

ANNEX II

REPORTING ON OWN FUNDS REQUIREMENTS

1. This Annex contains additional instructions for the tables (hereinafter “COREP”) included in Annex I of this Regulation. This Annex complements the instructions in format of references included in the tables in Annex I.

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PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

2. Overall, the framework consists of five blocks of templates:

1. Capital adequacy, an overview of regulatory capital; total risk exposure amount; and, in the case of consolidated groups, an overview of the fulfilment of the solvency requirements by consolidated and individual entities;

Information related to the application of different approaches for the assessment of Pillar I capital requirements for:

2. Credit risk (including counterparty, dilution and settlement risks);

3. Market risk (i.e. position risk in trading book, foreign exchange risk and commodities risk);

4. Operational risk;

3. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates, instructions concerning specific positions as well as examples and validation rules are included in these Guidelines for implementation of the Common Reporting framework.

4. Institutions report only those templates that are relevant depending on the approach used for determining own funds requirements.

Explanatory text for consultation purposes:

E.g. in case an institutions holds securitisation positions and the institution calculates the risk-weighted exposure amounts under the IRB Approach according to Part 3 Title II chapter 5, section 3, subsection 4 of CRR, then only the templates CR SEC IRB and SEC Details shall be reported, but not CR SEC SA.

1.2. Numbering convention

5. The document will follow the labelling convention set in the following table, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.

6. The following general notation is followed in the instructions: {Template;Row;Column}.

Explanatory text for consultation purposes:

For example: {CRSA;010;020} refers to the data point row 010, column 020 of CRSA template.

7. In the case of validations inside a template, in which only data points of that template is used, notations will not refer to a template: {Row;Column}.

8. In the case of templates with only one column, only rows will be referred to. {Template;Row}

Explanatory text for consultation purposes:

For example: {CA2;010} refers to the row 010 of CA2.

9. An asterisk sign will be used to express that the validation is done for the rows or columns specified before.

Explanatory text for consultation purposes:

For example: “For columns 010 to 050, {CRSA;010;}” means row 010 of CRSA, for the columns 010 to 050.

1.3. Sign convention

10. Any amount that increases the own funds or the capital requirements will be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements will be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

PART II: TEMPLATE RELATED INSTRUCTIONS

1. Credit Risk Templates

1.1. General remarks on Credit Risk Templates

1.1.1. Reporting of CRM techniques with substitution effect

11. Article 230 of CRR describes the computation procedure of the exposure which is fully protected by unfunded protection.
12. Article 231 of CRR describes the computation procedure of exposure which is fully protected by unfunded protection in the case of full protection / partial protection — equal seniority.
13. Articles 192, 193 and 196 of CRR regulate the funded credit protection.
14. → reporting of exposures to obligors and protection providers which are assigned to the same exposure class

It is assumed that an exposure is assigned to an exposure class. This exposure is secured by collateral, the CRM effect of which is calculated by recognition of the substitution effect. An exposure of the protection provider of the collateral is assigned to the same exposure class of the secured exposure.

In this case the inflow as well as the outflow belongs to the same exposure class.

15. Exposure type does not change because of unfunded credit protection

If an exposure is secured by an unfunded credit protection, the secured part is assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in the exposure class of the protection provider. But because of the change of the exposure class the type of the exposure does not change.

16. The substitution effect in the COREP reporting framework should reflect the risk weighting treatment effectively applicable to the covered part of the exposure. As such, the covered part of the exposure is risk weighted according to the SA approach, then it should be reported in the CR SA template (exposure class claims or contingent claims on institutions, as defined under Article 107 of CRR).

1.1.2. Reporting of Counterparty Credit Risk

17. Exposures stemming from Counterparty Credit Risk positions shall be reported in templates CR SA or CR IRB independent from whether they are Banking Book items or Trading Book items.

1.2. CR SA – Credit and counterparty credit risks and free deliveries: Standardised Approach to Own funds Requirements

1.2.1. General remarks

18. The CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk according to the standardised approach. In particular, they provide detailed information on:
 - the distribution of the exposure values according to the different, exposure types, risk weights and exposure classes ;
 - the amount and type of credit risk mitigation techniques used for mitigating the risks.

