Own funds requirements related to Pillar II adjustments  Article 104a(1) of Directive 2013/36/EU.  If a competent authority decides that an institution has to calculate additional own funds requirements for Pillar II reasons, the amount of those additional own funds requirements shall be reported in this row. |
| 0830 | 29 Initial capital  Articles 12 and 28 to 31 of Directive 2013/36/EU and Article 93 of Regulation (EU) No 575/2013 |
| 0840 | 30 Own funds based on Fixed Overheads  Article 95(2), point b, Article 96(2), point (b), Article 97 and Article 98(1), point (a), of Regulation (EU) No 575/2013  The amount reported shall be the own funds requirement resulting from the application of the abovementioned Articles. |
| 0850 | 31 Non-domestic original exposures  Information necessary to calculate the threshold for reporting of the CR GB template in accordance with Article 5(5) of this Implementing Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre-conversion factor.  Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.  By derogation from Article 21(1), point (a), of this Implementing Regulation, this row shall always be filled in. |
| 0860 | 32 Total original exposures  Information necessary to calculate the threshold for reporting of the CR GB template in accordance with Article 5(5) of this Implementing Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre-conversion factor  Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.  By derogation from Article 21(1), point (a), of this Implementing Regulation, this row shall always be filled in. |
| 0870 | 33 FLOOR ADJUSTMENT BEFORE APPLICATION OF TRANSITIONAL CAP  For institutions subject to the output floor as per Article 92(3) of Regulation (EU) No 575/2013, the floor adjustment without application of the transitional cap set out in Article 465(2) of Regulation (EU) No 575/2013. |
| 0880 | 34 FLOOR ADJUSTMENT AFTER APPLICATION OF TRANSITIONAL CAP  For institutions subject to the output floor as per Article 92(3) of Regulation (EU) No 575/2013, the floor adjustment after application of the transitional cap set out in Article 465(2) of Regulation (EU) No 575/2013. |
| 0890 | 35 FULLY-LOADED FLOOR ADJUSTMENT  For institutions subject to the output floor as per Article 92(3) of Regulation (EU) No 575/2013, the floor adjustment without application of all transitional arrangements set out in Article 465 of Regulation (EU) No 575/2013. |
| 0900 | 36 Output floor applied (%)  The output floor, expressed as a percentage, applied by the bank in  its computation of the floor adjustment value: the factor ‘x’ pursuant to Article 92(3) and Article 465(1) of Regulation (EU) No 575/2013. |

1.6 TRANSITIONAL PROVISIONS and GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID (CA5)

1.6.1 General remarks

16. CA5 summarises the calculation of own funds elements and deductions subject to the transitional provisions laid down in Articles 465 to 491, 494a and 494b of Regulation (EU) No 575/2013.

17. CA5 is structured as follows:

(a) Template CA5.1 summarises the total adjustments which need to be made to the different components of own funds (reported in CA1 in accordance with the final provisions) as a consequence of the application of the transitional provisions. The elements of this template are presented as “adjustments” to the different capital components in CA1, in order to reflect in own funds components the effects of the transitional provisions.

(b) Template 5.2 provides further details on the calculation of those grandfathered instruments which do not constitute state aid.

18. Institutions shall report in the first four columns the adjustments to Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital as well as the amount to be treated as risk weighted assets. Institutions are also required to report the applicable percentage in column 0050 and the eligible amount without the recognition of transitional provisions in column 0060.

19. Institutions shall only report elements in CA5 during the period where transitional provisions laid down in Part Ten Regulation (EU) No 575/2013 apply.

20. Some of the transitional provisions require a deduction from Tier 1. If this is the case the residual amount of a deduction or deductions is applied to Tier 1 and there is insufficient AT1 to absorb this amount then the excess shall be deducted from CET1.

1.6.2. C 05.01 - TRANSITIONAL PROVISIONS (CA5.1)

21. Institutions shall report in CA5.1 template the transitional provisions to own funds components as laid down in Articles 465 to 491, 494a and 494b of Regulation (EU) No 575/2013, compared to applying the final provisions laid down in Part Two, Title II of that Regulation (EU) No 575/2013.

22. Institutions shall report in rows 0060 to 0065 information about the transitional provisions of grandfathered instruments. The figures to be reported in row 0060 of CA5.1 reflect the transitional provisions included in the of Regulation (EU) No 575/2013 in the version applicable until 26 June 2019 and can be derived from the respective sections of CA5.2. Rows 0061 to 0065 capture the effect of the transitional provisions of Articles 494a and 494b of Regulation (EU) No 575/2013.

