

EBA Consultation Paper
on
Draft Implementing Technical Standards
on
Disclosure for Own Funds by institutions
(EBA/CP/2012/04)

London, 07 June 2012

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I. Responding to this Consultation

The EBA invites comments on all proposals put forward in this paper and in particular on the specific questions summarised in V.b.

Comments are most helpful if they:

- respond to the question stated;
- indicate the specific question/Article to which the comment relates;
- contain a clear rationale;
- provide evidence to support the views expressed/ rationale proposed; and
- describe any alternative regulatory choices EBA should consider.

Please send your comments to the EBA by email to CP-2012-4@eba.europa.eu by **31 July 2012**, indicating the reference **EBA/CP/2012/04**. Please note that comments submitted after the deadline, or sent to another e-mail address will not be processed. Answers should be sent preferably both in PDF and Word formats.

Publication of responses

All contributions received will be published following the close of the consultation, unless you request otherwise. Please indicate clearly and prominently in your submission any part you do not wish to be publicly disclosed. A standard confidentiality statement in an e-mail message will not be treated as a request for non-disclosure. A confidential response may be requested from us in accordance with the EBA's rules on access to documents. We may consult you if we receive such a request. Any decision we make not to disclose the response is reviewable by the EBA's Board of Appeal and the European Ombudsman.

Data protection

Information on data protection can be found at www.eba.europa.eu under the heading 'Legal Notice'.

II. Executive Summary

The CRR/CRD IV proposals¹ (the so-called Capital Requirements Regulation - henceforth 'CRR'- and the so-called Capital Requirements Directive - henceforth 'CRD') set out prudential requirements for Own Funds which are expected to be applicable as of 1 January 2013.

In a number of Articles, the CRR contains specific mandates for the EBA to develop draft Regulatory or Implementing Technical Standards (henceforth 'RTS' and 'ITS') related to Own Funds.

These standards will be part of the single rulebook enhancing regulatory harmonisation in Europe with the particular aim of strengthening the quality of capital.

Please note that the EBA has developed the present draft ITS based on the European Commission's legislative proposals for the CRR/CRD IV. It has also taken into account major changes subsequently proposed by the revised texts produced by the Council of the EU and the European Parliament, during the ordinary legislative procedure (co-decision process).

Following the end of the consultation period, and to the extent that the final text of the CRR changes before the adoption of the ITS, the EBA will adapt the draft ITS accordingly to reflect any developments.

Main features of the ITS

This consultation paper puts forward draft ITS related to Article 424(2) of the CRR related to disclosure for own funds by institutions.

Besides this consultation paper, the EBA has also issued a consultation paper on certain (RTS) on own funds which was published on 4 April 2012². Further consultation papers on the remaining RTS on own funds in the CRR are expected to be published later in 2012 (depending also on the finalisation of the CRR/CRD IV text). Aggregated, the technical standards on own funds are meant to contribute to a Single Rule Book in the area of own funds.

¹ Proposal for a Regulation of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms, published on 20th July 2011.

² <http://www.eba.europa.eu/cebs/media/Publications/Consultation%20Papers/2012/CP02/EBA-BS-2012-059--CP-2012-02.pdf>

III. Background and rationale

Draft ITS on disclosure for own funds by institutions

The so-called Omnibus Directive³ amended the directives that are collectively known as Capital Requirements Directive (CRD)⁴ in a number of ways, one of which was by establishing areas where the EBA is mandated to develop draft technical standards.

On July 20th 2011, the European Commission issued its legislative proposals on a revision of the CRD which aims to apply the Basel III framework in the EU. These proposals have recast the contents of the CRD into a revised CRD and a new CRR - which are colloquially referred to as the CRR/CRD IV proposals⁵. These are currently being debated by the EU legislators (Council and European Parliament) in the framework of the co-decision procedure.

In anticipation of the finalisation of the legislative texts for the CRR/CRD IV, the EBA has developed the draft ITS in accordance with the mandate contained in Article 424(2) of the CRR on the basis of the European Commission's proposals.

The EBA will adapt the draft ITS according to the final version of the CRR/CRDIV text before submitting it to the European Commission for adoption.

The nature of ITS under EU law

The present draft ITS are produced in accordance with Article 15 of EBA regulation⁶. According to Article 15(4) of EBA regulation, they shall be adopted by means of regulation.

According to EU law, EU regulations are binding in their entirety and directly applicable in all Member States. This means that, on the date of their entry into

³ Directive 2010/78/EU of the European Parliament and of the Council of 24 November 2010 amending Directives 98/26/EC, 2002/87/EC, 2003/6/EC, 2003/41/EC, 2003/71/EC, 2004/39/EC, 2004/109/EC, 2005/60/EC, 2006/48/EC, 2006/49/EC and 2009/65/EC in respect of the powers of the European Supervisory Authority (European Banking Authority), the European Supervisory Authority (European Insurance and Occupational Pensions Authority) and the European Supervisory Authority (European Securities and Markets Authority).

⁴ Directive 2006/48/EC of the European Parliament and of the Council of 14 June 2006 relating to the taking up and pursuit of the business of credit institutions and Directive 2006/49/EC of the European Parliament and of the Council of 14 June 2006 on the capital adequacy of investment firms and credit institutions.

⁵ Proposal for a Regulation of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms, published on 20th July 2011.

⁶ Regulation (EU) N° 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision N° 716/2009/EC and repealing Commission Decision 2009/78/EC.

force, they become part of the national law of the Member States and that their implementation into national law is not only unnecessary but also prohibited by EU law, except in so far as this is expressly required by them.

Shaping these rules in the form of a Regulation would ensure a level-playing field by preventing diverging national requirements and would ease the cross-border provision of services since each time an institution wishes to take up operations in another Member State it currently has to apply different sets of rules.

Background and regulatory approach followed in the draft ITS

The current applicable regulatory framework in terms of disclosure for own funds by institutions is derived from the CRD, in particular Articles 145 to 149, as transposed by each Member State.

In December 2011, the Basel Committee on Banking Supervision (BCBS) published a consultative document on 'Definition of capital – disclosure requirements' aiming at addressing the lessons from the financial crisis and in particular criticisms that the lack of clarity on the quality of capital contributed to uncertainty during the financial crisis.

The CRR proposals related to own funds translate the BCBS proposals into EU law. The draft ITS hereby proposed by the EBA for consultation derives directly from the CRR proposals which are expected to be applicable as of 1 January 2013.

Establishing appropriate disclosure requirements is meant to increase transparency regarding regulatory capital of European institutions. These disclosure requirements are a complement to the strengthening of the quality and quantity of capital. The use of uniform templates will facilitate cross-jurisdictional comparisons. Furthermore, when developing the draft ITS, the EBA followed the approach adopted by the BCBS very closely in order to facilitate international comparisons, while making appropriate references to the European regulatory framework. The EBA will revise the final ITS as far as necessary to take into account the international developments in the field of disclosure for own funds, on the basis in particular of the final guidance to be published by the BCBS.

Based on the European Commission's proposals for the CRR, the ITS included in this consultation paper has to be submitted to the European Commission by 31 December 2013. Nevertheless, it is the EBA intention to finalise the standard within a shorter timeframe than that originally envisaged by the European Commission. The rationale is threefold.

First, since the disclosure requirements complement the strengthening of the quality and quantity of capital, the EBA deems it necessary, for consistency reasons, that the standard on disclosure is available within the same timeframe

as the ones on own funds in order to contribute to the elaboration of a Single Rule Book in the area of own funds in the short term.

Second, the disclosure requirements foreseen by the CRR will be applicable as of 1 January 2013 onwards. The EBA deems it sensible to allow European institutions to be provided with uniform templates as soon as possible in order for them to meet the requirements in a consistent manner. Providing uniform templates in a timely manner will also allow firms to prepare for the implementation of these templates.

Finally, it is desirable to ensure a common approach to disclosure by institutions and across jurisdictions in order to allow detailed assessments of the capital positions of institutions and make cross-jurisdictional comparisons. With this in mind, the EBA aims to propose uniform templates within a timeframe consistent with the one proposed by the BCBS.

The requirements contained in the draft ITS are directed at institutions. Institutions are required to complete three sets of templates: a general own funds disclosure template, a transitional disclosure template (which will disappear at the end of the transition period for regulatory adjustments), as well as a template describing the main features of an institution's capital instruments.

The general own funds disclosure template is designed to reflect the capital position of institutions and is to be completed in accordance with relevant articles of the CRR. For clarity reasons, annexes to this template provide further instructions for completing the template. This template has been designed to be consistent with the BCBS 'Post 1 January 2018 disclosure template', both in terms of content and in terms of numbering of the lines of the template. The own funds disclosure template will have to be disclosed by institutions from 1 January 2018 onwards.

During the period from 1 January 2013 to 31 December 2017 which covers the phasing in of the regulatory adjustments (deductions and filters), institutions are required to disclose specific information related to components of capital, filters and deductions. The transition period adds complexity in the understanding of the composition of the capital during this period because of the adjustments to be made in accordance with the national transposition measures of Directive 2006/48/EC.

As a consequence, institutions will have to complete a transitional disclosure template which is meant to reflect the transitional provisions implemented by the institutions and which are not covered by the general own funds disclosure template, especially for deductions and filters. This template is a temporary substitute for the general own funds disclosure template and will be replaced by the general own funds disclosure template once the transition period for the regulatory adjustments is over. This template has been designed to be consistent with the BCBS 'disclosure template during the transition phase'. For clarity

reasons, annexes to this template provide further instructions for completing the template.

Institutions also have to complete a capital instruments' features template which reflects the level of details to be disclosed with regard to the features of an institution's capital instruments. For clarity reasons, annexes to these templates provide further instructions to help with the completion of the template. This template has been designed to be consistent with the BCBS 'main features template', both in terms of content and in terms of numbering of the lines of the template. The capital instruments' features template will have to be disclosed by institutions from 2013 onwards.

The final versions of the templates will take into account the final CRR provisions, both in terms of content of the rows and in terms of addition/deletion of some rows.

In addition, institutions are required to provide a balance sheet reconciliation between their financial statements and their regulatory own funds. This approach has been made consistent with the BCBS 'reconciliation requirements'. This reconciliation methodology will have to be applied by institutions from 1 January 2013 onwards.

The accounting and regulatory scopes are different, which often explains much of the difference between the elements used in the published financial statements and the elements used in the calculation of own funds. A key element in any reconciliation involves disclosing how the balance sheet in the financial statements changes when the regulatory scope is applied.

The balance sheet reconciliation addresses the disparity between the data used for the calculation of own funds and the data used in institutions' financial statements.

The financial statements subject to disclosure requirements are, for some institutions, extensive and complex. Therefore, a three step approach, consistent with the one developed by the BCBS, is necessary in order to reconcile the numbers used for the calculation of regulatory capital and the numbers used in the published financial statements.

In addition, the draft text of the CRR provides, in relation to the frequency of disclosures in general, i.e. not only for own funds purposes, in Article 420, the following:

'Institutions shall publish the disclosures at least on an annual basis.

Annual disclosures shall be published in conjunction with the date of publication of the financial statements.

Institutions shall assess the need to publish some or all disclosures more frequently than annually in the light of relevant characteristics of their

business such as scale of operations, range of activities, presence in different countries, involvement in different financial sectors, and participation in international financial markets and payment, settlement and clearing systems. That assessment shall pay particular attention to the possible need for more frequent disclosure of items of information laid down in Article 424, and points (b) to (e) of Article 425, and information on risk exposure and other items prone to rapid change.'

