ANNEX IX

**INSTRUCTIONS FOR REPORTING ON LARGE EXPOSURES AND**

**CONCENTRATION RISK**

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## PART I: GENERAL INSTRUCTIONS

1. **Structure and conventions**
2. The reporting framework on large exposures (‘LE’) shall consist of four templates which include the following information:
   1. large exposures limits;
   2. identification of the counterparty (template LE1);
   3. exposures in the non-trading and trading book (template LE2);
   4. detail of the exposures to individual clients within groups of connected clients (template LE3);
3. The instructions include legal references as well as detailed information regarding the data that shall be reported in each template.
4. The instructions and the validation rules follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates.
5. The following convention is generally used in the instructions and validation rules: {Template;Row;Column}. An asterisk sign shall be used to express that the validation is done for all the rows reported.
6. In the case of validations within a template, in which only data points of that template are used, notations do not refer to a template: {Row;Column}.
7. ABS(Value): the absolute value without sign. Any amount that increases the exposures shall be reported as a positive figure. On the contrary, any amount that reduces the exposures shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item, no positive figure shall be reported for that item.
8. **Abbreviations**
9. For the purposes of this Annex, Regulation (EU) No 575/2013 is referred to as ‘CRR’.

## PART II: TEMPLATE RELATED INSTRUCTIONS

1. **Scope and level of the LE reporting**
2. In order to report information on large exposures to clients or groups of connected clients in accordance with Article 394(1) of Regulation (EU) No 575/2013 ('CRR') on a solo basis, institutions shall use the templates LE1, LE2 and LE3.
3. In order to report information on large exposures to clients or groups of connected clients in accordance with Article 394(1) CRR on a consolidated basis, the parent institutions in a Member State shall use templates LE1, LE2 and LE3.
4. Every large exposure defined in accordance with Article 392 CRR shall be reported, including the large exposures that shall not be considered for the compliance with the large exposure limit laid down in Article 395 CRR.
5. In order to report information on the 20 largest exposures to clients or groups of connected clients in accordance with the second subparagraph of Article 394(1) CRR on a consolidated basis, the parent institutions in a Member State which are subject to Part Three, Title II, Chapter 3, CRR shall use templates LE1, LE2 and LE3. The exposure value resulting from subtracting the amount in column 320 (‘Amounts exempted’) of template LE2 from the amount in column 210 (‘Total’) of that same template is the amount that shall be used for determining these 20 largest exposures.
6. In order to report information on the ten largest exposures to institutions, on a consolidated basis, as well as on the ten largest exposures to shadow banking entities which carry out banking activities outside the regulated framework on a consolidated basis, in accordance with Article 394(2), points (a) to (d), CRR, the parent institutions in a Member State shall use templates LE1, LE2 and LE3. The exposure value calculated in column 210 (‘Total’) of template LE2 is the amount that shall be used for determining these 20 largest exposures.
7. In order to report information on exposures of a value greater than or equal to EUR 300 million but less than 10% of the institution’s Tier 1 capital on a consolidated basis according to the last sentence of Article 394(1) of CRR, the parent institutions in a Member State shall use templates LE1, LE2 und LE3. The exposure value calculated in column 210 (‘Total’) of template LE2 is the amount that shall be used for determining these exposures.
8. The data on the large exposures and the relevant largest exposures as well as the data on exposures of a value greater than or equal to EUR 300 million but less than 10% of the institution’s Tier 1 capital to groups of connected clients and individual clients not belonging to a group of connected clients shall be reported in the template LE2 (in which a group of connected clients shall be reported as one single exposure).