23. Institutions shall report in rows 0070 to 0092 information about the transitional provisions of minority interests and additional Tier 1 and Tier 2 instruments issued by subsidiaries (in accordance with Articles 479 and 480 of Regulation (EU) No 575/2013).

24. In rows 0100 onwards institutions shall report information about the effect of the transitional provisions regarding unrealised gains and losses, deductions, additional filters and deductions and IFRS 9.

25. There might be cases where the transitional deductions of CET1, AT1 or T2 capital exceed the CET1, AT1 or T2 capital of an institution. That effect – if it results from transitional provisions – shall be shown in the CA1 template using the respective cells. As a consequence, the adjustments in the columns of the CA5 template shall not include any spill-over effects in the case of insufficient capital available.

1.6.2.1 Instructions concerning specific positions

|  |  |
| --- | --- |
| Columns | |
| 0010 | Adjustments to CET1 |
| 0020 | Adjustments to AT1 |
| 0030 | Adjustments to T2 |
| 0040 | Adjustments included in RWAs  Column 0040 includes the relevant amounts adjusting the total risk exposure amount of Article 92(3) of Regulation (EU) No 575/2013 due to transitional provisions. The amounts reported shall consider the application of provisions of Part Three, Title II, Chapter 2 or 3 or of Part Three, Title IV in accordance with Article 92(4) of Regulation (EU) No 575/2013. That means that transitional amounts subject to Part Three, Title II, Chapter 2 or 3 shall be reported as risk weighted exposure amounts, whereas transitional amounts subject to Part Three, Title IV shall represent the own funds requirements multiplied by 12,5.  Whereas columns 0010 to 0030 have a direct link to the CA1 template, the adjustments to the total risk exposure amount do not have a direct link to the relevant templates for credit risk. If there are adjustments stemming from the transitional provisions to the total risk exposure amount, those adjustments shall be included directly in the CR SA, CR IRB, CR EQU IRB, MKR SA TDI, MKR SA EQU or MKR IM. Additionally, those effects shall be reported in column 0040 of CA5.1. As a consequence, those amounts shall be memorandum items only. |
| 0050 | Applicable percentage |
| 0060 | Eligible amount without transitional provisions  This column includes the amount of each instrument prior the application of transitional provisions, i.e. the basis amount relevant to calculate the adjustments. |