In relation to the scope of application of disclosure requirements and their implementation on a consolidated basis, it is relevant to recall that the draft text of the CRR also provides in Article 12, the following:

'1. EU parent institutions shall comply with the obligations laid down in Part Eight on the basis of their consolidated situation.

Significant subsidiaries of EU parent institutions shall disclose the information specified in Article 424, 425, 435 and 436, on an individual or sub-consolidated basis.

2. Institutions controlled by an EU parent financial holding company or EU parent mixed financial holding company shall comply with the obligations laid down in Part Eight on the basis of the consolidated situation of that financial holding company or mixed financial holding company.

Significant subsidiaries of EU parent financial holding companies or EU parent mixed holding companies shall disclose the information specified in Article 424 and 425, 435 and 436 on an individual or sub-consolidated basis.

3. Paragraphs 1 and 2 shall not apply in full or in part to EU parent institutions, institutions controlled by an EU parent financial holding company or EU parent mixed financial holding company, to the extent that they are included within equivalent disclosures provided on a consolidated basis by a parent undertaking established in a third country.

4. Where Article 9 is applied, the central body referred to in that Article shall comply with the requirements of Part Eight on the basis of the consolidated situation of the central body. Article 16(1) shall apply to the central body and the affiliated institutions shall be treated as the subsidiaries of the central body.'

In addition, in relation to specific publication requirements, Article 101 of the draft CRD provides the following:

1. 'Member States shall empower the competent authorities to require institutions:

(a) to publish information referred to in Part Eight of Regulation [inserted by OP] more than once per year, and to set deadlines for publication;

(b) to use specific media and locations for publications other than the financial statements; Member States shall empower competent authorities to require parent undertakings to publish annually either in full or by way of references to equivalent information, a description of their legal structure and governance and organisational structure of the group of institutions in accordance with Articles 14(3), 73(1) and 104(2)'.

IV. Draft Implementing Technical Standards on Own Funds

Preceding the text of the draft ITS are further explanations on specific aspects of the proposed text occasionally provided, which either provide the rationale behind the provision, or set out specific questions for the consultation process. Where this is the case, the explanatory text appears in a framed text box.

The final numbering of the articles might change after the adoption of the CRR and the finalization of the consultation.

Structure of the draft ITS

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EUROPEAN COMMISSION

Brussels, XXX
[...](2011) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No .../..

of XXX

on

disclosure of Own Funds requirements for institutions

**according to according to the European Parliament and the Council Regulation (EU) No
[CRR number]**

COMMISSION IMPLEMENTING REGULATION (EU) No .../2012

of XX month 2012

laying down implementing technical standards with regard to disclosure of Own Funds requirements for institutions, according to the European Parliament and the Council Regulation (EU) No [CRR number]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation [xx/XX/EU] of the European Parliament and of the Council of [dd mmmm yyyy] on prudential requirements for credit institutions and investment institutions⁷ [the CRR], and in particular to Article 424(2) thereof,

Whereas:

- (1) Detailed disclosure and consistency in reporting between institutions and across jurisdictions is desirable to undertake detailed assessments of the capital positions of institutions and make cross-jurisdictional comparisons.
- (2) Establishing appropriate disclosure requirements helps improving transparency of regulatory capital.
- (3) It is desirable that, for comparison purposes, the rules defined for disclosure of European institutions are consistent with the international framework while taking into account European regulatory framework and specificities.
- (4) In order for institutions to operate in a uniform way their own funds disclosures, it is necessary to introduce uniform formats for the disclosure templates.
- (5) Institutions should complete different sets of templates including a general own funds disclosure template, a transitional disclosure template and a template describing the main features of an institution's capital instruments; institutions should also provide a balance sheet reconciliation between their audited financial statements and own funds requirements calculated in accordance with Regulation xx/XX/EU [CRR].
- (6) The own funds disclosure template should be designed to reflect the detailed capital position of institutions.
- (7) The capital instruments features template reflects the level of detail required to be disclosed with regard to the features of an institution's capital instruments.
- (8) During the period from 1 January 2013 to 31 December 2017 which covers the phasing in of the regulatory adjustments constituted by deductions and filters, institutions are required to disclose specific information related to components of

⁷ OJ.....

capital, filters and deductions. The transition period adds complexity in the understanding of the composition of the capital during this period because of the adjustments to be made in accordance with the national transposition measures of Directive 2006/48/EC.

- (9) In order to address the additional items relevant during the transitional period, during the period from 1 January 2013 to 31 December 2017, institutions will have to complete a transitional disclosure template which is meant to reflect the transitional provisions implemented by the institutions and which are not adequately covered by the general own funds disclosure template, especially for deductions and filters. This template is a temporary substitute for the general own funds disclosure template and will be replaced by the general own funds disclosure template once the transition period for regulatory adjustments is over.
- (10) The scope of consolidation for accounting purposes and for regulatory purposes is different, which often explains much of the differences between the information used in the calculation of own funds and the information used in the published financial statements. A key element in any reconciliation involves disclosing how the balance sheet in the financial statements changes when the regulatory scope of consolidation is applied.
- (11) The balance sheet reconciliation methodology addresses the disparity between the data used for the calculation of own funds and the data used in institutions' financial statements.
- (12) The financial statements of some institutions subject to these disclosure requirements are, for some institutions, extensive and complex therefore a three step approach is necessary in order to assist institutions in establishing the balance sheet reconciliation.
- (13) This Regulation is based on the draft implementing technical standards submitted by the European Supervisory Authority (European Banking Authority - EBA) to the European Commission.
- (14) The EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based and analysed the potential related costs and benefits in accordance with Article 10 of Regulation (EU) No 1093/2010 and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010,

HAS ADOPTED THIS REGULATION:

TITLE I

Subject matter and definitions

Article 1

Subject matter

This Regulation specifies uniform templates for disclosure under points (a), (b), (d) and (e) of paragraph 1 of Article 424 of Regulation xx/XX/EU of the European Parliament and of the Council [CRR number], on prudential requirements for credit institutions and investment firms.

Article 2

Definitions

The definitions of Regulation xx/XX/EU [CRR] shall apply to this Regulation.

In addition, the following definition shall apply:

- (1) 'regulatory scope balance sheet' means a balance sheet which is drawn up according to the rules on prudential consolidation pursuant to Chapter 2, Title II, Part One of Regulation xx/XX/EU [CRR].

TITLE II

Own funds disclosure templates

Questions for consultation:

Q01: Are the provisions included in this draft ITS sufficiently clear? Are there aspects which need to be elaborated further?

Q02: Are the provisions provided for the balance sheet reconciliation methodology sufficiently clear?

Q03: Are the instructions provided in the template on the main features of capital instruments, in the general own funds disclosure template and in the transitional disclosure template sufficiently clear? Should the instructions for some rows be clarified? Which ones in particular? Are some rows missing?

Q04: Our analysis shows no impacts incremental to those included in the text of the Level 1 text are likely to materialise. Do you agree with our assessment? If not please explain why and provide estimates of such impacts whenever possible.

Article 3

Full reconciliation of own funds items to audited financial statements

1. In order to meet the requirements for disclosure of a full reconciliation of own funds items to audited financial statements, as described in point (a) of Article 424(1) of Regulation xx/XX/EU [CRR], institutions shall apply the methodology described in Annex I of the present Regulation and publish the balance sheet reconciliation information resulting from the application of this methodology.
2. Institutions shall apply the methodology referred to in paragraph 1 from 1 January 2013 onwards.

Article 4

Description of the main features of Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments issued by institutions

1. In order to meet the requirements for disclosure of the main features of Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments issued by institutions, as described in point (b) of Article 424(1) of Regulation xx/XX/EU [CRR], institutions shall complete and publish the capital instruments' main features template provided in Annex II of the present Regulation, according to the instructions of Annex III of the same.
2. Institutions shall complete and publish the capital instrument's main features template referred to in paragraph 1 from 1 January 2013 onwards.

Article 5

Disclosure of nature and amounts of specific items on own funds

1. In order to meet the requirements for disclosure of the specific items on own funds described in points (d) and (e) of Article 424 (1) of Regulation xx/XX/EU [CRR], institutions shall complete and publish the general own funds disclosure template provided in Annex IV of the present Regulation, according to the instructions of Annex V of the same.
2. Institutions shall complete and publish the general own funds disclosure template referred to in paragraph 1 from 1 January 2018 onwards.

Article 6

Disclosure of nature and amounts of specific items on own funds during the transitional period

1. In order to meet the requirements for disclosure of the specific items on own funds described in Article 470 (3) of Regulation xx/XX/EU [CRR], institutions shall complete and publish the transitional own funds disclosure template provided in Annex VI of the present Regulation, according to the instructions of Annex VII of the same.
2. Institutions shall complete and publish the transitional own funds disclosure template referred to in paragraph 1 during the period from 1 January 2013 to 31 December 2017.

TITLE III

Final provisions

Article 7

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels,

For the Commission
The President

[or]
On behalf of the President
[Position]

ANNEX I- Balance Sheet Reconciliation Methodology

Explanatory text for consultation purposes

The methodology described in this annex aims at reconciling the numbers used for the calculation of regulatory capital and the numbers used in the published financial statements.

A three steps approach is described. This approach is the same as the one proposed by the BCBS except that the scope of application is that prescribed by the CRR provisions (Article 12 of the CRR in particular).

An annex to this consultation provides an example of the reconciliation methodology. The example is provided for consultation purposes only and will not form part of the final ITS.

1. Institutions shall apply the methodology described in this Annex in order to publish information on the balance sheet reconciliation.
2. Institutions shall use as a starting point the balance sheet as in their published financial statements as appropriately disclosed.
3. Where the scope of consolidation or the method for consolidation used in the balance sheet in the financial statements are different from the scope of consolidation and method for consolidation defined pursuant to Chapter 2, Title II, Part One of of Regulation xx/XX/EU [CRR], institutions shall also disclose the regulatory scope balance sheet. The regulatory scope balance sheet shall be at least as detailed as the balance sheet in the financial statements and its items disclosed side by side and with a clear correspondence with the items of the balance sheet in the financial statements. Institutions shall provide information on the differences in the scope and method for consolidation between the two balance sheets.
4. In a second stage, institutions shall expand the items of the regulatory scope balance sheet such that all of the components used in the transitional disclosure template or in the own funds disclosure template are displayed separately. Institutions shall only expand elements of the balance sheet to the extent that this is necessary to reach the components that are used in the transitional disclosure template or in the own funds disclosure template.
5. As a final stage, institutions shall establish a correspondence between the elements resulting from the expanding of the regulatory scope balance sheet as described in paragraph 4 with the elements included in the transitional disclosure template or in the own funds disclosure template.
6. Where institutions meet the obligations laid down in Part Eight of the of Regulation xx/XX/EU [CRR] on an individual basis, paragraph 3 of this Annex does not apply and

paragraphs 4 and 5 are applicable on the basis of the balance sheet in the financial statements.

7. Where institutions comply with the obligations laid down in Part Eight of of Regulation xx/XX/EU [CRR] on a consolidated or sub-consolidated basis but the scope of consolidation and the method for consolidation used for the balance sheet in the financial statements are identical to the scope of consolidation and the method for consolidation defined pursuant to Chapter 2, Title II, Part One of of Regulation xx/XX/EU [CRR], paragraph 3 does not apply and paragraphs 4 and 5 are applicable on the basis of the balance sheet in the financial statements.
8. The balance sheet reconciliation information resulting from the application of the methodology described in this Annex does not have to be audited.

ANNEX II- Capital instruments main features template

Explanatory text for consultation purposes

The proposed template is meant to ensure that the key features of regulatory capital instruments are disclosed. The template has been made consistent with the BCBS' 'main features template' while including appropriate references to the CRR. Where deemed appropriate, additional rows have been included while respecting the BCBS template numbering.

