

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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Formatvorlagendefinition:
Instructions Text

PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

3. 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;
4. 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.
 5. 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

6. 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.
7. 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.

8. 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}.
9. 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.

10. 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

11. 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. CA – Solvency Overview

1.1. General remarks

12. This is a summary template which contains information about Pillar 1 numerators (own funds, [Tier 1, Common Equity Tier 1](#)), denominator (own funds requirements), and transitional provisions. It has five sub-templates:

CA1 table contains the amount of own funds of the institutions, disaggregated in the items needed to get to that amount. The amount of own funds obtained includes the aggregate effect of transitional provisions per type of capital

CA2 table summarizes the total risk exposures amounts (as defined in Article 87(3) of CRR)

CA3 table contains the ratios for which CRR ~~and CRD~~ state a minimum level, and some other related data

CA4 table contains memorandums items needed for calculating items in CA1 [as well as information with regard to the CRD capital buffers](#).

CA5 contains ~~some tables with~~ the data needed for calculating the effect of transitional provisions in own funds. CA5 will cease to exist once the transitional provisions will expire.

13. The template is designed to apply to all reporting entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the correspondent templates for ~~own funds requirement~~ [the calculation of the total risk exposure amount](#).

14. The total own funds is structured in different types of capital:

Tier 1 capital (T1), which is the sum of
Common Equity Tier 1 capital (CET1)
Additional Tier 1 capital (AT1) [as well as](#)
Tier 2 capital (T2)

15. The treatment of the transitional provisions in CA template is as follows:

The items in CA1 are generally gross of transitional adjustments. This means that figures in CA1 items are calculated according to the *final provisions* (i.e. as if there were no transitional provisions), with the exception of items summarizing the effect of the transitional provisions. For each type of capital (i.e. CET1; AT1 and T2) there are three different items in which all the adjustments due to transitional provisions are included¹:

Grandfathered instruments

Minority interests (for CET1); qualifying AT1 and qualifying T2

All other adjustments

CA5 is exclusively used for reporting the transitional provisions. ~~This sub-template contains some tables in which the calculations to reach the transitional provisions figures are shown.~~

1.2. CA1 sub-template

1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
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¹ Note that transitional provisions may also affect the AT1 and the T2 shortfall (i.e. AT1 or T2 the excess of deduction, regulated in articles 33(1) point (j) and 53 point (e) of CRR respectively), and thus the items containing these shortfalls may indirectly reflect the effect of transitional provisions.

010	<p><u>Own funds</u></p> <p>Articles 22(23) and 69 of CRR</p> <p>The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital</p>
020	<p><u>1.1 Common Equity Tier 1 capital</u></p> <p>Article 47 of CRR</p>
030	<p><u>1.1.1 Capital instruments eligible as CET1 capital</u></p> <p>Articles 24(1) points (a) and (b), 25 to 27, 33(1) point (f) and 39 of CRR</p>
040	<p><u>1.1.1.1 Paid up capital instruments</u></p> <p>Articles 24(1) point (a) and 25 to 27 of CRR</p> <p>Capital instruments separately disclosed on the balance sheet, as required by Article 26(1) point d) of CRR. Includes capital instruments of mutual, cooperative societies or similar institutions (Articles 25 and 27 of CRR).</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
050	<p><u>1.1.1.2* Memorandum item: Capital instruments not eligible (-) Capital instruments not eligible</u></p> <p>Article 26(1) points (b), (l) and (m) of CRR</p> <p>Part of the capital instruments included in previous row which is not eligible as CET1 because conditions in article 26 (1) points (b) (instruments funded directly or indirectly by the institution), (l) (instruments secured or guaranteed by the group) and (m) (instruments subject to arrangements that enhances the seniority of claims under the instruments in insolvency or liquidation) of CRR are not met.</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
060	<p><u>1.1.1.3 Share premium</u></p> <p>Articles 22(29) and 24(1) point (b) of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the "Paid up capital instruments" which is not included in the item "(-) Capital instruments not eligible"</p>
070	<p><u>1.1.1.4 (-) Own CET1 instruments</u></p> <p>Articles 33(1) point (f) and 39 of CRR</p> <p>Own <u>CET1 shares</u> held directly or indirectly, and instruments not yet held, but under an actual or contingent obligation to purchase by the reporting institution or group at the reporting date. Subject to exceptions in Article 39 of CRR.</p> <p>Holdings on shares included as "Capital instruments not eligible" shall not be reported in</p>