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| Rows | |
| 0010 | 1. Total adjustments  This row reflects the overall effect of transitional adjustments in the different types of capital, plus the risk weighted amounts arising from those adjustments |
| 0020 | 1.1 Grandfathered instruments  Articles 483 to 491 of Regulation (EU) No 575/2013  This row reflects the overall effect of instruments transitionally grandfathered in the different types of capital. |
| 0060 | 1.1.2 Instruments not constituting state aid  The amounts to be reported shall be obtained from column 060 of CA5.2 template |
| 0061 | 1.1.3 Instruments issued through special purpose vehicles  Article 494a of Regulation (EU) No 575/2013 |
| 0062 | 1.1.4 Instruments issued before 27 June 2019 that do not meet the eligibility criteria related to write-down and conversion powers pursuant to Article 59 of Directive 2014/59/EU or are subject to set-off or netting arrangements  Article 494b of Regulation (EU) No 575/2013  Institutions shall report the amount of instruments within the scope of Article 494b of Regulation (EU) No 575/2013 that do not meet one or several eligibility criteria of Article 52(1), points (p), (q) and (r), of that Regulation or Article 63 points (n), (o) and (p), of that Regulation, as applicable.  In case of Tier 2 instruments eligible in accordance with Article 494b(2) of Regulation (EU) No 575/2013, the amortisation provisions of Article 64 of that Regulation shall be observed. |
| 0063 | 1.1.4.1\* of which: Instruments without legally or contractually mandatory write-down or conversion upon exercise of powers in accordance with Article 59 of Directive 2014/59/EU  Article 494b, Article 52(1), point (p) and Article 63, point (n), of Regulation (EU) No 575/2013  Institutions shall report the amount of instruments within the scope of Article 494b of Regulation (EU) No 575/2013 that do not meet the eligibility criteria of Article 52(1), point (p) or point (n), of Article 63 of that Regulation, as applicable.  This shall also include instruments that additionally do not meet the eligibility criteria of Article 52(1), points (q) or (r), of Regulation (EU) No 575/2013 or Article 63, points (o) or (p), of that Regulation , as applicable. |
| 0064 | 1.1.4.2\* of which: Instruments governed by third-country law without effective and enforceable exercise of powers in accordance with Article 59 of Directive 2014/59/EU  Article 494b, Article 52(1), point (q) and Article 63, point (o), of Regulation (EU) No 575/2013  Institutions shall report the amount of instruments within the scope of Article 494b of Regulation (EU) No 575/2013 that do not meet the eligibility criteria of Article 52(1), point (q) or Article 63, point (o), of that Regulation, as applicable.  This shall include also instruments that additionally do not meet the eligibility criteria of Article 52(1), points (p) or (r), of Regulation (EU) No 575/2013 or Article 63, points (n) or (p), of that Regulation , as applicable. |
| 0065 | 1.1.4.3\* of which: Instruments subject to set-off or netting arrangements  Article 494b, Article 52(1), point (r) and Article 63, point (p), of Regulation (EU) No 575/2013  Institutions shall report the amount of instruments within the scope of Article 494b of Regulation (EU) No 575/2013 that do not meet the eligibility criteria of Article 52(1), point (r), of that Regulation or Article 63, point (p), of the Regulation, as applicable.  This shall also include instruments that additionally do not meet the eligibility criteria of Article 52(1), point (p) or (q) of Regulation (EU) No 575/2013 or Article 63, points (n) or (o), of that Regulation, as applicable. |
| 0070 | 1.2 Minority interests and equivalents  Articles 479 and 480 of Regulation (EU) No 575/2013  This row reflects the effects of transitional provisions in the minority interests eligible as CET1; the qualifying T1 instruments eligible as consolidated AT1; and the qualifying own funds eligible as consolidated T2. |
| 0080 | 1.2.1 Capital instruments and items that do not qualify as minority interests  Articles 479 of Regulation (EU) No 575/2013  The amount to be reported in column 060 of this row shall be the amount qualifying as consolidated reserves in accordance with prior regulation. |
| 0090 | 1.2.2 Transitional recognition in consolidated own funds of minority interests  Articles 84 and 480 of Regulation (EU) No 575/2013  The amount to be reported in column 0060 of this row shall be the eligible amount without transitional provisions. |
| 0091 | 1.2.3 Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital  Articles 85 and 480 of Regulation (EU) No 575/2013  The amount to be reported in column 0060 of this row shall be the eligible amount without transitional provisions. |
| 0092 | 1.2.4 Transitional recognition in consolidated own funds of qualifying Tier 2 capital  Articles 87 and 480 of Regulation (EU) No 575/2013  The amount to be reported in column 0060 of this row shall be the eligible amount without transitional provisions. |
| 0100 | 1.3 Other transitional adjustments  Articles 468 to 478 and Article 481 of Regulation (EU) No 575/2013  This row reflects the overall effect of transitional adjustments in the deduction to different types of capital, unrealised gains and losses, additional filters and deductions plus the risk weighted amounts arising from these adjustments. |
| 0111 | 1.3.1.6 Unrealised gains and losses from certain debt exposures to central governments, regional governments, local authorities and PSEs  Article 468 of Regulation (EU) No 575/2013 |
| 0112 | 1.3.1.6.1 of which: amount A  The amount A, as calculated in accordance with the formula referred to in Article 468(1) of Regulation (EU) No 575/2013 |
| 0140 | 1.3.2 Deductions  Article 36(1) and Articles 469 to 478 of Regulation (EU) No 575/2013  This row reflects the overall effect of transitional provisions on deductions. |
| 0170 | 1.3.2.3. Deferred tax assets that rely on future profitability and do not arise from temporary differences  Article 36(1), point (c), Articles 469(1) and 472(5) and Article 478 of Regulation (EU) No 575/2013  When determining the amount of the above-mentioned deferred tax assets (DTA) to be deducted, institutions shall take into account the provisions of Article 38 of Regulation (EU) No 575/2013 relating to the reduction of DTA by deferred tax liabilities.  The amount to be reported in column 0060 of this row: Total amount in accordance with Article 469(1) of Regulation (EU) No 575/2013. |
| 0380 | 1.3.2.9 Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment  Article 470, paragraphs 2 and 3 of Regulation (EU) No 575/2013  The amount to be reported in column 0060 of this row: Article 470(1) of Regulation (EU) No 575/2013 |
| 0385 | Deferred tax assets that are dependent on future profitability and arise from temporary differences  Article 469(1), point (c) ,Article 472(5) and Article 478 of Regulation (EU) No 575/2013  Part of deferred tax assets that rely in future profitability and arise from temporary differences which exceeds the 10 % threshold in Article 470(2), point (a), of Regulation (EU) No 575/2013. |
| 0425 | 1.3.2.11 Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items  Article 471 of Regulation (EU) No 575/2013 |
| 0430 | 1.3.3 Additional filters and deductions  Article 481 of Regulation (EU) No 575/2013  This row reflects the overall effect of transitional provisions on additional filters and deductions.  In accordance with Article 481 of Regulation (EU) No 575/2013, institutions shall report in item 1.3.3 information relating to the filters and deductions required under the national transposition measures for Articles 57 and 66 of Directive 2006/48/EC and for Articles 13 and 16 of Directive 2006/49/EC, and which are not required in accordance with Part Two. |