The final content of the rows will be adapted and the inclusion of additional rows/deletion of existing rows considered on the basis of the final CRR text.

Capital instruments main features template (1)		
1	Issuer	
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	
	<i>Regulatory treatment</i>	
3	Transitional CRR rules	
4	Post-transitional CRR rules	
5	Eligible at solo/consolidated/ solo&consolidated	
6	Instrument type (types to be specified by each jurisdiction)	
7	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	
8	Nominal amount of instrument	
8a	Issue price	
8b	Redemption price	
9	Accounting classification	

10	Original date of issuance	
11	Perpetual or dated	
12	Original maturity date (2)	
13	Issuer call subject to prior supervisory approval	
14	Optional call date	
15	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	
16a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	
16b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	
17	Existence of step up or other incentive to redeem	
18	Noncumulative or cumulative	
19	Convertible or non-convertible	
20	If convertible, conversion trigger(s)	
21	If convertible, fully or partially	
22	If convertible, conversion rate	
23	If convertible, mandatory or optional conversion	
24	If convertible, specify instrument type convertible into	
25	If convertible, specify issuer of instrument it converts into	
26	Write-down features	
27	If write-down, write-down trigger(s)	
28	If write-down, full or partial	
29	If write-down, permanent or temporary	
30	If temporary write-down, description of write-up mechanism	
31	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
32	Non-compliant transitioned features	
33	If yes, specify non-compliant features	

(1) Insert 'N/A' if the question is not applicable

(2) Indicate year instrument matures disregarding any call options. For perpetual instrument, insert 'N/A.'

ANNEX III- Instructions for completing the capital instruments main features template

1. Institutions shall apply the instructions provided in this Annex in order to complete the capital main features template as presented in Annex II.
2. Institutions shall complete separate templates for the following categories: Common Equity Tier 1 instruments, Additional Tier 1 instruments and Tier 2 instruments.
3. The templates shall comprise columns with the features of the different instruments. In cases where capital instruments of a same category have identical features, institutions can complete only one column disclosing these identical features and identify the issuances to which the identical features are referring to.

Instructions for completing the capital instruments main features template	
1	Identifies issuer legal entity. <i>Free text</i>
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement). <i>Free text</i>
3	Specifies transitional CRR regulatory capital treatment. The original classification of the instrument is the point of reference independently of possible reclassification in lower tiers of capital. <i>Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Ineligible] [N/A]</i> <i>Free text – specify if a fraction of the issuance has been reclassified in lower tiers of capital.</i>
4	Specifies regulatory capital treatment under CRR rules not taking into account transitional treatment. <i>Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Ineligible]</i>
5	Specifies the level(s) within the group at which the instrument is included in capital. <i>Select from menu: [Solo] [Consolidated] [Solo and Consolidated]</i>
6	Specifies instrument type, varying by jurisdiction. <i>Select from menu: menu options to be provided to institutions by each jurisdiction – legal references of Regulation xx/XX/EU [CRR] articles for each type of instrument to be inserted</i> <i>For CET1 instruments, CET1 as published in the EBA list (art. 24(4)).</i>
7	Specifies amount recognised in regulatory capital (total amount of the instrument recognised in

	<p>regulatory capital before transitional provisions for the relevant level of the disclosure - currency used for the reporting obligations).</p> <p><i>Free text – specify in particular if some parts of the instruments are in different tiers of the regulatory capital and if the amount recognised in regulatory capital is different from the amount issued.</i></p>
8	<p>Nominal amount of instrument (in currency of issuance and currency used for the reporting obligations).</p> <p><i>Free text</i></p>
8a	<p>Issue price of instrument.</p> <p><i>Free text</i></p>
8b	<p>Redemption price of instrument.</p> <p><i>Free text</i></p>
9	<p>Specifies accounting classification.</p> <p><i>Select from menu: [Shareholders' equity] [Liability – amortised cost] [Liability – fair value option] [Non-controlling interest in consolidated subsidiary]</i></p>
10	<p>Specifies date of issuance.</p> <p><i>Free text</i></p>
11	<p>Specifies whether dated or perpetual.</p> <p><i>Select from menu: [Perpetual] [Dated]</i></p>
12	<p>For dated instrument, specifies original maturity date.</p> <p><i>Free text</i></p>
13	<p>Specifies whether there is an issuer call option (all types of call options).</p> <p><i>Select from menu: [Yes] [No]</i></p>
14	<p>For instrument with issuer call option other than regulatory or tax events call options, specifies first date of call.</p> <p><i>Free text</i></p>
15	<p>Specifies subsequent call dates, if applicable.</p> <p><i>Free text</i></p>
16a	<p>Specifies whether the issuer has full discretion, partial discretion or no discretion over whether a coupon/dividend is paid.</p> <p><i>Select from menu: [Fully discretionary] [Partially discretionary] [Mandatory]</i></p>

	<i>Free text (specify the reasons for discretion, existence of dividend pushers, dividend stoppers, ACSM)</i>
16b	Specifies whether the issuer has full discretion, partial discretion or no discretion over the amount of the coupon/dividend. <i>Select from menu: [Fully discretionary] [Partially discretionary] [Mandatory]</i>
17	Specifies whether there is a step-up or other incentive to redeem. <i>Select from menu: [Yes] [No]</i>
18	Specifies whether dividends / coupons are cumulative or noncumulative. <i>Select from menu: [Noncumulative] [Cumulative] [ACSM]</i>
19	Specifies whether instrument is convertible or not. <i>Select from menu: [Convertible] [Nonconvertible]</i>
20	Specifies the conditions under which the instrument will convert, including point of non-viability. <i>Free text</i>
21	Specifies whether the instrument shall convert fully or may convert partially. <i>Select from menu: [Fully] [Partially]</i>
22	Specifies rate of conversion into the more loss absorbent instrument. <i>Free text</i>
23	For convertible instruments, specifies whether conversion is mandatory or optional. <i>Select from menu: [Mandatory] [Optional] [NA] and [at the option of the holders] [at the option of the issuer] [at the option of both the holders and the issuer]</i>
24	For convertible instruments, specifies instrument type convertible into. <i>Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2]</i>
25	If convertible, specify issuer of instrument it converts into. <i>Free text</i>
26	Specifies whether there is a write down feature. <i>Select from menu: [Yes] [No]</i>
27	Specifies the trigger at which write-down occurs, including point of non-viability. <i>Free text</i>

28	<p>Specifies whether the instrument shall be written down fully or may be written down partially.</p> <p><i>Select from menu: [Partial] [Full] [NA]</i></p>
29	<p>For write down instrument, specifies whether write down is permanent or temporary.</p> <p><i>Select from menu: [Permanent] [Temporary] [NA]</i></p>
30	<p>Describes the write-up mechanism.</p> <p><i>Free text</i></p>
31	<p>Specifies instrument most immediately subordinate to.</p> <p><i>Free text</i></p>
32	<p>Specifies whether there are non-compliant features.</p> <p><i>Select from menu: [Yes] [No]</i></p>
33	<p>If there are non-compliant features, asks institution to specify which ones.</p> <p><i>Free text</i></p>

ANNEX IV- Own funds disclosure template

Explanatory text for consultation purposes

The numbering of the rows in the table has been made consistent with the BCBS' 'Post 1 January 2018 disclosure template'. When a row is empty, this is because the corresponding row in the BCBS disclosure template is not relevant under the EU framework according to the CRR provisions. Where deemed appropriate, additional rows have been included while respecting the BCBS disclosure template numbering.

In order to ease the completion of the templates, the reference to the relevant articles of the CRR has been included in the templates.

Rows in italics will be deleted after all ineligible capital instruments have been fully phased out.

Dark grey rows introduce new sections detailing certain components of regulatory capital.

Light grey rows with no thick border represent the sum cells in the relevant section.

Light grey rows with a thick border show the main components of regulatory capital and the capital ratios.

The final content of the rows will be adapted and the inclusion of additional rows/deletion of existing rows considered on the basis of the final CRR text.

Own funds disclosure template		CRR Article Reference
Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	24 (1), 25, 26, 27
	of which: Instrument type 1	EBA list 24 (4)

	of which: Instrument type 2		EBA list 24 (4)
	of which: Instrument type 3		EBA list 24 (4)
2	Retained earnings		24 (1) (c)
3	Accumulated other comprehensive income (and other reserves)		24 (1)
3a	Funds for general banking risk		24 (1) (f)
4	Amount of qualifying items referred to in Article 463 (3) and the related share premium accounts subject to phase out from CET1		464 (2)
5	Minority interests (amount allowed in consolidated CET1)		79
5a	Independently reviewed interim profits net of any foreseeable charge or dividend		24 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments		Sum of rows 1 to 5a
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)		31, 100
8	Intangible assets (net of related tax liability) (negative amount)		33 (1) (b), 34
9	<i>Empty set in the EU</i>		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 35 (3) are met) (negative amount)		33 (1) (c), 35,
11	Fair value reserves related to gains or losses on cash flow hedges		30 (a)
12	Negative amounts resulting from the calculation of expected loss amounts		33 (1) (d), 37, 155
13	Any increase in equity that results from securitised assets (negative amount)		29 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		30 (b)
15	Defined-benefit pension fund assets (negative amount)		33 (1) (e), 38
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)		33 (1) (f), 39
17	Holdings of the CET 1 instruments of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the		33 (1) (g), 41

	own funds of the institution (negative amount)		
18	Direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		33 (1) (h), 40, 42, 43, 46 (2) (3), 74
19	Direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		33 (1) (i), 40, 42, 44, 45 (1) (b), 46 (1) to (3), 74
20	<i>Empty set in the EU</i>		
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		33 (1) (k)
20b	of which: qualifying holdings outside the financial sector (negative amount)		33 (1) (k) (i), 84 to 86
20c	of which: securitisation positions (negative amount)		33 (1) (k) (ii), 238 (1) (b), 239 (1) (b), 253
20d	of which: free deliveries (negative amount)		33 (1) (k) (iii), 369 (3)
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 35 (3) are met) (negative amount)		33 (1) (c), 35, 45 (1) (a)
22	Amount exceeding the 15% threshold (negative amount)		45 (1)
23	of which: direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution has a significant investment in those entities		33 (1) (i), 45 (1) (b)
24	<i>Empty set in the EU</i>		
25	of which: deferred tax assets arising from temporary differences		33 (1) (c), 35, 45 (1) (a)
25a	Losses for the current financial year (negative amount)		33 (1) (a)
25b	Foreseeable tax charges relating to CET1 items (negative amount)		33 (1) (l)
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)		33 (1) (j)

28	Total regulatory adjustments to Common Equity Tier 1 (CET1)		Sum of rows 7 to 20a, 21, 22 and 25a to 27
29	Common Equity Tier 1 (CET1) capital		Row 6 minus row 28
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts		48, 49
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	Amount of qualifying items referred to in Article 463 (4) and the related share premium accounts subject to phase out from AT1		464 (3)
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		80, 81
35	of which: instruments issued by subsidiaries subject to phase out		464 (3)
36	Additional Tier 1 (AT1) capital before regulatory adjustments		Sum of rows 30, 33 and 34
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)		49 (1) (b), 53 (a), 54
38	Holdings of the AT1 instruments of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		53 (b), 55
39	Direct and indirect holdings of the AT1 instruments of relevant entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		53 (c), 56, 57, 74
40	Direct and indirect holdings by the institution of the AT1 instruments of relevant entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		53 (d), 56, 74
41	<i>Empty set in the EU</i>		
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		53 (e)