9. Institutions shall report in the LE3 template data regarding the exposures to individual clients belonging to the groups of connected clients, which are reported in the LE2 template. The reporting of an exposure to an individual client in the LE2 template shall not be duplicated in the LE3 template.
10. **Structure of the LE template**
11. The columns of the template LE1 shall present the information related to the identification of individual clients or groups of connected clients to which an institution has an exposure.
12. The columns of the templates LE2 and LE3 shall present the following blocks of information:
    1. the exposure value before application of exemptions and before taking into account the effect of the credit risk mitigation, including the direct, indirect exposure and additional exposures arising from transactions where there is an exposure to underlying assets;
    2. the effect of the exemptions and of the credit risk mitigation techniques;
    3. the exposure value after application of exemptions and after taking into account the effect of the credit risk mitigation calculated for the purpose of Article 395(1) of CRR.
13. **Definitions and general instructions for the purposes of the LE reporting**
14. ‘'Group of connected clients' is defined in Article 4(1), point (39), CRR.
15. ‘Institutions’ is defined in Article 4(1), point (3) CRR.
16. Exposures to ‘civil-law associations’ shall be reported. In addition, institutions shall add the credit amounts of the civil-law association to the indebtedness of each partner. Exposures towards civil law associations featuring quotas shall be divided or allocated to the partners according to their respective quotas. Certain constructions (e.g. joint accounts, communities of heirs, straw-man loans) working in fact civil law associations have to be reported just like them.
17. Assets and off balance sheet items shall be used without risk weights or degrees of risk in accordance with Article 389 CRR. Specifically, credit conversion factors shall not be applied to off balance sheet items.
18. ‘Exposures’ are defined in Article 389 CRR.
    1. ‘exposures’ are any asset or off-balance sheet items in the non-trading and trading book including items set out in Article 400 CRR, but excluding items which fall under Article 390(6), points (a) to (d), CRR.
    2. ‘indirect exposures’ are those exposures allocated to the guarantor or to the issuer of the collateral rather than to the immediate borrower in accordance with Article 403 CRR. *The definitions here may not differ in any possible respect from the definitions provided in the basic act.*
19. The exposures to groups of connected clients shall be calculated in accordance with Article 390(1) CRR.
20. The ‘netting agreements’ shall be allowed to be taken into account to the effects of large exposures exposure value as laid down in Article 390(3), (4) and (5) CRR. The exposure value of derivative contracts listed in Annex II of CRR and of credit derivative contracts directly entered into with a client shall be determined in accordance with Part Three, Title II, Chapter 6, CRR with the effects of contracts of novation and other netting agreements taken into account for the purposes of those methods in accordance with Part Three, Title II, Chapter 6, Section 3 to Section 5, CRR. The exposure value of repurchase transaction, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions may be determined either in accordance with Part Three, Title II, Chapter 4 or Chapter 6, CRR. In accordance with Article 296 CRR, the exposure value of a single legal obligation arising from the contractual cross-product netting agreement with a counterparty of the reporting institution shall be reported as “other commitments” in the LE templates.
21. The ‘value of an exposure’ shall be calculated in accordance with Article 390 CRR.
22. The effect of the full or partial application of exemptions and eligible credit risk mitigation (CRM) techniques for the purposes of calculating of exposures for the purpose of Article 395(1) CRR is specified in Articles 399 to 403 CRR.
23. Institutions shall report exposures resulting from reverse repurchase agreements in accordance with Article 402(3) CRR. Provided that the criteria in Article 402(3) of CRR are met, the institution shall report the large exposures to each third party for the amount of the claim that the counterparty to the transaction has on this third party and not for the amount of the exposure to the counterparty.
24. **C 26.00 - LE Limits template**
    1. Instructions concerning specific rows