1.2.2. Scope of the CR SA template

19. According to Article 107 of CRR each SA exposure shall be assigned to one of the 16 SA exposure classes in order to calculate the own funds requirements.
20. The information in CR SA is requested for the total exposure classes and individually for each of the exposure classes as defined for the standardised approach. The total figures as well as the information of each exposure class are reported in a separate dimension.
21. However the following positions are not within the scope of CR SA:
 - Exposures assigned to exposure class ‘securitisation positions’ according to Article 170 point 1 of CRR shall be reported in the CR SEC templates.
 - Exposures deducted from own funds.
22. The scope of the CR SA template covers the following own funds requirements:
 - Credit risk in accordance with Chapter 2 (Standardised Approach) of Title II of Part Three of CRR in the banking book, among which Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the banking book;
 - Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the trading book;
 - Settlement risk arising from free deliveries in accordance with Article 369 of CRR in respect of all the business activities.
23. The scope of the template are all exposures for which the own funds requirements are calculated according to part 3 title II chapter 2 of CRR in conjunction with part 3 title II chapter 4 and 6 of CRR. Institutions that apply Article 89 (1) of CRR also need to report their trading book positions in this template when they apply part 3 title II chapter 2 of CRR to calculate the own funds requirements thereof (part 3 title II chapter 2 and 6 and title V of CRR). Therefore the template provides not only detailed information on the type of the exposure (e.g. on balance sheet/ off balance sheet items), but also information on the allocation of risk weights within the respective exposure class.
24. In addition CR SA includes memorandum items in rows 220 to 250 in order to collect further information about exposures secured by mortgages on immovable property and exposures in default.
25. These memorandum items shall be reported for the following exposure classes only:
 - Central governments or central banks (Article 107 point (a) of CRR)
 - Regional governments or local authorities (Article 107 point (b) of CRR)
 - Public sector entities (Article 107 point (c) of CRR)
 - Institutions (Article 107 point (f) of CRR)
 - Corporates (Article 107 point (g) of CRR)
 - Retail (Article 107 point (h) of CRR).

The reporting of the memorandum items affect neither the calculation of the risk weighted exposure amounts of the exposure classes according to Article 107 points a) to c) and f) to h) of CRR nor of the exposure classes according to Article 107 points i) and j) of CRR reported in CR SA,.

The memorandum rows provide additional information about the obligor structure of the exposure classes 'in default' or 'secured by immovable property'. Here exposures shall be reported where the obligors would have been reported in the exposure classes 'Central governments or central banks', 'Regional governments or local authorities', 'Public sector entities', 'Institutions', 'Corporates' and 'Retail' of CR SA, if those exposures were not assigned to the exposure classes 'in default' or 'secured by immovable property'.

E.g. if an exposure, the risk exposure amounts of which are calculated subject to Article 122 of CRR and the value adjustments are less than 20%, then this information is reported in CR SA, rows 220 in the total and in the exposure class 'in default'. If this exposure, before it defaulted, was an exposure to an institution then this information shall also be reported in row 220 of exposure class 'institutions'.

1.2.3. Assignment of exposures to exposure classes under the Standardised Approach

26. In order to ensure a consistent categorisation of exposures into the different exposure classes as defined in Article 107 of CRR the following sequential approach shall be applied:

1. In the first step the Original exposure pre conversion factors is classified into the corresponding (original) exposure class as referred to in Article 107 of CRR, without prejudice to the specific treatment (risk weight) that each specific exposure will receive within the assigned exposure class.

2. In a second step the exposures may be redistributed to other exposure classes due to the application of credit risk mitigation (CRM) techniques with substitution effects on the exposure (e.g. guarantees, credit derivatives, financial collateral simple method) via inflows and outflows.

The following criteria apply for the classification of the Original exposure pre conversion factors into the different exposure classes (first step) without prejudice to the subsequent redistribution caused by the use of CRM techniques with substitution effects on the exposure or to the treatment (risk weight) that each specific exposure should receive within the assigned exposure class.