43	Total regulatory adjustments to Additional Tier 1 (AT1) capital		Sum of rows 37 to 42
44	Additional Tier 1 (AT1) capital		Row 36 minus row 43
45	Tier 1 capital (T1 = CET1 + AT1)		Sum of row 29 and row 44
Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts		59, 60
47	Amount of qualifying items referred to in Article 463 (5) and the related share premium accounts subject to phase out from T2		464 (4)
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		82, 83
49	of which: instruments issued by subsidiaries subject to phase out		464 (4)
50	Credit risk adjustments		59 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustments		
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)		60 (b) (i), 63 (a), 64
53	Holdings of the T2 instruments and subordinated loans of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		63 (b), 65
54	Direct and indirect holdings of the T2 instruments and subordinated loans of relevant entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		63 (c), 66, 67, 74
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of relevant entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		63 (d), 66, 74
56	<i>Empty set in the EU</i>		
57	Total regulatory adjustments to Tier 2 (T2) capital		Sum of rows 52 to 56

58	Tier 2 (T2) capital		Row 51 minus row 57
59	Total capital (TC = T1 + T2)		Sum of row 45 and row 58
60	Total risk weighted assets		
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)		87 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount)		87 (2) (b)
63	Total capital (as a percentage of total risk exposure amount)		87 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 87 (1) (a) plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk exposure amount)		CRD 122, 123, 124
65	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)		CRD 122
Amounts below the thresholds for deduction (before risk weighting)			
69	Direct and indirect holdings of the capital of relevant entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		33 (1) (h), 43, 42 53 (c), 56, 57 63 (c), 66, 67
70	Direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		33 (1) (i), 42, 45
71	<i>Empty set in the EU</i>		
72	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 35 (3) are met)		33 (1) (c), 35, 45
Applicable caps on the inclusion of provisions in Tier 2			
73	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		59
74	Cap on inclusion of credit risk adjustments in T2 under standardised approach		59

75	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		59
76	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		59
<i>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</i>			
77	<i>Current cap on CET1 instruments subject to phase out arrangements</i>		463 (3), 464 (2) & (5)
78	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>		463 (3), 464 (2) & (5)
79	<i>Current cap on AT1 instruments subject to phase out arrangements</i>		463 (4), 464 (3) & (5)
80	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>		463 (4), 464 (3) & (5)
81	<i>Current cap on T2 instruments subject to phase out arrangements</i>		463 (5), 464 (4) & (5)
82	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>		463 (5), 464 (4) & (5)

ANNEX V- Instructions for completing the own funds disclosure template

1. Institutions shall apply the instructions provided in this Annex in order to complete the own funds disclosure template as presented in Annex IV.
2. For the purposes of the own funds disclosure template, regulatory adjustments comprise deductions from own funds and prudential filters.

Instructions for completing the own funds disclosure template	
Row number	Explanation
1	Capital instruments and the related share premium accounts in accordance with Articles 24 (1), 25, 26, 27 of of Regulation xx/XX/EU [CRR] and the EBA list as referred to in Article 24 (4) of the same regulation.
2	Retained earnings prior to all regulatory adjustments in accordance with Article 24 (1) (c) of of Regulation xx/XX/EU [CRR] (prior to the inclusion of any interim net profits or losses).
3	Amount of accumulated other comprehensive income and other reserves in accordance with Article 24 (1) (d) and (e) of Regulation xx/XX/EU [CRR].
3a	Amount of funds for general banking risk in accordance with Article 24 (1) (f) of Regulation xx/XX/EU [CRR].
4	Amount of qualifying items referred to in Article 463 (3) of Regulation xx/XX/EU [CRR] and the related share premium accounts subject to phase out from CET1 as described in Article 464 (2) of Regulation xx/XX/EU [CRR].
5	Minority interests (amount allowed in consolidated CET1) as per Article 79 of Regulation xx/XX/EU [CRR].
5a	Independently reviewed interim profits net of any foreseeable charge or dividend as per Article 24 (2) of Regulation xx/XX/EU [CRR].
6	Sum of rows 1 to 5a.
7	Additional value adjustments in accordance with Article 31 and 100 of Regulation xx/XX/EU [CRR] (negative amount).
8	Intangible assets (net of related tax liability) in accordance with Articles 33 (1)

	(b) and 34 of Regulation xx/XX/EU [CRR].
9	[An Empty Set under Regulation xx/XX/EU [CRR]]
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 35 (3) are met) in accordance with Articles 33 (1) (c) and 35 of Regulation xx/XX/EU [CRR] (negative amount).
11	Fair value reserves related to gains or losses on cash flow hedges in accordance with Article 30 (a) of Regulation xx/XX/EU [CRR].
12	Negative amounts resulting from the calculation of expected loss amounts in accordance with Articles 33 (1) (d) and 37 of Regulation xx/XX/EU [CRR].
13	Any increase in equity that results from securitised assets in accordance with Article 29 (1) of Regulation xx/XX/EU [CRR] (negative amount).
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing in accordance with Article 30 (b) of Regulation xx/XX/EU [CRR].
15	Defined-benefit pension fund assets in accordance with Articles 33 (1) (e) and 38 of Regulation xx/XX/EU [CRR] (negative amount).
16	Direct and indirect holdings by an institution of own CET1 instruments as described in Articles 33 (1) (f) and 39 of Regulation xx/XX/EU [CRR] (negative amount).
17	Holdings of the CET1 instruments of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution as described in Articles 33 (1) (g) and 41 of Regulation xx/XX/EU [CRR] (negative amount).
18	Direct and indirect holdings of the CET1 instruments of relevant entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in Articles 33 (1) (h), 40, 42, 43 and 46 (2) (3) of Regulation xx/XX/EU [CRR] (negative amount).
19	Direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in Articles 33 (1) (i), 40, 42, 44, 45 (1) (b), and 46 (1) to (3) of Regulation xx/XX/EU [CRR] (negative amount).
20	[An Empty Set under Regulation xx/XX/EU [CRR]]
20a	Exposure amount which qualify for a RW of 1250%, where the institution opts for the deduction alternative, as described in Article 33 (1) (k) of Regulation

	xx/XX/EU [CRR].
20b	of the amount reported in 20a the amount relating to qualifying holdings outside the financial sector in accordance with Articles 33 (1) (k) and 84 to 86 of Regulation xx/XX/EU [CRR] (negative amount).
20c	of the amount reported in 20a the amount relating to securitisation positions, in accordance with Articles 33 (1) (k) (ii), 238 (1) (b), 239 (1) (b) and 253 of Regulation xx/XX/EU [CRR] (negative amount).
20d	of the amount reported in 20a the amount relating to free deliveries in accordance with Articles 33 (1) (k) (ii) and 369(3) of Regulation xx/XX/EU [CRR] (negative amount).
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 35 (3) are met) as described in Articles 33 (1) (c), 35 and 45 (1) (a) of Regulation xx/XX/EU [CRR] (negative amount).
22	Amount exceeding the 15% threshold in accordance with Article 45 (1) of Regulation xx/XX/EU [CRR] (negative amount).
23	of the amount reported in 22 the amount of direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution has a significant investment in those entities as described in Articles 33 (1) (i) and 45 (1) (b) of Regulation xx/XX/EU [CRR].
24	[An Empty Set under Regulation xx/XX/EU [CRR]]
25	of the amount reported in 22 the amount of deferred tax assets arising from temporary differences as described in Articles 33 (1) (c), 35 and 45 (1) (a) of Regulation xx/XX/EU [CRR].
25a	Losses for the financial year in accordance with Article 33 (1) (a) of Regulation xx/XX/EU [CRR] (negative amount).
25b	Amount of foreseeable tax charges relating to CET1 items foreseeable at the moment of their calculation, except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be applied to cover risks or losses, in accordance with Article 33 (1) (l) of Regulation xx/XX/EU [CRR] (negative amount).
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution as described in Article 33 (1) (j) of Regulation xx/XX/EU [CRR] (negative amount).
28	Total regulatory adjustments to CET1, to be calculated as the sum of rows-7 to 20a, 21, 22 and 25a to 27.
29	Common Equity Tier 1 (CET1) capital, to be calculated as row 6 minus row

	28.
30	Capital instruments and the related share premium accounts as per Articles 48 and 49 of Regulation xx/XX/EU [CRR].
31	The amount in row 30 classified as equity under applicable accounting standards.
32	The amount in row 30 classified as liabilities under applicable accounting standards.
33	Amount of qualifying items referred to in Article 463 (4) and the related share premium accounts subject to phase out from AT1 as described in Article 464 (3) of Regulation xx/XX/EU [CRR].
34	Qualifying T1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties as described in Articles 80 and 81 of Regulation xx/XX/EU [CRR].
35	The amount reported in row 34 that relates to the instruments issued by subsidiaries subject to phase out as described in Article 464 (3) of Regulation xx/XX/EU [CRR].
36	The sum of rows 30, 33 and 34.
37	Direct and indirect holdings by an institution of own AT1 instruments as described in Articles 49 (1) (b), 53 (a) and 54 of Regulation xx/XX/EU [CRR] (negative amount).
38	Holdings of the AT1 instruments of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution as described in Articles 53 (b) and 55 of Regulation xx/XX/EU [CRR] (negative amount).
39	Direct and indirect holdings of the AT1 instruments of relevant entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in Articles 53 (c), 57 and 56 of Regulation xx/XX/EU [CRR] (negative amount).
40	Direct and indirect holdings by the institution of the AT1 instruments of relevant entities where the institution has a significant investment in those entities (net of eligible short positions) as described in Articles 53 (d) and 56 of Regulation xx/XX/EU [CRR] (negative amount).
41	[An Empty Set under Regulation xx/XX/EU [CRR]]
42	Qualifying T2 deductions that exceed the T2 capital of the institution as described in Articles 53 (e) of Regulation xx/XX/EU [CRR] (negative amount).
43	The sum of rows 37 to 42.

44	Additional Tier 1 (AT1) capital, to be calculated as row 36 minus row 43.
45	Tier 1 capital, to be calculated as row 29 plus row 44.
46	Capital instruments and the related share premium accounts as described in Articles 59 and 60 of Regulation xx/XX/EU [CRR].
47	Amount of qualifying items referred to in Article 463 (5) and the related share premium accounts subject to phase out from T2 as described in Article 464 (4) of Regulation xx/XX/EU [CRR].
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties as described in Articles 82 and 83 of Regulation xx/XX/EU [CRR].
49	Of the amount reported in 48 the amount relating to instruments issued by subsidiaries subject to phase out, as described in Article 464 (4) of Regulation xx/XX/EU [CRR].
50	Credit risk adjustments in accordance with Articles 59 (c) and (d) of Regulation xx/XX/EU [CRR].
51	The sum of rows 46 to 48 and row 50.
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans as described in Articles 60 (b) (i), 63 (a) and 64 of Regulation xx/XX/EU [CRR] (negative amount).
53	Holdings of the T2 instruments and subordinated loans of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution as described in Article 63 (b) and 65 of Regulation xx/XX/EU [CRR] (negative amount).
54	Direct and indirect holdings of the T2 instruments and subordinated loans of relevant entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in Articles 63 (c), 66 and 67 of Regulation xx/XX/EU [CRR] (negative amount).
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of relevant entities where the institution has a significant investment in those entities (net of eligible short positions) as described in Articles 63 (d) and 66 of Regulation xx/XX/EU [CRR] (negative amount).
56	[An Empty Set under Regulation xx/XX/EU [CRR]]
57	The sum of rows 52 to 56.
58	Tier 2 (T2) capital, to be calculated as row 51 minus row 57.