	<p>this row.</p> <p>The amount to <u>be reported</u> shall include the share premium related to the own shares.</p> <p><u>Items 1.1.1.4 to 1.1.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.1.1.5.</u></p>
080	<p><u>1.1.1.4.1 (-) Direct holdings of CET1 instruments</u></p> <p>Articles 33(1) point (f) and 39 <u>point (a)</u> of CRR</p> <p>Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group.</p> <p>The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 39 point (a) of CRR.</p>
090	<p><u>1.1.1.4.2 (-) Indirect holdings of CET1 instruments</u></p> <p>Articles <u>22(17)</u>, 33(1) point (f) and 39 of CRR</p> <p><u>Institutions can have indirect holdings of own CET1 instruments by holding indices in which CET1 of the institution are included; by having contractual agreements which may lead to an obligation to purchase own CET1 instruments; or because of holdings by undertakings in which the institution has a participation of 20% or more, and are not included in the consolidated group to the effects of item 1.1.1.4.1.</u></p>
<u>091</u>	<p><u>1.1.1.4.3 (-) Synthetic holdings of CET1 instruments</u></p> <p>Articles 22(30a), 33(1) point (f) and 39 of CRR</p>
<u>092</u>	<p><u>1.1.1.5 (-) Actual or contingent obligations to purchase own CET1 instruments</u></p> <p>Articles 33(1) point (f) and 39 of CRR</p> <p><u>According to Article 33(1) point (f) of CRR, "own Common Equity Tier 1 instruments that an institution is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation" shall be deducted.</u></p>
<u>100</u>	<p><u>1.1.1.4.2.1 (-) Underlying exposure to own CET1 instruments included in the trading book in the form of index securities</u></p> <p>Article 39 points (b) and (c) of CRR</p> <p>The amount to be reported is the net long position</p>
<u>110</u>	<p><u>1.1.1.4.2.2 (-) CET1 instruments which the group could be contractually obliged to purchase</u></p> <p>Article 33(1) point (f) of CRR</p> <p>The amount to be reported is the potential purchase cost</p>
<u>120</u>	<p><u>1.1.1.4.2.3 (-) Holdings of CET1 instruments by undertakings in which the institution has a participation of 20% or more</u></p>
130	<p><u>1.1.2 Retained earnings</u></p>

	<p>Articles 24(1) point (c) and 24(2) of CRR</p> <p>Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits</p>
140	<p><u>1.1.2.1 Previous years retained earnings</u></p> <p>Articles 22(28) and 24(1) c) of CRR</p> <p>Article 22(28) of CRR defines retained earnings as "Profit and losses brought forward as a result of the final application of profit or loss under the applicable accounting standards"</p>
150	<p><u>1.1.2.2 Profit or loss eligible</u></p> <p>Articles 22(25), 24(2) and 33(1) point (a) of CRR</p> <p>Article 24(2) of CRR allows including as retained earnings interim or year-end profits, with the prior consent of the competent authorities, if some conditions are met. On the other hand, losses shall be deducted from CET1, as stated in article 33(1) point a) of CRR</p>
160	<p><u>1.1.2.2.1 Profit or loss attributable to owners of the parent</u></p> <p>Articles 24(2) and 33(1) point (a) of CRR</p> <p>The amount to be reported shall be the profit or loss reported in the accounting income statement</p>
170	<p><u>1.1.2.2.2 (-) Part of interim or year-end profit not eligible</u></p> <p><u>Legal references:</u></p> <p>Article 24(2) of CRR</p> <p>This row shall not present any figure if, for the reference period, the institution has reported losses. This is because the losses have to be completely deducted from CET1</p> <p>If the institution reports profits, it shall be reported the part which is not eligible according to article 24(2) of CRR (i.e. profits not audited and foreseeable charges or dividends) Note that, in case of profits, the amount to be deducted should be, at least, the interim dividends</p>
180	<p><u>1.1.3 Accumulated other comprehensive income</u></p> <p>Articles 22(1) and 24(1) point (d) of CRR</p> <p>The definition of accumulated other comprehensive income in the CRR refers specifically to the IAS 1, which states that "Other comprehensive income comprises items of income and expense (including reclassification adjustments) that is not recognised in profit or loss as required or permitted by other IFRSs. The components of other comprehensive income include: (a) changes in revaluation surplus (see IAS 16 Property, Plant and Equipment and IAS 38 Intangible Assets); (b) actuarial gains and losses on defined benefit plans recognised in accordance with paragraph 93A of IAS 19 Employee Benefits; (c) gains and losses arising from translating the financial statements of a foreign operation (see IAS 21 The Effects of Changes in Foreign Exchange Rates); (d) gains and losses on remeasuring available-for-sale financial assets (see IAS 39 Financial</p>