→ For the purpose of classifying the original exposure pre conversion factor in the first step, the CRM techniques associated to the exposure shall not be considered (note that they will be considered explicitly in the second phase) unless a protection effect is intrinsically part of the definition of an exposure class as it is the case in the exposure class mentioned in Article 107 point (i) of CRR (exposures secured by mortgages on immovable property).

Article 107 of amended CRR does not provide criteria for disjoining the exposure classes. This might imply that one exposure could potentially be classified in different exposure classes if no prioritisation in the assessment criteria for the classification is provided. The most obvious example arises between exposures to institutions and corporate with a short-term credit assessment (Article 107 point (m) of CRR) and exposures to institutions (Article 107 point (f) of CRR)/ exposures to corporates (Article 107 point (g) of CRR). In this example it is clear that there is an implicit prioritisation in the CRR since it should be assessed first if a certain exposure fit for being assigned to Short-term exposures to institutions and corporate and only afterwards do the same process for exposures to institutions and exposures to corporates. Otherwise it is obvious that the exposure class mentioned in Article 107 point (m) of CRR will never be assigned an exposure. The example provided is one of the most obvious examples but not the only one. It is worth noting that the criteria used for establishing the exposure classes under the standardised approach are different (institutional categorisation, term of the exposure, past due status, etc.) which is the underlying reason for non disjoint groupings.

For a homogeneous and comparable reporting it is necessary to specify prioritisation assessment criteria for the assignment of the Original exposure pre conversion factor by exposure classes, without prejudice to the specific treatment (risk weight) that each specific exposure should receive within the assigned exposure class. The prioritisation criteria presented below using a decision tree scheme are based on the assessment of the conditions explicitly laid down in the CRR for an exposure to fit in a certain exposure class and, if it is the case, on any decision on the part of the reporting institutions or the supervisor on the applicability of certain exposure classes. As such, the outcome of the exposure assignment process for reporting purposes would be in line with CRR provisions and interpretations issued by the CRDTG. This does not preclude institutions to apply other internal assignment procedures that may also be consistent with all relevant CRR provisions and its interpretations issued by the appropriate fora.

An exposure class will be given priority to others in the assessment ranking in the decision tree (i.e. it will be first assessed if an exposure can be assigned to it, without prejudice to the outcome of that assessment) if otherwise no exposures would potentially be assigned to it. This would be the case when in

the absence of prioritisation criteria one exposure class would be a subset of others. As such the criteria graphically depicted in the following decision tree would work on a sequential process.

With this background the assessment ranking in the decision tree mentioned above would follow this order:

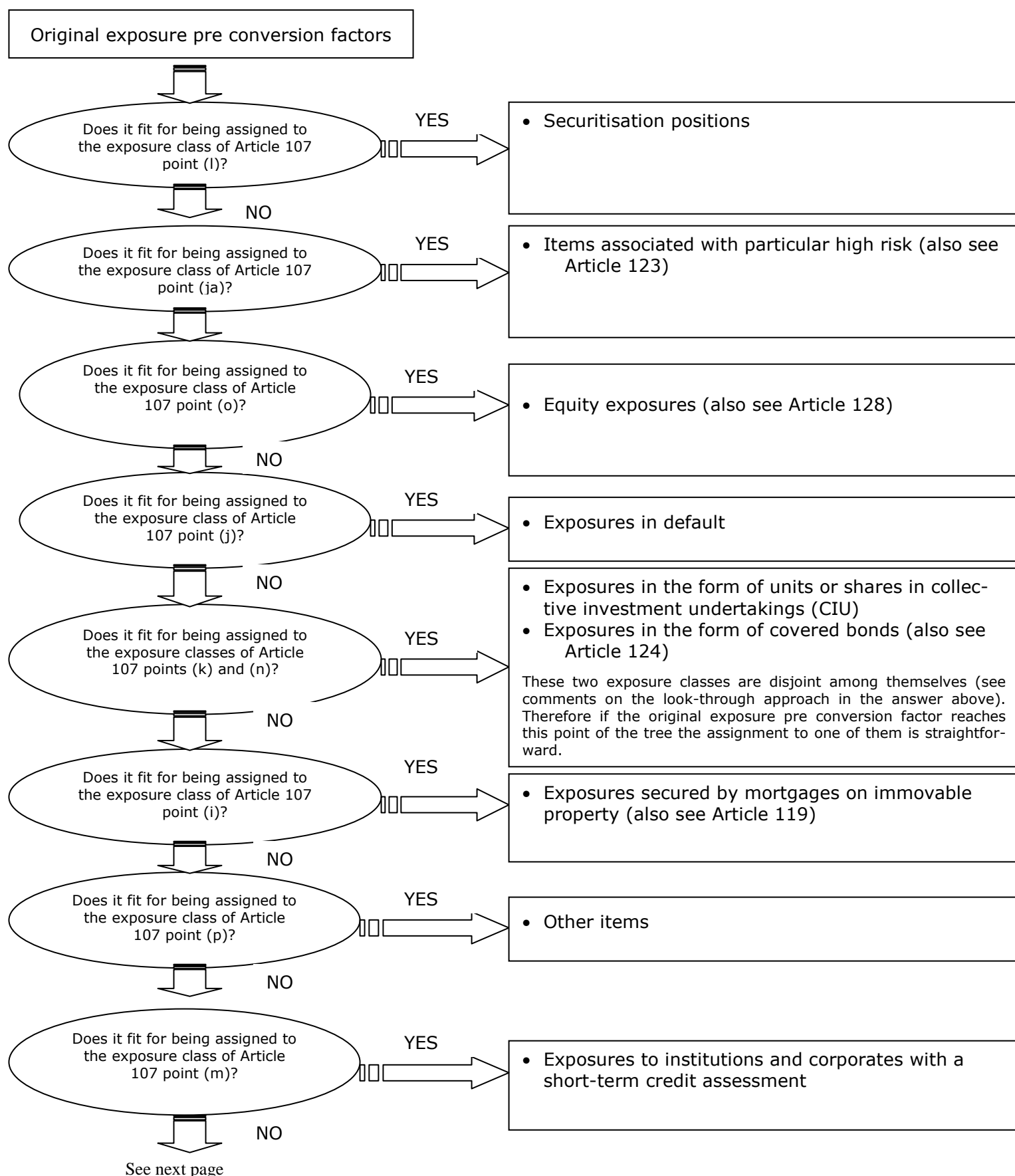
1. Securitisation positions;
2. Items associated with particular high risk;
3. Equity exposures
4. Exposures in default;
5. Exposures in the form of collective investment undertakings ('CIU')/ Claims in the form of covered bonds (disjoint exposure classes);
6. Exposures secured by mortgages on immovable property;
7. Other items;
8. Exposures to institutions and corporates with a short-term credit assessment;
9. All other exposure classes (disjoint exposure classes):
 - Exposures to central governments or central banks;
 - Exposures to regional governments or local authorities;
 - Exposures to public sector entities;
 - Exposures to multilateral development banks;
 - Exposures to international organisations;
 - Exposures to institutions;
 - Exposures to corporate;
 - Retail exposures.

In the case of exposures in the form of collective investment undertakings it should be noted that if the look through approach (Article 127 (3) to (5) of CRR) is used then the underlying individual exposures should be considered and classified into their corresponding risk weight line according to their treatment, but all the individual exposures should be classified within the exposure class of exposures in the form of collective investment undertakings ('CIU').

In the case of "nth" to default credit derivatives specified in Article 129 (6) of CRR, if they are rated, they should be directly classified as securitisation positions. If they are not rated, they should be considered in the "Other items" exposure class. In this latter case the nominal amount of the contract will be reported as the Original exposure pre conversion factors in the line for "Other risk weights" (the risk weight used will be that specified by the sum indicated under Article 129 (6) of CRR).

In a second step, as a consequence of credit risk mitigation techniques with substitution effects, exposures will be reallocated to the exposure class of the protection provider.

DECISION TREE ON HOW TO REPORT THE ORIGINAL EXPOSURE PRE CONVERSION FACTORS INTO THE EXPOSURE CLASSES OF THE STANDARDISED APPROACH ACCORDING TO CRR



The exposure classes below are disjoint among themselves. Therefore if the original exposure pre conversion factors reaches this point of the tree the assignment to one of them is straightforward.