59	Total capital, to be calculated as row 45 plus row 58.
60	Total risk weighted assets of the reporting group.
61	Common Equity Tier 1 (as a percentage of risk exposure amount), to be calculated as row 29 divided by row 60 (expressed as a percentage) in accordance with Article 87 (2) (a) of Regulation xx/XX/EU [CRR].
62	Tier 1 (as a percentage of risk exposure amount), to be calculated as row 45 divided by row 60 (expressed as a percentage) in accordance with Article 87 (2) (b) of Regulation xx/XX/EU [CRR].
63	Total capital (as a percentage of risk exposure amount) , to be calculated as row 59 divided by row 60 (expressed as a percentage) in accordance with Article 87 (2) (c) of Regulation xx/XX/EU [CRR].
64	Institution specific buffer requirement (CET1 requirement in accordance with article 87 (1) (a) plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk exposure amount). To be calculated as 4.5% plus 2.5% plus the bank specific countercyclical buffer requirement calculated in accordance with Articles 122, 123 and 124 of the CRD. This row will show the CET1 ratio below which the institution will become subject to constraints on distributions.
65	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount). To be calculated as the CET1 capital of the institution, less any Common Equity Tier 1 items used to meet the institution's Tier 1 and Total capital requirements.
69	Direct and indirect holdings of relevant entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) in accordance with Articles 33 (1) (h), 42, 43, 53 (c), 56, 57, 63 (c), 67 and 66 of Regulation xx/XX/EU [CRR].
70	Direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) in accordance with Articles 33 (1) (i), 42 and 45 of Regulation xx/XX/EU [CRR].
71	[An Empty Set under Regulation xx/XX/EU [CRR]]
72	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 35 (3) are met) in accordance with Articles 33 (1) (c), 35 and 45 of Regulation xx/XX/EU [CRR].
73	Credit Risk Adjustments included in T2 in respect of exposures subject to standardised approach in accordance with Article 59 of Regulation xx/XX/EU [CRR].

74	Cap on inclusion of credit risk adjustments in T2 under standardised approach in accordance with Article 59 of Regulation xx/XX/EU [CRR].
75	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach in accordance with Article 59 Regulation xx/XX/EU [CRR].
76	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach in accordance with Article 59 of Regulation xx/XX/EU [CRR].
77	Current cap on CET1 instruments subject to phase out arrangements in accordance with Articles 463 (3), 464 (2) and (5) of Regulation xx/XX/EU [CRR].
78	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) in accordance with Articles 463 (3), 464 (2) and (5) of Regulation xx/XX/EU [CRR].
79	Current cap on AT1 instruments subject to phase out arrangements in accordance with Articles 463 (4), 464 (3) and (5) of Regulation xx/XX/EU [CRR].
80	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) in accordance with Articles 463 (4), 464 (3) and (5) of Regulation xx/XX/EU [CRR].
81	Current cap on T2 instruments subject to phase out arrangements in accordance with Articles 463 (5), 464 (4) and (5) of Regulation xx/XX/EU [CRR].
82	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) in accordance with Articles 463 (5), 464 (4) and (5) of Regulation xx/XX/EU [CRR].

ANNEX VI – Transitional own funds disclosure template

Explanatory text for consultation purposes

The proposed transitional own funds disclosure template is substantially the same as the general own funds disclosure template presented in Annex IV. Differences reflect the need to disclose the phasing-in of regulatory adjustments (deductions and prudential filters). The template is meant to be replaced by the 'steady state' general own funds disclosure template referred to in Annex IV of the draft ITS at the end of the transition period for these regulatory adjustments.

The numbering of the rows in the table has been made consistent with the BCBS 'disclosure template during the transition phase'. When a row is empty, this is because the corresponding row in the BCBS disclosure template is not relevant under the EU framework according to the CRR provisions. Where deemed appropriate, additional rows have been included while respecting the BCBS disclosure template numbering.

In order to ease the completion of the templates, the reference to the relevant articles of the CRR, both under the fully implemented regime and under the transitional regime, has been included in the templates.

The references to the fully implemented regime are the same as those provided in the general own funds disclosure template. Compared to the general own funds disclosure template, the following amendments have been introduced:

- An additional column indicates the amounts of the regulatory adjustments that will be subject to the national transposition measures of Directive 2006/48/EC ('amounts subject to pre-CRR treatment or CRR prescribed residual amount' column).
- Additional rows have been inserted in several places to indicate where the adjustment amounts reported in the added column actually affect the own funds components during the transitional period.

The colour scheme integrated in the additional rows works as follows:

- Red: unrealised gains and losses measured at fair value
- Orange: items not deducted from CET1 items (CRR residual amounts)

- Light Green: items not deducted from AT1 items (CRR residual amounts)
- Dark Green: items not deducted from T2 items (CRR residual amounts)
- Light Blue: minority interests and AT1/T2 instruments issued by subsidiaries

The final content of the rows will be adapted and the inclusion of additional rows/deletion of existing rows considered on the basis of the final CRR text.

(see following pages)

Common Equity Tier 1 capital: instruments and reserves		(A) DISCLOSURE DATE	(B) CRR ARTICLE REFERENCE	(C) AMOUNTS SUBJECT TO PRE-CRR TREATMENT OR CRR PRESCRIBED RESIDUAL AMOUNT
1	Capital instruments and the related share premium accounts		24 (1), 25, 26, 27, EBA list 24 (4)	
	of which: Instrument type 1		EBA list 24 (4)	
	of which: Instrument type 2		EBA list 24 (4)	
	of which: Instrument type 3		EBA list 24 (4)	
2	Retained earnings		24 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)		24 (1)	
3a	Funds for general banking risk		24 (1) (f)	
4	Amount of qualifying items referred to in Article 463 (3) and the related share premium accounts subject to phase out from CET1		464 (2)	
	<i>Public sector capital injections grandfathered until 1 January 2018</i>		462 (2)	
5	Minority Interests (amount allowed in consolidated CET1)		79, 459, 460	
5a	Independently reviewed interim profits net of any foreseeable charge or dividend		24 (2)	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments			
Common Equity Tier 1 (CET1) capital: regulatory adjustments				
7	Additional value adjustments (negative amount)		31, 100	
8	Intangible assets (net of related tax liability) (negative amount)		33 (1) (b), 34, 453 (3)	
9	Empty Set in the EU			
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 35 (3) are met) (negative amount)		33 (1) (c), 35, 453 (4)	
11	Fair value reserves related to gains or losses on cash flow hedges		30 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts		33 (1) (d), 37, 155, 453 (5)	
13	Any increase in equity that results from securitised assets (negative amount)		29 (1)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		30 (b)	
15	Defined-benefit pension fund assets (negative amount)		33 (1) (e) , 38, 453 (6)	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)		33 (1) (f), 39, 453	

			(7)	
17	Holdings of the CET1 instruments of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		33 (1) (g), 41, 453 (8)	
18	Direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		33 (1) (h), 40, 42, 43, 46 (2) (3), 74, 453 (9)	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of relevant entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		33 (1) (i), 40, 42, 44, 45 (1) (b), 46 (1) to (3), 74, 452, 453 (10)	
20	Empty Set in the EU			
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		33 (1) (k)	
20b	of which: qualifying holdings outside the financial sector (negative amount)		33 (1) (k) (i), 84 to 86	
20c	of which: securitisation positions (negative amount)		33 (1) (k) (ii) 238 (1) (b) 239 (1) (b) 253	
20d	of which: free deliveries (negative amount)		33 (1) (k) (iii), 369 (3)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 35 (3) are met) (negative amount)		33 (1) (c), 35, 45 (1) (a), 452, 453 (4)	
22	Amount exceeding the 15% threshold (negative amount)		45 (1)	
23	of which: direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution has a significant investment in those entities		33 (1) (i), 45 (1) (b), 452, 453 (10)	
24	Empty Set in the EU			
25	of which: deferred tax assets arising from temporary differences		33 (1) (c), 35, 45 (1) (a), 452, 453 (4)	
25a	Losses for the current financial year (negative amount)		33 (1) (a), 453 (2)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)		33 (1) (l)	
26	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-CRR TREATMENT			
26a	REGULATORY ADJUSTMENTS RELATING TO UNREALISED GAINS AND LOSSES PURSUANT TO ARTICLES 449 AND 450			
	OF WHICH: ...FILTER FOR UNREALISED LOSS 1			449
	OF WHICH: ...FILTER FOR UNREALISED LOSS 2			449

	<u>OF WHICH: ...FILTER FOR UNREALISED GAIN 1</u>		450
	<u>OF WHICH: ...FILTER FOR UNREALISED GAIN 2</u>		450
26b	<u>AMOUNT TO BE DEDUCTED FROM OR ADDED TO COMMON EQUITY TIER 1 CAPITAL WITH REGARD TO ADDITIONAL FILTERS AND DEDUCTIONS REQUIRED PRE CRR</u>		461
	<u>OF WHICH: ...</u>		461
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)		33 (1) (j)
28	Total regulatory adjustments to Common equity Tier 1 (CET1)		
29	Common Equity Tier 1 (CET1) capital		
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts		48, 49
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	<i>Amount of qualifying items referred to in Article 463 (4) and the related share premium accounts subject to phase out from AT1</i>		464 (3)
	<i>Public sector capital injections grandfathered until 1 January 2018</i>		462 (3)
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		80, 81, 460
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>		464 (3)
36	Additional Tier 1 (AT1) capital before regulatory adjustments		
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)		49 (1) (b), 53 (a), 54, 455 (2)
38	Holdings of the AT1 instruments of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		53 (b), 55, 455 (3)
39	Direct and indirect holdings of the AT1 instruments of relevant entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		53 (c), 56, 57, 74, 455 (4)
40	Direct and indirect holdings by the institution of the AT1 instruments of relevant entities where the institution has a significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)		53 (d), 56, 74, 455 (4)
41	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-CRR TREATMENT AND TRANSITIONAL TREATMENTS SUBJECT TO PHASE OUT AS PRESCRIBED IN REGULATION XX/XX/EU [THE CRR] (I.E. CRR RESIDUAL AMOUNTS)		
41a	<u>RESIDUAL AMOUNTS DEDUCTED FROM ADDITIONAL TIER 1 CAPITAL WITH REGARD TO DEDUCTION FROM COMMON EQUITY TIER 1 CAPITAL DURING THE TRANSITIONAL PERIOD PURSUANT TO ARTICLE 453 OF REGULATION XX/XX/EU [THE CRR]</u>		453, 453(2)(a), 453 (3), 453 (5), 453 (7) (a), 453 (8), 453 (9) (a), 453 (10) (a)