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| **Rows** | **Legal references and instructions** |
| **010** | Non institutions  Article 395(1), Article 458(2), point (d)(ii), Article 458(10) and Article 459, point (b), CRR  The amount of the applicable limit for counterparties other than institutions shall be reported. This amount is 25% of Tier 1 capital, which is reported in row 015 of template C 01.00 of Annex I, unless a more restrictive percentage applies due to the application of national measures in accordance with Article 458 CRR or the delegated acts adopted in accordance with Article 462 with respect to the requirements referred to in Article 459, point (b), CRR. |
| **020** | Institutions  Article 395(1), Article 458(2), point (d)(ii), Article 458(10) and Article 459, point (b), CRR  Institutions shall report the amount of the applicable limit for counterparties that are institutions. In accordance with Article 395(1) CRR, this amount shall be the following:  -if the 25% of the Tier 1 capital is greater than EUR 150 million (or a lower limit than EUR 150 million set out by the competent authority in accordance with the third subparagraph of Article 395(1) CRR), 25% of the Tier 1 capital shall be reported;  -if EUR 150 million (or a lower limit set out by the competent authority in accordance with the third paragraph of Article 395(1) CRR) is greater than 25% of the institution’s Tier 1 capital, EUR 150 million (or the lower limit if set out by the competent authority) shall be reported. If the institution has determined a lower limit in terms of its Tier 1 capital, required by the second subparagraph of Article 395(1) of CRR, that limit shall be reported.  These limits may be stricter in case of application of national measures in accordance with Article 395(6) or Article 458 CRR or the delegated acts adopted in accordance with Article 462 with respect to the requirements referred to in Article 459, point (b), CRR. |
| **030** | Institutions in %  Articles 395(1) and 459, point (a), CRR  The amount that shall be reported is the absolute limit (reported in row 020) expressed as a percentage of the Tier 1 capital. |
| **040** | Global Systemically Important Institutions (G-SIIs)  Articles 395(1) of CRR  The amount of the applicable limit for counterparties which are institution or group identified as a G-SII or as a non-EU G-SII shall be reported. In accordance with Article 395(1) CRR, this limit shall be the following:   * a G-SII shall not incur an exposure to another institution or group identified as a G-SII or a non-EU G-SII, the value of which, after taking into account the effect of credit risk mitigation, exceeds 15% of its Tier 1 capital. |

1. **C 27.00 - Identification of the counterparty (LE1)**
   1. Instructions concerning specific columns

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| **Column** | **Legal references and instructions** |
| **010-070** | Counterparty Identification:  Institutions shall report the identification of any counterparty for which information is being submitted in any of the templates C 28.00 to C 29.00. The identification of the group of connected clients shall not be reported, unless the national reporting system provides a unique code for the group of connected clients.  According to the third subparagraph of Article 394(1) CRR, institutions shall report the identification of the counterparty to which they have exposures of a value greater than or equal to EUR 300 million but less than 10% of their Tier 1 capital.  According to Article 394(1), point (a), CRR, institutions shall report the identification of the counterparty to which they have a large exposure as defined in Article 392 CRR.  According to Article 394(2), point (a) CRR, institutions shall report the identification of the counterparty to which they have the largest exposures (in the cases where the counterparty is an institution or a shadow banking entity). |
| **011** | Code  The code as part of a row identifier must be unique for each reported entity. For institutions and insurance undertakings, the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value. |
| **015** | Type of code  The institutions shall identify the type of code reported in column 010 as a ‘LEI code’ or ‘Non-LEI code’.  The type of code shall always be reported. |
| **021** | Name  The name shall correspond to the name of the group whenever a group of connected clients is reported. In any other case, the name shall correspond to the individual counterparty.  For a group of connected clients, the name that shall be reported shall be the name of the parent company or, when the group of connected clients does not have a parent, it shall be the group’s commercial name. |
| **035** | National code  Institutions may additionally report the national code when they report LEI code as identifier in the ‘Code’ column. |
| **040** | Residence of the counterparty  The ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat’s “Balance of Payments Vademecum”)  For groups of connected clients, no residence shall be reported. |
| **050** | Sector of the counterparty  One sector shall be allocated to every counterparty on the basis of FINREP, Annex V, Part 1, paragraph 42, economic sector classes and splitting other financial corporations into investment firms and other financial corporations as follows:  (i) Central Banks;  (ii) General Governments;  (iii) Credit institutions;  (iv) Investment firms as defined in Article 4(1)(2) CRR;  (v) Other financial corporations (excluding investment firms);  (vi) Non-financial corporations;  (vii) Households.  For groups of connected clients, no sector shall be reported. |
| **060** | NACE code  For the economic sector, the NACE codes (Nomenclature statistique des activités économiques dans l’Union européenne = Statistical Classification of Economic Activities in the European Union) shall be used.  This column shall apply only for the counterparties “Other financial corporations (excluding investment firms)” and “Non-financial corporations”. NACE codes shall be used for “Non-financial corporations” with one level detail (e.g. “F – Construction”) and for “Other financial corporations (excluding investment firms)” with a two level detail, which provides separate information on insurance activities (e.g. “K65 - Insurance, reinsurance and pension funding, except compulsory social security”).  The “Other financial corporations (excluding investment firms)” and “Non-financial corporations” economic sectors shall be derived from FINREP counterparty breakdown.  For groups of connected clients, no NACE code shall be reported. |
| **070** | Type of counterparty  Article 394(2) CRR  The type of the counterparty of the ten largest exposures to institutions and the ten largest exposures to shadow banking entities shall be specified by using “I” for institutions or “S” for shadow banking entities, which carry out banking activities outside the regulated framework. |