1.6.3 C 05.02 - GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID (CA5.2)

26. Institutions shall report information in relation with the transitional provisions of grandfathered instruments not constituting state aid (Articles 484 to 491 of Regulation (EU) No 575/2013).

1.6.3.1 Instructions concerning specific positions

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| Columns | |
| 0010 | Amount of instruments plus related share premium  Article 484, paragraphs 3, 4 and 5 of Regulation (EU) No 575/2013  Instruments which are eligible for each respective row, including their related share premiums. |
| 0020 | Base for calculating the limit  Article 486, paragraphs 2, 3 and 4 of Regulation (EU) No 575/2013 |
| 0030 | Applicable percentage  Article 486(5) of Regulation (EU) No 575/2013 |
| 0040 | Limit  Article 486, paragraphs 2 to 5 of Regulation (EU) No 575/2013 |
| 0050 | (-) Amount that exceeds the limits for grandfathering  Article 486(2) to (5) of Regulation (EU) No 575/2013 |
| 0060 | Total grandfathered amount  The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA5.1. |

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| Rows | |
| 0010 | 1. Instruments that qualified for Article 57, point (a), of Directive 2006/48/EC  Article 484(3) of Regulation (EU) No 575/2013  The amount to be reported shall include the related share premium accounts. |
| 0020 | 2. Instruments that qualified for Article 57, point (ca) and Article 154(8) and (9) of Directive 2006/48/EC, subject to the limit of Article 489 of Regulation (EU) No 575/2013  Article 484(4) of Regulation (EU) No 575/2013 |
| 0030 | 2.1 Total instruments without a call or an incentive to redeem  Article 484(4) and Article 489 of Regulation (EU) No 575/2013  The amount to be reported shall include the related share premium accounts. |
| 0040 | 2.2 Grandfathered instruments with a call and incentive to redeem  Article 489 of Regulation (EU) No 575/2013 |
| 0050 | 2.2.1 Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity  Article 489(3) and Article 491, point (a), of Regulation (EU) No 575/2013  The amount to be reported shall include the related share premium accounts. |
| 0060 | 2.2.2 Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity  Article 489(5) and Article 491, point (a), of Regulation (EU) No 575/2013  The amount to be reported shall include the related share premium accounts. |
| 0070 | 2.2.3 Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity  Article 489(6) and Article 491, point (c), of Regulation (EU) No 575/2013  The amount to be reported shall include the related share premium accounts |
| 0080 | 2.3 Excess on the limit of CET1 grandfathered instruments  Article 487(1) of Regulation (EU) No 575/2013  The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments. |
| 0090 | 3. Items that qualified for Article 57, points (e), (f), (g) or (h), of Directive 2006/48/EC, subject to the limit of Article 490 of Regulation (EU) No 575/2013  Article 484(5) of Regulation (EU) No 575/2013 |
| 0100 | 3.1 Total items without an incentive to redeem  Article 490 of Regulation (EU) No 575/2013 |
| 0110 | 3.2 Grandfathered items with an incentive to redeem  Article 490 of Regulation (EU) No 575/2013 |
| 0120 | 3.2.1 Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity  Article 490(3) and Article 491, point (a), of Regulation (EU) No 575/2013  The amount to be reported shall include the related share premium accounts. |
| 0130 | 3.2.2 Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity  Article 490(5) and Article 491, point (a) of Regulation (EU) No 575/2013  The amount to be reported shall include the related share premium accounts. |
| 0140 | 3.2.3 Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity  Article 490(6) and Article 491, point (c), of Regulation (EU) No 575/2013  The amount to be reported shall include the related share premium accounts. |
| 0150 | 3.3 Excess on the limit of AT1 grandfathered instruments  Article 487(2) of Regulation (EU) No 575/2013  The excess on the limit of AT1 grandfathered instruments may be treated as instruments which can be grandfathered as T2 instruments. |

1. Commission Delegated Regulation (EU) No 241/2014 of 7 January 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for Own Funds requirements for institutions (OJ L 74, 14.3.2014, p. 8). [↑](#footnote-ref-1)