	<i>OF WHICH ITEMS TO BE DETAILED LINE BY LINE, E.G. MATERIAL NET INTERIM LOSSES, INTANGIBLES, SHORTFALL OF PROVISIONS TO EXPECTED LOSSES ETC</i>		
41b	RESIDUAL AMOUNTS DEDUCTED FROM ADDITIONAL TIER 1 CAPITAL WITH REGARD TO DEDUCTION FROM TIER 2 CAPITAL DURING THE TRANSITIONAL PERIOD PURSUANT TO ARTICLE 455 OF REGULATION XX/XX/EU [THE CRR]		457, 457 (3), 457 (4) (a)
	<i>OF WHICH ITEMS TO BE DETAILED LINE BY LINE, E.G. RECIPROCAL CROSS HOLDINGS IN T2 INSTRUMENTS, DIRECT HOLDINGS OF NON-SIGNIFICANT INVESTMENTS IN THE CAPITAL OF OTHER FINANCIAL SECTOR ENTITIES, ETC</i>		
41c	AMOUNT TO BE DEDUCTED FROM OR ADDED TO ADDITIONAL TIER 1 CAPITAL WITH REGARD TO ADDITIONAL FILTERS AND DEDUCTIONS REQUIRED PRE CRR		449, 450, 461
	OF WHICH: ... POSSIBLE FILTER FOR UNREALISED LOSSES		449
	OF WHICH: ... POSSIBLE FILTER FOR UNREALISED GAINS		450
	OF WHICH: ...		461
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		53 (e)
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital		
44	Additional Tier 1 (AT1) capital		
45	Tier 1 capital (T1 = CET1 + AT1)		
Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts		59, 60
47	Amount of qualifying items referred to in Article 463 (5) and the related share premium accounts subject to phase out from T2		464 (4)
	<i>Public sector capital injections grandfathered until 1 January 2018</i>		462 (4)
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		82, 83, 460
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>		464 (4)
50	Credit risk adjustments		59 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustments		
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)		60 (b) (i), 63 (a), 64, 457 (2)
53	Holdings of the T2 instruments and subordinated loans of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		63 (b), 65, 457 (3)
54	Direct and indirect holdings of the T2 instruments and subordinated loans of relevant entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		63 (c), 66, 67, 74, 457 (4)
54a	Of which new holdings not subject to transitional arrangements		

54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements		
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of relevant entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		63 (d), 66, 74, 457 (4)
56	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-CRR TREATMENT AND TRANSITIONAL TREATMENTS SUBJECT TO PHASE OUT AS PRESCRIBED IN <u>REGULATION XX/XX/EU [THE CRR]</u> (I.E. CRR RESIDUAL AMOUNTS)		
56a	<u>RESIDUAL AMOUNTS DEDUCTED FROM TIER 2 CAPITAL WITH REGARD TO DEDUCTION FROM COMMON EQUITY TIER 1 CAPITAL DURING THE TRANSITIONAL PERIOD PURSUANT TO ARTICLE 453 OF REGULATION XX/XX/EU [THE CRR]</u>		453, 453(2)(a), 453 (3), 453 (5), 453 (7) (a), 453 (8), 453 (9) (a), 453 (10) (a)
	<u>OF WHICH ITEMS TO BE DETAILED LINE BY LINE, E.G. MATERIAL NET INTERIM LOSSES, INTANGIBLES, SHORTFALL OF PROVISIONS TO EXPECTED LOSSES ETC</u>		
56b	<u>RESIDUAL AMOUNTS DEDUCTED FROM TIER 2 CAPITAL WITH REGARD TO DEDUCTION FROM ADDITIONAL TIER 1 CAPITAL DURING THE TRANSITIONAL PERIOD PURSUANT TO ARTICLE 455 OF REGULATION XX/XX/EU [THE CRR]</u>		455, 455 (2) (a), 455 (3), 455 (4) (a)
	<u>OF WHICH ITEMS TO BE DETAILED LINE BY LINE, E.G. RECIPROCAL CROSS HOLDINGS IN AT1 INSTRUMENTS, DIRECT HOLDINGS OF NON SIGNIFICANT INVESTMENTSS IN THE CAPITAL OF OTHER FINANCIAL SECTOR ENTITIES, ETC</u>		
56c	<u>AMOUNT TO BE DEDUCTED FROM OR ADDED TO ADDITIONAL TIER 2 CAPITAL WITH REGARD TO ADDITIONAL FILTERS AND DEDUCTIONS REQUIRED PRE CRR</u>		449, 450, 461
	<u>OF WHICH: ... POSSIBLE FILTER FOR UNREALISED LOSSES</u>		449
	<u>OF WHICH: ... POSSIBLE FILTER FOR UNREALISED GAINS</u>		450
	<u>OF WHICH: ...</u>		461
57	Total regulatory adjustments to Tier 2 (T2) capital		
58	Tier 2 (T2) capital		
59	Total capital (TC = T1 + T2)		
59a	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-CRR TREATMENT AND TRANSITIONAL TREATMENTS SUBJECT TO PHASE OUT AS PRESCRIBED IN THE CRR (I.E. CRR RESIDUAL AMOUNTS)		
	<u>OF WHICH: ... ITEMS NOT DEDUCTED FROM CET1 (CRR RESIDUAL AMOUNTS)</u>		453, 453 (4), 453 (7) (b), 453 (9) (b), 453 (10) (b)
	<u>(ITEMS TO BE DETAILED LINE BY LINE, E.G. DEFERRED TAX ASSETS THAT RELY ON FUTURE PROFITABILITY NET OF RELATED TAX LIABILITY, INDIRECT HOLDINGS OF OWN CET1, ETC)</u>		
	<u>OF WHICH: ... ITEMS NOT DEDUCTED FROM AT1 ITEMS (CRR RESIDUAL AMOUNTS)</u>		455, 455 (2) (b), 455 (2) (c), 455 (4) (b)
	<u>(ITEMS TO BE DETAILED LINE BY LINE, E.G. RECIPROCAL CROSS HOLDINGS IN T2 INSTRUMENTS, DIRECT HOLDINGS OF NON-SIGNIFICANT INVESTMENTS IN THE</u>		

	<u>CAPITAL OF OTHER FINANCIAL SECTOR ENTITIES, ETC)</u>		
	<u>ITEMS NOT DEDUCTED FROM T2 ITEMS (CRR RESIDUAL AMOUNTS)</u>		
	<u>(ITEMS TO BE DETAILED LINE BY LINE, E.G. INDIRECT HOLDINGS OF OWN T2 INSTRUMENTS, INDIRECT HOLDINGS OF NON SIGNIFICANT INVESTMENTS IN THE CAPITAL OF OTHER FINANCIAL SECTOR ENTITIES, INDIRECT HOLDINGS OF SIGNIFICANT INVESTMENTS IN THE CAPITAL OF OTHER FINANCIAL SECTOR ENTITIES ETC)</u>		457, 457 (2) (b), 457 (2) (c), 457 (4) (b)
60	Total risk weighted assets		
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk exposure amount)		87 (2) (a), 448
62	Tier 1 (as a percentage of risk exposure amount)		87 (2) (b), 448
63	Total capital (as a percentage of risk exposure amount)		87 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 87 (1) (a) plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk exposure amount)		CRD 122, 123, 124
65	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)		CRD 122
Amounts below the thresholds for deduction (before risk weighting)			
69	Direct and indirect holdings of the capital of relevant entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		33 (1) (h), 42, 43, 453 (9) 53 (c), 56, 57, 455 (4) 63 (c), 66, 67, 457 (4)
70	Direct and indirect holdings by the institution of the CET 1 instruments of relevant entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		33 (1) (i), 42, 45, 452, 453 (10)
71	Empty Set in the EU		
72	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 35 (3) are met)		33 (1) (c), 35, 45, 452, 453 (4)
Applicable caps on the inclusion of provisions in Tier 2			
73	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)		59
74	Cap on inclusion of credit risk adjustments in T2 under standardised approach		59
75	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		59
76	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		59
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
77	Current cap on CET1 instruments subject to phase out arrangements		463 (3), 464 (2) & (5)

78	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>		463 (3), 464 (2) & (5)
79	<i>Current cap on AT1 instruments subject to phase out arrangements</i>		463 (4), 464 (3) & (5)
80	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>		463 (4), 464 (3) & (5)
81	<i>Current cap on T2 instruments subject to phase out arrangements</i>		463 (5), 464 (4) & (5)
82	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>		463 (5), 464 (4) & (5)

ANNEX VII- Instructions for completing the transitional own funds disclosure template

1. Institutions shall apply the instructions provided in this Annex in order to complete the transitional own funds disclosure template as presented in Annex VI.
2. Institutions shall disclose column (A) of the template called ‘Disclosure date’ the amount related to the item labelled in the corresponding row for which column (B) ‘CRR article reference’ mentions the applicable regulatory provisions (where ‘CRR’ refers to Regulation xx/XX/EU [CRR]). The amounts disclosed in column (A) shall reflect the regulatory capital position of the institutions at the disclosure date during the transitional period and shall be net of the regulatory adjustments that have been phased-in up to the disclosure date.
3. Institutions shall disclose in the visible cells of column (C) ‘Amounts to be subject to pre-CRR treatment or CRR prescribed residual amount’ the amount related to the item labelled in the corresponding row for which column (B) ‘CRR article reference’ mentions the applicable regulatory provisions. The amounts disclosed shall reflect the residual amount of the regulatory adjustment i) that, under the national transposition measures, will continue to be applied to a part of the regulatory capital other than the part to which the adjustment shall be made once the transitional period is over, or ii) that is not otherwise deducted at the point of the disclosure date.
4. By way of exception from paragraph 2, for rows 26a, 26b, 41a to 41c, 56a to 56c, 59a and all related detailed rows to these, institutions shall disclose in column (A) the residual amount of the regulatory adjustments referred to in paragraph 3 respectively included in the calculation of the Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital and Total capital.
5. With regard in particular to unrealised losses and gains measured at fair value referred to in Articles 449 and 450 of Regulation xx/XX/EU [CRR], institutions shall disclose the amount excluded from Common Equity Tier 1 capital pursuant to Article 449 and 450 in column (A) under the row 26a. Institutions shall include additional rows relating to this row in order to specify the nature of assets or liabilities, like equity or debt instruments, for which the unrealised losses or gains are excluded from Common Equity Tier 1 capital.
6. With regard in particular to deductions from Common Equity Tier 1 capital referred to in Article 451 of Regulation xx/XX/EU [CRR], institutions shall disclose the amounts to be deducted in column (A) and the residual amounts in column (C) under the rows related to the deductions items. The residual amounts to be deducted pursuant to Article 453 of Regulation xx/XX/EU [CRR] shall also be disclosed under the rows 41a (and below) for the amount to be deducted from Additional Tier 1 capital and under the row 56a for the amount to be deducted from Tier 2 capital. Institutions shall include additional rows relating to rows 41a and 56a in order to specify the relevant items subject to this treatment.
7. With regard in particular to deductions from Additional Tier 1 capital referred to in Article 454 of Regulation xx/XX/EU [CRR], institutions shall disclose the amounts to be

deducted in column (A) and the residual amounts in column (C) under the rows related to the deductions items. The residual amounts to be deducted pursuant to Article 455 of Regulation xx/XX/EU [CRR] shall also be disclosed under the row 56b for the amount to be deducted from Tier 2 capital. Institutions shall include additional rows relating to row 56b in order to specify the relevant items subject to this treatment.

8. With regard in particular to deductions from Tier 2 capital referred to in Article 456 of Regulation xx/XX/EU [CRR], institutions shall disclose the amounts to be deducted in column (A) and the residual amounts in column (C) under the rows related to the deductions items. The residual amounts to be deducted pursuant to Article 457 of Regulation xx/XX/EU [CRR] shall also be disclosed under the rows 41c for the amount to be deducted from Additional Tier 1 capital. Institutions shall include additional rows relating to row 41c in order to specify the relevant items subject to this treatment.
9. With regard in particular to minority interests, institutions shall disclose in column (A) under row 5 the sum of minority interests that qualify as Common Equity Tier 1 capital pursuant to Part Two Title II of Regulation xx/XX/EU [CRR] and minority interests that would qualify as consolidated reserves as referred to in Articles 459 and 460 of Regulation xx/XX/EU [CRR]. Institutions shall also disclose in column (C) under row 5 the minority interests that would qualify as consolidated reserves as referred to in Articles 459 and 460 of Regulation xx/XX/EU [CRR].
10. With regard in particular to filters and deductions referred to in Article 461 of Regulation xx/XX/EU [CRR], institutions shall disclose in column (A) the amount of the adjustments to be included in or deducted from Common Equity Tier 1 capital, Tier 1 capital and Tier 2 capital under rows 26b, 41c and 56c respectively. Institutions shall include additional rows relating to rows 26b, 41c and 56c in order to specify the relevant items subject to this treatment.
11. Residual amounts relating to deductions from Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital that are risk weighted pursuant to Articles 452, 453, 455 and 457 of Regulation xx/XX/EU [CRR] shall be disclosed in column (A) under row 59a. The disclosed amount shall be the risk weighted amount.