	<p>Instruments: Recognition and Measurement); (e) the effective portion of gains and losses on hedging instruments in a cash flow hedge (see IAS 39).”</p> <p>Institutions using an accounting framework different to IFRS should include in this item the components of their accounting framework which are analogue to the components stated in IAS 1.</p> <p>According to Article 22(1), accumulated comprehensive income has the same meaning as under IAS 1. Institutions not using IFRS shall report in this row those items that are equivalent to Other Comprehensive Income according to the definition of IAS 1.</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation, and prior to the application of prudential filters</p>
190	<p><u>1.1.3* Of which: Unrealised gains and losses measure at fair value</u></p> <p>Articles 449 and 450 of CRR</p> <p>The amount to be reported shall be the part of the amount of the previous item which refers to unrealised gains and losses that arose from fair value measurements</p>
200	<p><u>1.1.4 Other reserves</u></p> <p>Articles 22(22) and 24(1) point (e) of CRR</p> <p>Other reserves are defined in CRR as "Reserves within the meaning of the applicable accounting standard that are required to be disclosed under that applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings".</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
210	<p><u>1.1.5 Funds for general banking risk</u></p> <p>Articles 22(15) and 24(1) point (f) of CRR</p> <p>Article 22(15) of CRR: Funds for general banking risk are defined in article 38 of Directive 86/635/EEC as "Amounts which a credit institution decides to put aside to cover such risks where that is required by the particular risks associated with banking"</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
220	<p><u>1.1.6 Transitional adjustments due to grandfathered CET1 instruments</u></p> <p>Articles 462(1) and (2a), and 463 to 465 of CRR</p> <p>Amount of capital instruments transitionally grandfathered as CET1. The amount to be reported is directly obtained from CA5.</p>
230	<p><u>1.1.7 Minority interest given recognition in CET1 capital</u></p> <p>Article 79 of CRR</p> <p>Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.</p> <p>The amount to be reported is directly obtained from GS template: ={GS;010;290}</p>