- Exposures to central governments or central banks
- Exposures to regional governments or local authorities
- Exposures to public sector entities
- Exposures to multilateral development banks
- Exposures to international organisations
- Exposures to institutions
- Exposures to corporates
- Retail exposures

1.2.4. Clarifications on the scope of some specific exposure classes referred to in Article 107 of CRR

Exposure Class “Institutions”

27. → Reporting of intra-group exposures according to Article 108 (6) to (7) of CRR:

Exposures which fulfil the requirements of Article 108 (7) or (8) of CRR shall be reported in the respective exposure classes where they would be reported if they were no intra-group exposures.

According Article 108 (6) to (7) of CRR “an institution may, subject to the prior approval of the competent authorities, decide not to apply the requirements of paragraph 1 of this Article to the exposures of that institution to a counterparty which is its parent undertaking, its subsidiary, a subsidiary of its parent undertaking or an undertaking linked by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC.” This means that a counterparty is not necessarily an institution but also undertakings which are assigned to other exposure classes, e.g. ancillary services undertakings or undertakings within the meaning of Article 12 (1) of Directive 83/349/EEC. Therefore the reporting of intra-group exposures shall take into account the different types of exposure classes of intra-group exposures. I.e. if a counterparty is an institution it shall be assigned to exposure class “institutions”. But if the counterparty is a corporate the exposure of this counterparty shall be assigned to the exposure class “corporates”. Other exposures also shall be reported in the respective exposure classes where they would be reported if they were no intra-group exposures, e.g. an intra-group exposure is assigned to the exposure class “covered bonds” if it would be assigned to this exposure class as a non-intra-group exposure.

Exposure Class “Covered Bonds”

28. → Assignment of SA exposures to exposure class “covered bonds”:

Bonds as defined in Article 52 (4) of Directive 2009/65/EC shall fulfil the requirements of Article 124 (1) to (2) of CRR to be classified in the exposure class “Covered Bonds”. The fulfilment of those requirements has to be checked in each case. Nevertheless, bonds according to Article 52 (4) of Directive 2009/65/EC and issued before 31 December 2007, are also assigned to the exposure class “Covered Bonds” because of Article 124 (5) of CRR.

Regarding the reporting of intra-group exposures according to Article 108 (6) to (7) of CRR please see instructions above

Exposure Class “Corporates”

29. → Reporting of intra-group exposures according to Article 108 (6) to (7) of CRR:

Please see instructions above.

Exposure class “Collective Investment Undertakings”

30. → Reporting of SA exposures in the form of CIUs if the possibility according to Article 127 (5) of CRR is used:

Exposures in the form of CIUs, which are held as assets, are reported as on balance sheet items with their exposure according to Article 106 (1) sentence 1 of CRR. Since those exposures are reported as on balance sheet items, the amounts of column 200 are equal to the amounts reported in column 150.

1.2.5. Instructions concerning specific positions

Columns	
010	<p><u>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></p> <p>Article 94 of CRR.</p> <p>Exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 106 (2) of CRR:</p> <p>For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR or subject to Article 87 (3) point (f) of CRR, the original exposure will correspond to the Exposure Value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 sections 3, 4, 5, 6 and 7 of CRR.</p> <p>Exposure values for leases subject to Article 129 (7) of CRR.</p> <p>In case of on-balance sheet netting laid down in Article 91 of CRR the exposure values shall be reported according to received cash collateral.</p> <p>In the case of master netting agreements covering repurchase transactions and / or securities or commodities lending or borrowing transactions and/ or other capital market driven transactions subject to part 3 title II chapter 6 of CRR, the effect of Funded Credit Protection in the form of master netting agreements as under Article 215 (4) of CRR shall be included in column 010. Therefore, in the case of master netting agreements covering repurchase transactions subject to the provisions in part 3 title II chapter 6 of CRR, E* as calculated under Articles 215 and 216 of CRR shall be reported in column 010 of the CR SA template.</p>
020	<p><u>OF WHICH: ARISING FROM DEFAULT FUND CONTRIBUTIONS</u></p> <p>Article 298 and 300 of CRR</p>
030	<p><u>(-) Value adjustments and provision associated with the original exposure</u></p> <p>Value adjustment and provisions included in the corresponding accounting framework (Directive 86/635/EEC or Regulation 1606/2002) that affect the valuation of assets and off-balance sheet items according to Article 94 and 105 of CRR.</p>
040	<p><u>Exposure net of value adjustments and provisions</u></p> <p>Sum of columns 010 and 030 less column 020.</p>
050 - 100	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p>Credit risk mitigation techniques as defined in Article 4 (32) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in Inflows and Outflows.</p> <p>Items to be reported here:</p> <ul style="list-style-type: none"> - collateral, incorporated according to Financial Collateral Simple Method;