ANNEX A: example on the use of the Reconciliation methodology (only for consultation purposes)

Illustration of paragraph 3 of Annex I: disclosure of the items of the regulatory scope balance sheet with a clear correspondence with the items of the balance sheet in the financial statements.

Balance sheet as in published financial statements		Regulatory scope balance sheet
	As at period end	As at period end
Assets		
Cash and balances at central banks		
Items in the course of collection from other institutions		
Trading portfolio assets		
Financial assets designated at fair value		
Derivative financial instruments		
Loans and advances to institutions		
Loans and advances to customers		
Reverse repurchase agreements and other similar secured lending		
Available for sale financial investments		
Current and deferred tax assets		
Prepayments, accrued income and other assets		

Investments in associates and joint ventures		
Intangible assets		
Property, plant and equipment		
Total assets		
Liabilities		
Deposits from institutions		
Items in the course of collection due to other institutions		
Customer accounts		
Repurchase agreements and other similar secured borrowing		
Trading portfolio liabilities		
Financial liabilities designated at fair value		
Derivative financial instruments		
Debt securities in issue		
Accruals, deferred income and other liabilities		
Current and deferred tax liabilities		
Subordinated liabilities		
Provisions		
Retirement benefit liabilities		
Total liabilities		
Shareholders' Equity		
Paid-in share capital		
Reserves		
Total shareholders' equity		

Illustration of paragraphs 4 and 5 of Annex I: expansion of the regulatory balance sheet and correspondence with the components used in the own funds disclosure template.

	Regulatory scope balance sheet	Reference
	As at period end	
Assets		
Cash and balances at central banks		
Items in the course of collection from other institutions		
Trading portfolio assets		
Financial assets designated at fair value		
Derivative financial instruments		
Loans and advances to institutions		
Loans and advances to customers		
Reverse repurchase agreements and other similar secured lending		
Available for sale financial investments		
Current and deferred tax assets		
Prepayments, accrued income and other assets		
Investments in associates and joint ventures		
Intangible assets		
of which goodwill		a
of which other intangibles		b
Property, plant and equipment		

Total assets		
Liabilities		
Deposits from institutions		
Items in the course of collection due to other institutions		
Customer accounts		
Repurchase agreements and other similar secured borrowing		
Trading portfolio liabilities		
Financial liabilities designated at fair value		
Derivative financial instruments		
Debt securities in issue		
Accruals, deferred income and other liabilities		
Current and deferred tax liabilities		
Of which DTLs related to goodwill		c
Of which DTLs related to intangible assets		d
Subordinated liabilities		
Provisions		
Retirement benefit liabilities		
Total liabilities		
Shareholders' Equity		
Paid-in share capital		
of which amount eligible for CET1		e
of which amount eligible for AT1		f
Reserves		
Total shareholders' equity		

Own funds disclosure template (extract)			
Common Equity Tier 1 (CET1) capital: instruments and reserves			
		Component of regulatory capital reported by institutions	Source based on reference of the regulatory scope balance sheet
1	Capital instruments and the related share premium accounts		e
	of which: Instrument type 1		
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings		
3	Accumulated other comprehensive income (and other reserves)		
3a	Funds for general banking risk		24 (1) (f)
4	Amount of qualifying items referred to in Article 463 (3) and the related share premium accounts subject to phase out from CET1		
5	Minority interests (amount allowed in group CET1)		
5a	Independently reviewed interim profits net of any foreseeable charge or dividend		
6	Common Equity Tier 1 capital before regulatory adjustments		
Common Equity Tier 1 capital: regulatory adjustments			
7	Additional value adjustments		
8	Intangible assets (net of related tax liability)		a-d

ANNEX B: example on the use of the transitional own funds disclosure template (only for consultation purposes)

The following example illustrates the way the transitional own funds disclosure template shall be completed. In this example, the assumptions are that the template has to be completed as of end 2013 and that the applicable percentage for the regulatory adjustments is 20% per year. The institution's capital is 300 and its retained earnings 700.

Unrealised losses and gains measured at fair value referred to in Articles 449 and 450 of Regulation xx/XX/EU (the CRR)

Example: the institution has a negative amount of 'other comprehensive income' of 100 relating to Available for Sale unrealised losses on debt instruments which were neutralized before the introduction of Regulation xx/XX/EU (the CRR). The institution shall report -100 in row 3 of the template and +80 in a row below row 26a relating to unrealised losses adjusted from Common Equity Tier 1 capital.

Deductions from Common Equity Tier 1 capital referred to in Articles 451 of Regulation xx/XX/EU (the CRR)

Example: the same institution is required to deduct intangible assets from Tier 1 capital pursuant to Directive 2006/48/EC which have to be deducted from Common Equity Tier 1 capital under Regulation xx/XX/EU (the CRR). If the amount of intangible assets is 50, the amount to be deducted from Common Equity Tier 1 capital is 10 and the residual amount of 40 continues to be deducted from Additional Tier 1 capital. The institution shall report a deduction of -10 in row 8 column A of the template and -40 in row 8 column C. The residual amount of -40 shall also be reported in a row below row 41a relating to residual amounts deducted from Additional Tier 1 capital with regard to deductions from Common Equity Tier 1 capital during the transition period.

Filters and deductions referred to in Article 461 of Regulation xx/XX/EU (the CRR)

Example: under the national transposition of Directive 2006/48/EC, the same institution is required to deduct from Tier 1 capital all deferred tax assets, including those which do not rely on future profitability whereas this deduction is not applicable anymore under Regulation xx/XX/EU [CRR]. If the amount of the deferred tax assets which do not rely on future profitability is 40, the net amount to be deducted from Additional Tier 1 is 32 (80%*40). This negative amount shall be reported in a row below row 41c relating to amounts to be deducted from or added to Additional Tier 1 capital.

Residual amounts relating to deductions from Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital which are risk

weighted pursuant to Articles 452, 453, 455 and 457 of Regulation xx/XX/EU ()

The disclosed amounts shall be the risk weighted amounts.

Example: the same institution has 50 of defined benefit pension fund net assets which are currently risk weighted at a level of 100%. The transitional arrangements require the institution to deduct 20% of the assets. The institution shall report -10 in row 15 column A of the template and -40 in row 15 column C. The institution shall also report 40 (100%*40) in a row below row 59a relating to risk weighted assets.

Common Equity Tier 1 capital: instruments and reserves		(A)	(B)	(C)
		DISCLOSURE DATE	CRR ARTICLE REFERENCE	AMOUNTS SUBJECT TO PRE-CRR TREATMENT OR CRR PRESCRIBED RESIDUAL AMOUNT
1	Capital instruments and the related share premium accounts	300	24 (1), 25, 26, 27, EBA list 24 (4)	
	of which: Instrument type 1		EBA list 24 (4)	
	of which: Instrument type 2		EBA list 24 (4)	
	of which: Instrument type 3		EBA list 24 (4)	
2	Retained earnings	700	24 (1) (c)	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	-100	24 (1)	
3a	Funds for general banking risk		24 (1) (f)	
4	Amount of qualifying items referred to in Article 463 (3) and the related share premium accounts subject to phase out from CET1		464 (2)	
	<i>Public sector capital injections grandfathered until 1 January 2018</i>		462 (2)	
5	Minority Interests (amount allowed in consolidated CET1)		79, 459, 460	
5a	Independently reviewed interim profits net of any foreseeable charge or dividend		24 (2)	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	900		
Common Equity Tier 1 (CET1) capital: regulatory adjustments				
7	Additional value adjustments (negative amount)		31, 100	
8	Intangible assets (net of related tax liability) (negative amount)	-10	33 (1) (b), 34, 453 (3)	-40
9	Empty Set in the EU			
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 35 (3) are met) (negative amount)		33 (1) (c), 35, 453 (4)	
11	Fair value reserves related to gains or losses on cash flow hedges		30 (a)	
12	Negative amounts resulting from the calculation of expected loss amounts		33 (1) (d), 37, 155, 453 (5)	
13	Any increase in equity that results from securitised assets (negative amount)		29 (1)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		30 (b)	

15	Defined-benefit pension fund assets (negative amount)	-10	33 (1) (e) , 38, 453 (6)	-40
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)		33 (1) (f), 39, 453 (7)	
17	Holdings of the CET1 instruments of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		33 (1) (g), 41, 453 (8)	
18	Direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		33 (1) (h), 40, 42, 43, 46 (2) (3), 74, 453 (9)	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of relevant entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		33 (1) (i), 40, 42, 44, 45 (1) (b), 46 (1) to (3), 74, 452, 453 (10)	
20	Empty Set in the EU			
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		33 (1) (k)	
20b	of which: qualifying holdings outside the financial sector (negative amount)		33 (1) (k) (i), 84 to 86	
20c	of which: securitisation positions (negative amount)		33 (1) (k) (ii) 238 (1) (b) 239 (1) (b) 253	
20d	of which: free deliveries (negative amount)		33 (1) (k) (iii), 369 (3)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 35 (3) are met) (negative amount)		33 (1) (c), 35, 45 (1) (a), 452, 453 (4)	
22	Amount exceeding the 15% threshold (negative amount)		45 (1)	
23	of which: direct and indirect holdings by the institution of the CET1 instruments of relevant entities where the institution has a significant investment in those entities		33 (1) (i), 45 (1) (b), 452, 453 (10)	
24	Empty Set in the EU			
25	of which: deferred tax assets arising from temporary differences		33 (1) (c), 35, 45 (1) (a), 452, 453 (4)	
25a	Losses for the current financial year (negative amount)		33 (1) (a), 453 (2)	
25b	Foreseeable tax charges relating to CET1 items (negative amount)		33 (1) (l)	
26	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-CRR TREATMENT			

26a	<u>REGULATORY ADJUSTMENTS RELATING TO UNREALISED GAINS AND LOSSES PURSUANT TO ARTICLES 449 AND 450</u>		
	<u>OF WHICH: ...FILTER FOR UNREALISED LOSS ON AFS DEBT INSTRUMENTS</u>	+80	449
	<u>OF WHICH: ...FILTER FOR UNREALISED LOSS 2</u>		449
	<u>OF WHICH: ...FILTER FOR UNREALISED GAIN 1</u>		450
	<u>OF WHICH: ...FILTER FOR UNREALISED GAIN 2</u>		450
26b	<u>AMOUNT TO BE DEDUCTED FROM OR ADDED TO COMMON EQUITY TIER 1 CAPITAL WITH REGARD TO ADDITIONAL FILTERS AND DEDUCTIONS REQUIRED PRE CRR</u>		461
	<u>OF WHICH: ...</u>		461
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)		33 (1) (j)
28	Total regulatory adjustments to Common equity Tier 1 (CET1)		
29	Common Equity Tier 1 (CET1) capital	960	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts		48, 49
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	<i>Amount of qualifying items referred to in Article 463 (4) and the related share premium accounts subject to phase out from AT1</i>		464 (3)
	<i>Public sector capital injections grandfathered until 1 January 2018</i>		462 (3)
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		80, 81, 460
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>		464 (3)
36	Additional Tier 1 (AT1) capital before regulatory adjustments		
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)		49 (1) (b), 53 (a), 54, 455 (2)
38	Holdings of the AT1 instruments of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		53 (b), 55, 455 (3)
39	Direct and indirect holdings of the AT1 instruments of relevant entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		53 (c), 56, 57, 74, 455 (4)
40	Direct and indirect holdings by the institution of the AT1 instruments of relevant entities where the institution has a significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)		53 (d), 56, 74, 455 (4)
41	<u>REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-CRR TREATMENT AND TRANSITIONAL TREATMENTS SUBJECT TO PHASE OUT AS PRESCRIBED IN REGULATION XX/XX/EU [THE CRR] (I.E. CRR RESIDUAL AMOUNTS)</u>		