240	<p><u>1.1.8 Transitional adjustments due to additional minority interests</u></p> <p>Articles 459 and 460 of CRR</p> <p>Adjustments to the minority interests due to transitional provisions. This item is obtained directly from CA5.</p>
250	<p><u>1.1.9 Adjustments to CET1 due to prudential filters</u></p> <p>Articles 29 to 32 of CRR</p>
260	<p><u>1.1.9.1 (-) Increases in equity resulting from securitised assets</u></p> <p>Article 29(1) of CRR</p> <p>The amount to be reported is the increase in the equity of the institution resulting from securitised assets, according to the applicable accounting standard.</p> <p>For example, this item includes the future margin income that results in a gain on sale for the institution, or, for originators, the net gains that arise from the capitalisation of future income from the securitised assets that provide credit enhancement to positions in the securitisation.</p>
270	<p><u>1.1.9.2 Cash flow hedge reserve</u></p> <p>Article 30 point (a) of CRR</p> <p>The amount to be reported could either be positive or negative. It will be positive if cash flow hedges result in a loss (i.e. if it reduces accounting equity) and vice versa. Thus, the sign will be contrary to the one used in accounting statements.</p> <p>The amount shall be net of any tax charge foreseeable at the moment of the calculation.</p>
280	<p><u>1.1.9.3 Cumulative gains and losses due to changes in own credit risk on fair valued liabilities</u></p> <p>Article 30 point (b) of CRR</p> <p>The amount to be reported could either be positive or negative. It will be positive if there is a loss due to changes in own credit risk (i.e. if it reduces accounting equity) and vice versa. Thus, the sign will be contrary to the one used in accounting statements.</p> <p>Gains or losses due to fair value changes in own credit risk which are accounted for in interim profit and losses shall not be adjusted when interim profit and losses are not eligible as CET1 for being unaudited</p> <p>The amount shall be net of any tax charge foreseeable at the moment of the calculation.</p>
290	<p><u>1.1.9.4 (-) Value adjustments due to the requirements for prudent valuation</u></p> <p>Articles 31 and 100 of CRR</p> <p>Adjustments to the fair value of the trading book because of the stricter standards for prudent valuation set in Article 100 of CRR</p>
300	<p><u>1.1.10 (-) Goodwill</u></p> <p>Articles 22(16), 33(1) point (b) and 34 of CRR</p>

310	<p><u>1.1.10.1 (-) Goodwill accounted for as intangible asset</u></p> <p>Articles 22(16) and 33(1) point (b) of CRR</p> <p>Goodwill has the same meaning as under the applicable accounting standard. The amount to be reported here shall be the same that is reported in the balance sheet.</p>
320	<p><u>1.1.10.2 (-) Goodwill included in the valuation of significant investments</u></p> <p>Article 34 point (b) of CRR</p>
330	<p><u>1.1.10.3 Deferred tax liabilities associated to goodwill</u></p> <p>Article 34 point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard</p>
340	<p><u>1.1.11 (-) Other intangible assets</u></p> <p>Articles 22(18), 33(1) point (b) and 34 point (a) of CCR</p>
350	<p><u>1.1.11.1 (-) Other intangible assets gross amount</u></p> <p>Articles 22(18), 33(1) point (b) and 34 point (a) of CCR</p> <p>Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard. The amount to be reported here shall correspond to the amount reported in the balance sheet of intangible assets others than goodwill.</p>
360	<p><u>1.1.11.2 Deferred tax liabilities associated to other intangible assets</u></p> <p>Article 34 point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the intangibles assets other than goodwill became impaired or was derecognised under the relevant accounting standard</p>
370	<p><u>1.1.12 (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</u></p> <p>Articles 33(1) point (c) and 35 of CRR</p> <p>The amount to be reported is obtained from CA4: $=\{CA4;030\}-\{CA4;080\}$</p>
380	<p><u>1.1.13 (-) IRB shortfall of provisions credit risk adjustments to expected losses and equity expected loss amounts</u></p> <p>Articles 33(1) point (d), 37 and 155 of CRR</p> <p>The amount to be reported "shall not be reduced by a rise in the level of deferred tax assets that rely on future profitability, or other additional tax effect, that could occur if provisions were to rise to the level of expected losses" (Article 37 of CRR)</p> <p>The amount is obtained from CA4: $=\text{Min}(\{CA4;100\},0)-\{CA4;150\}$</p>
390	<p><u>1.1.14 (-) Defined benefit pension fund assets</u></p>