	<p>- eligible unfunded credit protection.</p> <p>Please also see instructions of point 4.1.1.</p>
050 - 060	<p><u>Unfunded credit protection: adjusted values (Ga)</u></p> <p>Article 230 of CRR</p> <p>Please see also general instructions of columns 050-10 with regard to CRM techniques with substitution effects.</p> <p>Article 234 (3) of CRR defines the adjusted value Ga of an unfunded credit protection.</p>
050	<p><u>Guarantees</u></p> <p>Unfunded Credit Protection as defined in Article 4 (34) of CRR different from Credit Derivatives.</p>
060	<p><u>Credit derivatives</u></p> <p>Article 199 of CRR.</p>
070 – 080	<p><u>Funded credit protection</u></p> <p>This column included funded credit protection according to Article 4 (33) of CRR and Articles 192, 193 and 196 of CRR. Therefore the rows do not include master netting agreements (already included in Original Exposure pre conversion factors).</p> <p>Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 213 and 214 of CRR are treated as cash collateral.</p>
070	<p><u>Financial collateral: simple method</u></p> <p>Article 217 (1) to (2) of CRR.</p> <p>Please see also general instructions of columns 040-090 with regard to CRM techniques with substitution effects.</p>
080	<p><u>Other funded credit protection</u></p> <p>Article 227 of CRR.</p> <p>Please see also general instructions of columns 040-090 with regard to CRM techniques with substitution effects.</p> <p>Article 234 (3) of CRR defines the adjusted value Ga of an unfunded credit protection.</p>
090 - 100	<p><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u></p> <p>Articles 217 (3), Article 230 (1) to (2) and Article 231 of CRR.</p> <p>Please see also general instructions of columns 040-090 with regard to CRM techniques with substitution effects.</p>
090	<u>(-) Total Outflows</u>
100	<u>Total Inflows (+)</u>
110	<p><u>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u></p> <p>Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITU-</p>

	TION EFFECTS ON THE EXPOSURE
120 - 140	<p><u>CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL METHOD</u></p> <p>Articles 218, 219, 220, 221 and 222 of CRR. It also includes credit linked notes (Article 213 of CRR)</p> <p>Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 213 and 214 of CRR are treated as cash collateral.</p> <p>The effect of the collateralization of the Financial Collateral Comprehensive Method applied to an exposure, which is secured by eligible financial collateral, is calculated according to Articles 218, 219, 220, 221, 222 and 223 of CRR. These figures have to be reported in columns 120 to 140 of CR SA.</p>
120	<p><u>Volatility adjustment to the exposure</u></p> <p>Article 218 (2) to (3) of CRR.</p> <p>The amount to be reported is given by the impact of the volatility adjustment to the exposure $(E_{va}-E) = E*H_e$</p>
130	<p><u>Financial collateral adjusted value (Cvam)</u></p> <p>Article 234 (2) of CRR.</p> <p>For trading book operations includes financial collateral and commodities eligible for trading book exposures according to Article 293 (2) points (c) to (f) of CRR.</p> <p>The amount to be reported corresponds to $C_{vam} = C*(1-H_c-H_{fx})*(t-t^*)/(T-t^*)$, where for a definition of C, Hc, Hfx, t, T and t* see part 3 title II chapter 4 section 4 and 5 of CRR.</p>
140	<p><u>Volatility and maturity adjustments</u></p> <p>Article 218 (1) of CRR and Article 234 (2) of CRR.</p> <p>The amount to be reported is the joint impact of volatility and maturity adjustments $(C_{vam}-C) = C*[(1-H_c-H_{fx})*(t-t^*)/(T-t^*)-1]$, where the impact of volatility adjustment is $(C_{va}-C) = C*[(1-H_c-H_{fx})-1]$ and the impact of maturity adjustments is $(C_{vam}-C_{va}) = C*(1-H_c-H_{fx})*[(t-t^*)/(T-t^*)-1]$</p>
150	<p><u>Fully adjusted exposure value (E*)</u></p> <p>Article 215 (4), Article 218 (2) to (5) and Article 223 (1) of CRR.</p>
160 - 190	<p><u>Breakdown of the fully adjusted exposure of off-balance sheet items by conversion factors</u></p> <p>Article 106 (1) and Article 4 (30) of CRR. See also Article 217 (3) and Article 223 (1) of CRR.</p>
200	<p><u>Exposure value</u></p> <p>Part 3 title II chapter 4 section 4 of CRR.</p> <p>Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights according to Article 108 and part 3 title II chapter 2 section 2 of CRR.</p>
210	<p><u>Of which: Arising from Counterparty Credit Risk</u></p> <p>For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR, the original exposure will correspond to the Exposure Value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 sections 3, 4, 5, 6 and 7 of CRR.</p>
220	<p><u>Risk weighted exposure amount</u></p>