41a	<u>RESIDUAL AMOUNTS DEDUCTED FROM ADDITIONAL TIER 1 CAPITAL WITH REGARD TO DEDUCTION FROM COMMON EQUITY TIER 1 CAPITAL DURING THE TRANSITIONAL PERIOD PURSUANT TO ARTICLE 453 OF REGULATION XX/XX/EU [THE CRR]</u>		453, 453(2)(a), 453 (3), 453 (5), 453 (7) (a), 453 (8), 453 (9) (a), 453 (10) (a)
	<u>OF WHICH INTANGIBLE ASSETS</u>	-40	
41b	<u>RESIDUAL AMOUNTS DEDUCTED FROM ADDITIONAL TIER 1 CAPITAL WITH REGARD TO DEDUCTION FROM TIER 2 CAPITAL DURING THE TRANSITIONAL PERIOD PURSUANT TO ARTICLE 455 OF REGULATION XX/XX/EU [THE CRR]</u>		457, 457 (3), 457 (4) (a)
	<u>OF WHICH ITEMS TO BE DETAILED LINE BY LINE, E.G. RECIPROCAL CROSS HOLDINGS IN T2 INSTRUMENTS, DIRECT HOLDINGS OF NON-SIGNIFICANT INVESTMENTS IN THE CAPITAL OF OTHER FINANCIAL SECTOR ENTITIES, ETC</u>		
41c	<u>AMOUNT TO BE DEDUCTED FROM OR ADDED TO ADDITIONAL TIER 1 CAPITAL WITH REGARD TO ADDITIONAL FILTERS AND DEDUCTIONS REQUIRED PRE REGULATION XX/XX/EU [THE CRR]</u>		449, 450, 461
	<u>OF WHICH: ...POSSIBLE FILTER FOR UNREALISED LOSSES</u>		449
	<u>OF WHICH: ...POSSIBLE FILTER FOR UNREALISED GAINS</u>		450
	<u>OF WHICH: DEFERRED TAX ASSETS NOT RELYING ON FUTURE PROFITABILITY</u>	-32	461
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		53 (e)
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-72	
44	Additional Tier 1 (AT1) capital	-72	
45	Tier 1 capital (T1 = CET1 + AT1)	888	
Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts		59, 60
47	Amount of qualifying items referred to in Article 463 (5) and the related share premium accounts subject to phase out from T2		464 (4)
	<i>Public sector capital injections grandfathered until 1 January 2018</i>		462 (4)
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		82, 83, 460
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>		464 (4)
50	Credit risk adjustments		59 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustments	0	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)		60 (b) (i), 63 (a), 64, 457 (2)
53	Holdings of the T2 instruments and subordinated loans of relevant entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially		63 (b), 65, 457 (3)

	the own funds of the institution (negative amount)		
54	Direct and indirect holdings of the T2 instruments and subordinated loans of relevant entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		63 (c), 66, 67, 74, 457 (4)
54a	Of which new holdings not subject to transitional arrangements		
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements		
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of relevant entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		63 (d), 66, 74, 457 (4)
56	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-CRR TREATMENT AND TRANSITIONAL TREATMENTS SUBJECT TO PHASE OUT AS PRESCRIBED IN REGULATION XX/XX/EU [THE CRR] (I.E. CRR RESIDUAL AMOUNTS)		
56a	<u>RESIDUAL AMOUNTS DEDUCTED FROM TIER 2 CAPITAL WITH REGARD TO DEDUCTION FROM COMMON EQUITY TIER 1 CAPITAL DURING THE TRANSITIONAL PERIOD PURSUANT TO ARTICLE 453 OF REGULATION XX/XX/EU [THE CRR]</u>		453, 453(2)(a), 453 (3), 453 (5), 453 (7) (a), 453 (8), 453 (9) (a), 453 (10) (a)
	<u>OF WHICH ITEMS TO BE DETAILED LINE BY LINE, E.G. MATERIAL NET INTERIM LOSSES, INTANGIBLES, SHORTFALL OF PROVISIONS TO EXPECTED LOSSES ETC</u>		
56b	<u>RESIDUAL AMOUNTS DEDUCTED FROM TIER 2 CAPITAL WITH REGARD TO DEDUCTION FROM ADDITIONAL TIER 1 CAPITAL DURING THE TRANSITIONAL PERIOD PURSUANT TO ARTICLE 455 OF REGULATION XX/XX/EU [THE CRR]</u>		455, 455 (2) (a), 455 (3), 455 (4) (a)
	<u>OF WHICH ITEMS TO BE DETAILED LINE BY LINE, E.G. RECIPROCAL CROSS HOLDINGS IN AT1 INSTRUMENTS, DIRECT HOLDINGS OF NON SIGNIFICANT INVESTMENTSS IN THE CAPITAL OF OTHER FINANCIAL SECTOR ENTITIES, ETC</u>		
56c	<u>AMOUNT TO BE DEDUCTED FROM OR ADDED TO ADDITIONAL TIER 2 CAPITAL WITH REGARD TO ADDITIONAL FILTERS AND DEDUCTIONS REQUIRED PRE CRR</u>		<u>449, 450, 461</u>
	<u>OF WHICH: ...POSSIBLE FILTER FOR UNREALISED LOSSES</u>		<u>449</u>
	<u>OF WHICH: ...POSSIBLE FILTER FOR UNREALISED GAINS</u>		<u>450</u>
	<u>OF WHICH: ...</u>		<u>461</u>
57	Total regulatory adjustments to Tier 2 (T2) capital		
58	Tier 2 (T2) capital		
59	Total capital (TC = T1 + T2)	888	
59a	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-CRR TREATMENT AND TRANSITIONAL TREATMENTS SUBJECT TO PHASE OUT AS PRESCRIBED IN REGULATION XX/XX/EU [THE CRR] (I.E. CRR RESIDUAL AMOUNTS)	5000	
	<u>OF WHICH: ...DEFINED PENSION FUND NET ASSETS RISK WEIGHTED AT 200%</u>	<u>40</u>	453, 453 (4), 453 (7) (b), 453 (9) (b), 453 (10) (b)

	<u>OF WHICH: ...ITEMS NOT DEDUCTED FROM AT1 ITEMS (CRR RESIDUAL AMOUNTS)</u>		455, 455 (2) (b), 455 (2) (c), 455 (4) (b)
	<u>(ITEMS TO BE DETAILED LINE BY LINE, E.G. RECIPROCAL CROSS HOLDINGS IN T2 INSTRUMENTS, DIRECT HOLDINGS OF NON-SIGNIFICANT INVESTMENTS IN THE CAPITAL OF OTHER FINANCIAL SECTOR ENTITIES, ETC)</u>		
	<u>ITEMS NOT DEDUCTED FROM T2 ITEMS (CRR RESIDUAL AMOUNTS)</u>		457, 457 (2) (b), 457 (2) (c), 457 (4) (b)
	<u>(ITEMS TO BE DETAILED LINE BY LINE, E.G. INDIRECT HOLDINGS OF OWN T2 INSTRUMENTS, INDIRECT HOLDINGS OF NON SIGNIFICANT INVESTMENTS IN THE CAPITAL OF OTHER FINANCIAL SECTOR ENTITIES, INDIRECT HOLDINGS OF SIGNIFICANT INVESTMENTS IN THE CAPITAL OF OTHER FINANCIAL SECTOR ENTITIES ETC)</u>		
60	Total risk weighted assets	5040	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk exposure amount)		87 (2) (a), 448
62	Tier 1 (as a percentage of risk exposure amount)		87 (2) (b), 448
63	Total capital (as a percentage of risk exposure amount)		87 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 87 (1) (a) plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk exposure amount)		CRD 122, 123, 124
65	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)		CRD 122
Amounts below the thresholds for deduction (before risk weighting)			
69	Direct and indirect holdings of the capital of relevant entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		33 (1) (h), 42, 43, 453 (9) 53 (c), 56, 57, 455 (4) 63 (c), 66, 67, 457 (4)
70	Direct and indirect holdings by the institution of the CET 1 instruments of relevant entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		33 (1) (i), 42, 45, 452, 453 (10)
71	Empty Set in the EU		
72	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 35 (3) are met)		33 (1) (c), 35, 45, 452, 453 (4)
Applicable caps on the inclusion of provisions in Tier 2			
73	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)		59
74	Cap on inclusion of credit risk adjustments in T2 under standardised approach		59
75	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		59

76	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		59
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
77	<i>Current cap on CET1 instruments subject to phase out arrangements</i>		463 (3), 464 (2) & (5)
78	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>		463 (3), 464 (2) & (5)
79	<i>Current cap on AT1 instruments subject to phase out arrangements</i>		463 (4), 464 (3) & (5)
80	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>		463 (4), 464 (3) & (5)
81	<i>Current cap on T2 instruments subject to phase out arrangements</i>		463 (5), 464 (4) & (5)
82	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>		463 (5), 464 (4) & (5)

V. Accompanying documents

a. Draft Cost-Benefit Analysis

Article 15(1) of the EBA Regulation (Regulation (EU) No 1093/2010 of the European Parliament and of the Council) requires the EBA to produce a cost-benefit analysis of the proposed technical standards unless it would be disproportionate to do so in relation to their scope and impact. Given that all the items to be disclosed included in the technical standard discussed in this Consultation Paper have been lifted directly from the Level 1 text, it is our view that no incremental impacts are likely to materialise. Therefore a cost-benefit analysis would not be required in the present case.

Furthermore, a cost-benefit analysis on draft Regulatory Technical Standards on own funds has been included in the EBA/CP/2012/02⁸.

Establishing appropriate disclosure requirements aims at improving transparency of regulatory capital in addition to improving the quality and level of required capital.

The EBA has included in this consultation a number of questions whose answers will complement the already existing cost-benefit analyses and will allow for the finalization of the ITS for submission to the European Commission.

⁸ See draft cost-benefit analysis included in the EBA consultation paper on draft RTS on own funds – 1st part published on 4 April 2012
<http://www.eba.europa.eu/cebs/media/Publications/Consultation%20Papers/2012/CP02/EBA-BS-2012-059--CP-2012-02.pdf>

b. Overview of questions for Consultation

Q01: Are the provisions included in this draft ITS (including annexes) sufficiently clear? Are there aspects which need to be elaborated further?

Q02: Are the provisions provided for the balance sheet reconciliation methodology sufficiently clear?

Q03: Are the instructions provided in the template on the main features of capital instruments, in the general own funds disclosure template and in the transitional disclosure template sufficiently clear? Should the instructions for some rows be clarified? Which ones in particular? Are some rows missing?

Q04: Our analysis shows no impacts incremental to those included in the text of the Level 1 text are likely to materialise. Do you agree with our assessment? If not please explain why and provide estimates of such impacts whenever possible.