	Articles 22(12), 33(1) point (e) and 38 of CRR
400	<p><u>1.1.14.1 (-) Defined benefit pension fund assets gross amount</u></p> <p>Articles 22(12), 33(1) point (e) of CRR</p> <p>Defined benefit pension fund assets are defined as “the assets of a defined pension fund or plan, as applicable, calculated after they have been reduced by the amount of obligations under the same fund or plan”</p> <p>The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately).</p>
410	<p><u>1.1.14.2 Deferred tax liabilities associated to defined benefit pension fund assets</u></p> <p>Articles 22(11) and (12), and 38(1) point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the defined benefit pension fund assets became impaired or were derecognised under the relevant accounting standard.</p>
420	<p><u>1.1.14.3 Defined benefit pension fund assets which the institution has an unrestricted ability to use</u></p> <p>Articles 22(12) and 38(1) point (b) of CRR</p> <p>This item shall only present any amount if there is a prior consent of the competent authority to reduce the amount of defined benefit pension fund assets to be deducted.</p> <p>The assets included in this row shall receive a risk weight for credit risk requirements.</p>
430	<p><u>1.1.15 (-) Reciprocal cross holdings in CET1 Capital</u></p> <p>Articles 22(26), 33(1) point (g) and 41 of CRR</p> <p>Holdings in CET1 instruments of relevant entities (as defined in Article 22(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 1 own-fund insurance items.</p>
440	<p><u>1.1.16 (-) Excess of deduction from AT1 items over AT1 Capital (see 1.2.10)</u></p> <p>Article 33(1) point (j) of CRR</p> <p>The amount to be reported is directly taken from another CA1 item: =-{CA1;740}</p>
450	<p><u>1.1.17 (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1.250% risk weight</u></p> <p>Articles 4(21) and (23), 33(1) point (k) (i) of CRR and 84 to 86</p> <p>Qualifying holdings are defined as “direct or indirect holding in an undertaking which represents 10% or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking”.</p> <p>According to Article 33(1) point (k) (i) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1250%.</p>
460	<p><u>1.1.18 (-) Securitisation positions which can alternatively be subject to a 1250% risk weight</u></p>

	<p>Articles 33(1) point (k) (ii), 238(1) point (b), 239(1) point (b) and 253 of CRR</p> <p>Securitisation positions which are subject to a 1250% risk weight, but alternatively, are allowed to be deducted from CET1 (Article 33(1) point (k) (ii) of CRR). In the latter case, they will be reported in this item.</p>
470	<p><u>1.1.19 (-) Free deliveries which can alternatively be subject to a 1.250% risk weight</u></p> <p>Articles 33(1) point k) (iii) and 369(3) of CRR</p> <p>Free deliveries are subject to a 1250% risk weight after 5 days post second contractual payment or delivery leg until the extinction of the transaction, according to the own funds requirements for settlement risk. Alternatively, they are allowed to be deducted from CET1 (Article 33(1) point (k) (iii) of CRR). In the latter case, they will be reported in this item.</p>
471	<p><u>1.1.20 (-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1.250% risk weight</u></p> <p>Articles 33(1) point k) (iv) and 148(8) of CRR</p> <p>According to Article 33(1) point (k) (iv) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1250%.</p>
472	<p><u>1.1.21 (-) Equity exposures under an internal models approach which can alternatively be subject to a 1.250% risk weight</u></p> <p>Articles 33(1) point k) (v) and 150(4) of CRR</p> <p>According to Article 33(1) point (k) (v) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1250%.</p>
480	<p><u>1.1.202 (-) CET1 instruments of relevant financial sector entities where the institution does not have a significant investment</u></p> <p>Articles 22(27), 33(1) point (h); 40 to 43, 46(2) and (3) and 74 of CRR</p> <p>Part of the direct and indirect holdings by the institution of instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution does not have a significant investment that has to be deducted from CET1</p> <p>See alternatives to deduction when consolidation is applied (article 46(2) and (3))</p> <p>The amount to be reported can be obtained from CA4 data: IF {CA4;230} + {CA4;300} + {CA4;370} - {CA4;680} - {CA4;700} - {CA4;720} > 0</p> <p>Then = -Max[{CA4;230} + {CA4;300} + {CA4;370} - {CA4;680} - {CA4;700} - {CA4;720} - {CA4;190}] × -({CA4;230} - {CA4;680}) ÷ -({CA4;230} + {CA4;300} + {CA4;370} - {CA4;680} - {CA4;700} - {CA4;720}); 0]</p> <p>Else = 0</p>
490	<p><u>1.1.213 (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences</u></p> <p>Articles 33(1) point (c); 35 and 45(1) point (a) of CRR</p>