	Article 108 (1) to (5) of CRR.
230	<u>Of which: with a credit assessment by a nominated ECAI</u>
240	<u>Of which: with a credit assessment derived from central government</u>

rows	Instructions
010	<u>Total exposures</u>
011	<p><u>of which: SME</u></p> <p>For exposure class Retail:</p> <p>Small and medium sized entities that meet the requirements as in Article 118 of CRR.</p> <p>Only reported in exposure class 'Retail'</p> <p>For exposure class Corporates:</p> <p>Small and medium sized entities that do not meet the requirements as in Article 118 of CRR.</p> <p>Only reported in exposure class 'Corporates'</p>
012	<p><u>of which: Secured by mortgages on immovable property - Residential property</u></p> <p>Article 120 of CRR.</p> <p>Only reported in exposure class 'Secured by mortgages on immovable property'</p>
020 - 080	<p><u>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES</u></p> <p>Reporting institution's "banking book" positions shall be broken-down, following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk. Furthermore the reporting institution's "trading book" counterparty credit risk positions according to Article 87 (3) point (f) and Article 293 (2) of CRR are assigned to the exposures subject to counterparty credit risk. Institutions that apply Article 89 (1) of CRR also break down their "trading book" positions following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk.</p> <p>Positions deducted from own funds shall not be subject to an additional capital charge. To deduct a position from own funds is basically equivalent to apply the maximum possible risk weight of 1250% (therefore, it should not be included in these rows).</p> <p>Securitisations positions and securitised positions shall not be reported in CR-SA or CR-IRB templates but in CR SEC-SA or CR SEC-IRB.</p>
020	<p><u>On balance sheet exposures subject to credit risk</u></p> <p>Assets referred to in Article 94 of CRR not included in any other category.</p> <p>Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives & Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Free deliveries according to Article 369 (1) of CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4 (75) of CRR and default fund exposures according to Article 4 (74) of CRR</p>