1. **C 28.00 - Exposures in the non-trading and trading book (LE2)**
   1. Instructions concerning specific columns

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| **Column** | **Legal references and instructions** |
| **010** | Code  For a group of connected clients, if a unique code is available at national level, this code shall be reported as the code of the group of connected clients. Where there is no unique code at the national level, the code that shall be reported shall be the code of the parent company in C 27.00.  In the cases where the group of connected clients does not have a parent, the code that shall be reported shall be the code of the individual entity which is considered by the institution as the most significant within the group of connected clients. In any other case, the code shall correspond to the individual counterparty.  The codes shall be used in a consistent way across time.  The composition of the code depends on the national reporting system, unless a uniform codification is available in the EU. |
| **020** | Group or individual  The institution shall report "1" for the reporting of exposures to individual clients and "2" for the reporting of exposures to groups of connected clients. |
| **030** | Transactions where there is an exposure to underlying assets  Article 390(7) CRR  In accordance with further technical specifications by the national competent authorities, when the institution has exposures to the reported counterparty through a transaction where there is an exposure to underlying assets, the equivalent to "Yes" shall be reported; otherwise the equivalent to “No” shall be reported. |
| **040-180** | Original exposures  Articles 24, 389, 390 and 392 CRR  The institution shall report in this block of columns the original exposures of direct exposures, indirect exposures, and additional exposures arising from transactions where there is an exposure to underlying assets.  According to Article 389 CRR, assets and off balance sheet items shall be used without risk weights or degrees of risk. Specifically, credit conversion factors shall not be applied to off balance sheet items.  These columns shall contain the original exposure, i.e. the exposure value without taking into account value adjustments and provisions, which shall be deducted in column 210.  The definition and calculation of the exposure value is set out in Articles 389 and 390 CRR. The valuation of assets and off-balance-sheet items shall be effected in accordance with the accounting framework to which the institution is subject, according to Article 24 CRR.  Exposures deducted from Common Equity Tier 1 items or Additional Tier 1 items, which are not exposures referred to in Article 390(6), point (e), CRR, shall be included in these columns. These exposures shall be deducted in column 200.  Exposures referred to in Article 390(6), points (a) to (d), CRR shall not be included in these columns.  Original exposures shall include any asset and off-balance sheet items. The exemptions of Article 400 CRR shall be deducted for the purpose of Article 395(1) CRR in column 320.  Exposures from both non-trading and trading book shall be included.  The net position calculated in accordance with point (b) of Article 390(3) CRR shall be reported as direct exposure and included in the column (060 or 070 or 080), that corresponds to the dominant instrument type.  The dominant instrument shall be determined based on the value of the net position in each instrument type.  For the breakdown of the exposures in financial instruments, where different exposures arising from netting agreements constitute a single exposure, the latter shall be allocated to the financial instrument corresponding to the principal asset included in the netting agreement (in addition, see the introductory section). |
| **040** | Total original exposure  The institution shall report the sum of direct exposures and indirect exposures as well as the additional exposures that arise from the exposure to transactions where there is an exposure to underlying assets. |
| **050** | Of which: defaulted  Article 178 CRR  The institution shall report the part of the total original exposure corresponding to defaulted exposures. |
| **060-110** | Direct exposures  Direct exposures shall mean the exposures on “immediate borrower” basis. |
| **060** | Debt instruments  Regulation (EU) No 1071/2013 ('ECB/2013/33') Annex II, Part 2, table, categories 2 and 3  Debt instruments shall include debt securities, and loans and advances.  The instruments included in this column shall be those qualified as “loans of up to and including one year/over one year and up to and including five years/of over five years' original maturity”, or as “debt securities”, according to ECB/2013/33.  Repurchase transactions, securities or commodities lending or borrowing transactions (securities financing transactions) and margin lending transactions shall be included in this column. |
| **70** | Equity instruments  ECB/2013/33 Annex II, Part 2, table, categories 4 and 5  The instruments included in this column shall be those qualified as “Equity” or as “Investment fund shares/units” in accordance with ECB/2013/33. |