030	<p><u>Off balance sheet exposures subject to credit risk</u></p> <p>Off-balance sheet positions comprise those items listed in Annex I of CRR.</p> <p>Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives & Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4 (75) of CRR and default fund exposures according to Article 4 (74) of CRR</p>
040-080	<p><u>Exposures / Transactions subject to counterparty credit risk</u></p>
040	<p><u>Securities Financing Transactions</u></p> <p>Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basle Committee document "The Application of Basel II to Trading Activities and the Treatment of Double Default Effects", includes: (i) Repurchase and reverse repurchase agreements defined in Article 4 (56) of CRR as well as securities or commodities lending and borrowing transactions a; (ii) margin lending transactions as defined in Article 267 (3) of CRR.</p> <p>Securities Financing Transactions, which are included in a Cross Product Netting and therefore reported in row 100, shall not be reported in this row.</p>
050	<p><u>Of which: centrally cleared through a compliant CCP' also for SFTs</u></p> <p>Article 297 of CRR for compliant CCPs according to Articles 4 (73) in conjunction with Article 295 (2) of CRR</p> <p>Mark-to-market exposures to a CCP and potential future exposures to a CCP according to Article 4 (75) of CRR</p>
060	<p><u>Derivatives and Long Settlement Transactions</u></p> <p>Derivatives comprise those contract listed in Annex II of CRR.</p> <p>Long Settlement Transactions as defined in Article 267 (2) of CRR.</p> <p>Derivatives and Long Settlement Transactions which are included in a a Cross Product Netting and therefore reported in row 100, shall not be reported in this row.</p>
070	<p><u>Of which: centrally cleared through a compliant CCP</u></p> <p>Article 297 of CRR for compliant CCPs according to Articles 4 (73) in conjunction with Article 295 (2) of CRR</p> <p>Mark-to-market exposures to a CCP and potential future exposures to a CCP according to Article 4 (75) of CRR</p>
080	<p><u>From Contractual Cross Product Netting</u></p> <p>Exposures that due to the existence of a contractual cross product netting (as defined in Article 267 (11) of CRR cannot be assigned to either Derivatives& Long Settlement Transactions or Securities Financing Transactions) will be included under this category.</p>
090-250	<p><u>BREAKDOWN OF EXPOSURES BY RISK WEIGHTS</u></p>
090	<p><u>0 %</u></p> <p>This row is not available for exposure class Retail</p>
100	<p><u>2%</u></p> <p>Article 297 (1) of CRR</p>
110	<p><u>10 %</u></p>

	This row is not available for exposure classes Institutions, Corporates and Retail
120	<u>20 %</u> This row is not available for exposure class Retail
130	<u>35 %</u> This row is not available for exposure classes Government and Retail
140	<u>50 %</u> This row is not available for exposure class Retail
150	<u>70%</u> Article 227 (3) point (c) of CRR.
160	<u>75 %</u> This row is only available for the exposure class Retail.
170	<u>100 %</u> This row is not available for exposure class Retail. Rows 270 to 290 (Of which: in default, without credit assessment by a nominated ECAI, secured by mortgages on immovable property) belong to the risk weight of 100 %.
180	<u>150 %</u> This row is not available for exposure class Retail.
190	<u>250%</u> Article 128 (2) CRR
200	<u>1250%</u> Article 128 (2) CRR
210	<u>Other risk weights</u> This row is not available for exposure classes Government, Corporates, Institutions and Retail. For reporting those exposures not subject to the risk weights listed in the template. Article 108 (1) to (5) of CRR. Unrated nth to default credit derivatives under the Standardized Approach (Article 129 (6) of CRR) should be reported in this row under the exposure class "Other items". See also article 119 (2) and article 147 (2) point (b) of CRR.
220 - 250	<u>Memorandum Items</u>
220	<u>Exposures secured by commercial immovable property and subject to a risk weight of 50%</u> Article 107 point (i) of CRR This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by commercial immovable property according to Article 119 and 121 of CRR the expo-

	<p>sure assigned to the risk weight of 50% shall be broken down and reported in this row based on the criteria whether the exposures are secured by commercial real estate.</p>
230	<p><u>Exposures in default subject to a risk weight of 100%</u></p> <p>Article 107 point (j) of CRR.</p> <p>This row is a memorandum item only and shall not be considered when the risk exposure amounts are calculated. The reporting in this row does not affect the calculation of risk weighted exposure amounts of exposure class “in default” according to Article 107 point (j) of CRR.</p>
240	<p><u>Exposures secured by mortgages on immovable property and subject to a risk weight of 100%</u></p> <p>Article 107 point (i) of CRR.</p> <p>This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by mortgages on immovable property according to Article 119, 120 and 121 of CRR the exposures assigned to the risk weight of 100% shall be broken down and reported in this row based on the criteria whether the exposures are secured by real estate property.</p>
250	<p><u>Exposures in default subject to a risk weight of 150%</u></p> <p>Article 107 point (j) of CRR.</p> <p>This row is a memorandum item only and shall not be considered when the risk exposure amounts are calculated. The reporting in this row does not affect the calculation of risk weighted exposure amounts requirements of exposure class “in default” according to Article 107 point (j) of CRR.</p>