| **080** | Derivatives  Article 272(2) and Annex II CRR  The instruments that shall be reported in this column shall include derivatives listed in Annex II CRR and long settlement transactions, as defined in Article 272(2) CRR.  Credit derivatives that are subject to counterparty credit risk shall be included in this column. |
| **090-110** | Off balance sheet items  Annex I to CRR  The value that shall be reported in these columns shall be the nominal value before any reduction of specific credit risk adjustments and without application of conversion factors. |
| **090** | Loan commitments  Annex I, points 1(c) and (h), 2(b)(ii), 3(b)(i) and 4(a), CRR  Loan commitments are firm commitments to provide credit under pre-specified terms and conditions, except those that are derivatives because they can be settled net in cash or by delivering or issuing another financial instrument. |
| **100** | Financial guarantees  Annex I, points 1(a), (b) and (f), CRR  Financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Credit derivatives that are not included in the column “derivatives” shall be reported in this column. |
| **110** | Other commitments  Other commitments are the items in Annex I to CRR that are not included in the previous categories. The exposure value of a single legal obligation arising from the contractual cross-product netting agreement with a counterparty of the institution shall be reported in this column. |
| **120-170** | Indirect exposures  Article 403 of CRR  In accordance with Article 403 CRR, a credit institution shall use the substitution approach where an exposure to a client is guaranteed by a third party, or secured by collateral issued by a third party.  The institution shall report in this block of columns the amounts of the direct exposures that are re-assigned to the guarantor or the issuer of collateral provided that the latter would be assigned an equal or lower risk weight than the risk weight which would be applied to the client under Part Three, Title II, Chapter 2, CRR. In the case of exposures secured by collateral issued by a third party, Article 403(3) CRR offers an alternative treatment.  The protected reference original exposure (direct exposure) shall be deducted from the exposure to the original borrower in the columns of “Eligible credit risk mitigation techniques”. The indirect exposure shall increase the exposure to the guarantor or issuer of collateral via substitution effect. This shall apply also to guarantees given within a group of connected clients.  The institution shall report the original amount of the indirect exposures in the column that corresponds to the type of direct exposure guaranteed or secured by collateral such as, when the direct exposure guaranteed is a debt instrument, the amount of “Indirect exposure” assigned to the guarantor shall be reported under the column “Debt instruments”.  Exposures arising from credit-linked notes shall also be reported in this block of columns, according to Article 399 CRR. |
| **120** | Debt instruments  See column 060. |
| **130** | Equity instruments  See column 070. |
| **140** | Derivatives  See column 080. |
| **150-170** | Off balance sheet items  The value of these columns shall be the nominal value before any reduction of specific credit risk adjustments and conversion factors are applied. |
| **150** | Loan commitments  See column 090. |
| **160** | Financial guarantees  See column 100. |
| **170** | Other commitments  See column 110. |
| **180** | Additional exposures arising from transactions where there is an exposure to underlying assets  Article 390(7) CRR  Additional exposures that arise from transactions where there is an exposure to underlying assets. |
| **190** | (-) Value adjustments and provisions  Articles 34, 24, 110 and 111 CRR  Value adjustment and provisions included in the corresponding accounting framework (Directive 86/635/EEC or Regulation (EC) No 1606/2002) that affect the valuation of exposures shall be determined in accordance with Articles 24 and 110 CRR.  Value adjustments and provisions against the gross exposure given in column 040 shall be reported in this column. |
| **200** | (-) Exposures deducted from Common Equity Tier 1 or Additional Tier 1 items  Article 390(6), point (e), CRR  Exposures deducted from Common Equity Tier 1 or Additional Tier 1 items, which shall be included in the different columns of Total original exposure, shall be reported. |
| **210-230** | Exposure value before application of exemptions and CRM  Article 394(1), point (b), CRR  Institutions shall report the exposure value before taking into account the effect of the credit risk mitigation, where applicable. |
| **210** | Total  The exposure value to be reported in this column shall be the amount used for determining whether an exposure is a large exposure according to the definition in Article 392 of CRR.  This shall include the original exposure after subtracting value adjustments and provisions and the amount of the exposures deducted from Common Equity Tier 1 or Additional Tier 1 items. |
| **220** | Of which: Non-trading book  The amount of the non-trading book from the total exposure before exemptions and CRM |
| **230** | % of Tier 1 capital  Articles 392 and 395 CRR  The amount that shall be reported is the percentage of the exposure value before application of exemptions and CRM related to Tier 1 capital of the institution, as defined in Article 25 CRR. |
| **240-310** | (-) Eligible credit risk mitigation (CRM) techniques  Articles 399 and 401 to 403, CRR; CRM techniques as defined in Article 4(1), point (57), CRR  The CRM techniques recognised in Part Three, Title II, Chapter 3 and 4, CRR shall be used in accordance with Articles 401 to 403, CRR.  CRM techniques may have three different effects in the LE regime: substitution effect; funded credit protection other than substitution effect; and real estate treatment. |
| **240-290** | (-) Substitution effect of eligible credit risk mitigation techniques  Article 403 CRR  The amount of funded and unfunded credit protection that shall be reported in these columns shall correspond to the exposures guaranteed by a third party, or secured by collateral issued by a third party, where the institution shall treat the portion of the exposure which is guaranteed and/or collateralised by the market value of recognised collateral as incurred with the guarantor or the issuer of collateral. |
| **240** | (-) Debt instruments  See column 060. |
| **250** | (-) Equity instruments  See column 070. |
| **260** | (-) Derivatives  See column 080. |
| **270-290** | (-) Off balance sheet items  The value of these columns shall be without application of conversion factors. |
| **270** | (-) Loan commitments  See column 090. |
| **280** | (-) Financial guarantees  See column 100. |
| **290** | (-) Other commitments  See column 110. |
| **300** | (-) Funded credit protection other than substitution effect  Article 401 CRR  The institution shall report the amounts of funded credit protection, as defined in Article 4(1), point (58), CRR, that are deducted from the exposure value due to the application of Article 401 CRR.  In accordance with Article 401(1) CRR, volatility adjustments shall be applied to the exposure value and shall be reported as an increase in the exposure value. |
| **310** | (-) Real estate  Article 402 CRR  The institution shall report the amounts deducted from the exposure value due to the application of Article 402 CRR. |
| **320** | (-) Amounts exempted  Article 400 CRR  The institution shall report the amounts exempted from the LE regime. |
| **330-350** | Exposure value after application of exemptions and CRM  Article 394(1), point (d), CRR  The institution shall report the exposure value after taking into account the effect of the exemptions and credit risk mitigation calculated for the purpose of Article 395(1) CRR. |
| **330** | Total  This column shall include the amount to be taken into account in order to comply with the large exposures limit set out in Article 395 CRR. |
| **340** | Of which: Non-trading book  The institution shall report the total exposure after application of exemptions and after taking into account the effect of CRM belonging to the non-trading book. |
| **350** | % of Tier 1 capital  The institution shall report the percentage of the exposure value after application of exemptions and CRM related to the Tier 1 capital of the institution, as defined in Article 25 CRR. |

1. **C 29.00 - Details of the exposures to individual clients within groups of connected clients (LE3)**
   1. Instructions concerning specific columns

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| **Column** | **Legal references and instructions** |
| **010-360** | The institution shall report in template LE3 the data of the individual clients belonging to the groups of connected clients included in the rows of template LE2. |
| **010** | Code  Columns 010 and 020 are a composite row identifier, and together must be unique for each row in the table.  The code of the individual counterparty belonging to the groups of connected clients shall be reported.  The codes shall be used in a consistent way across time. |
| **020** | Group code  Columns 010 and 020 are a composite row identifier, and together must be unique for each row in the table.  If a unique code for a group of connected clients is available at national level, this code shall be reported. Where there is no unique code at the national level, the code that shall be reported shall be the code used for reporting exposures to the Group of Connected clients in C 28.00 (LE2).  Where a client belongs to several groups of connected clients, it shall be reported as a member of all the groups of connected clients. |
| **030** | Transactions where there is an exposure to underlying assets  See column 030 of template LE2. |
| **050-360** | When financial instruments in template LE2 are provided to the whole group of connected clients they shall be allocated to the individual counterparties in template LE3 in accordance with the business criteria of the institution.  The remaining instructions are the same as for template LE2. |