	<p>Part of deferred tax assets that rely in future profitability and arise from temporary differences (net of the part of associated deferred tax liabilities allocated to deferred tax assets that arise from temporary differences, according to article 35(5) point (b) of CRR) which has to be deducted, applying the 10% threshold in article 45(1) point (a) of CRR.</p> <p>The amount to be reported can be obtained from CA4 data: =Max[({CA4;040}- {CA4;090})- {CA4;200},0]</p>
500	<p><u>1.1.224 (-) CET1 instruments of financial sectorrelevant entities where the institution has a significant investment</u></p> <p>Articles 22(27); 33(1) point (i); 40 to 42; 44; 45(1) point (b); 46(1) to (3) and 74 of CRR</p> <p>Part of the direct and indirect holdings by the institution of CET1 instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution has a significant investment that has to be deducted, applying the 10% threshold in Article 45(1) point (b) of CRR.</p> <p>See alternatives to deduction when consolidation is applied (article 46(1), (2) and (3))</p> <p>The amount to be reported can be obtained from CA4 data: =Max[({CA4;440}- {CA4;690})- {CA4;200},0]</p>
510	<p><u>1.1.235 (-) Amount exceeding the 15% threshold</u></p> <p>Article 45(1) of CRR</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences, and direct and indirect holdings by the institution of the CET1 instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution has a significant investment, that has to be deducted, applying the 15% threshold in Article 45(1) of CRR.</p> <p>The amount to be reported can be obtained from CA4 and CA1 data: =Max[({CA4;040}- {CA4;090})+ {CA4;440}- {CA4;690})+ {CA1;500})+ {CA1;510})- {CA4;210},0]</p>
520	<p><u>1.1.246 Other transitional adjustments to CET1 Capital</u></p> <p>Articles 451 to 453, 458 and 461 of CRR</p> <p>Adjustments to deductions due to transitional provisions. This item is obtained directly from CA5.</p>
521	<p><u>1.1.27 Changes in CET1 capital due to Art 443a CRR</u></p> <p>Article 443a of CRR</p>
522	<p><u>1.1.28 Changes in CET1 capital due to Art 443b CRR</u></p> <p>Article 443b of CRR</p>
530	<p><u>1.2 ADDITIONAL TIER 1 CAPITAL</u></p> <p>Article 58 of CRR</p>
540	<p><u>1.2.1 Capital instruments eligible as AT1 Capital</u></p> <p>Articles 48 point (a), 49 to 51, 53 point (a) and 54 of CRR</p>
550	<p><u>1.2.1.1 Paid up capital instruments</u></p>

	<p>Articles 48 point (a) and 49 to 51 of CRR</p> <p>AT1 capital instruments, including those instruments that do not comply with the requirements set in article 49(1) points (c), (e) and (f) of CRR, which are subtracted in the next row.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
560	<p><u>1.2.1.2 (-*) Memorandum item: Capital instruments not eligible</u></p> <p>Article 49(1) points (c), (e) and (f) of CRR</p> <p>Part of the capital instruments included in previous row which is not eligible as AT1 because conditions in article 49(1) points (c) (instruments funded directly or indirectly by the institution), (e) (instruments secured or guaranteed by the group) and (f) (instruments subject to arrangements that enhance the seniority of claims under the instruments in insolvency or liquidation) of CRR are not met.</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
570	<p><u>1.2.1.3 Share premium</u></p> <p>Article 48 point (b) of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the "Paid up capital instruments" which is not included in the item "(-) Capital instruments not eligible"</p>
580	<p><u>1.2.1.4 (-) Own AT1 instruments</u></p> <p>Articles 49(1) point (b), 53 point (a) and 54 of CRR</p> <p>Own AT1 instruments held by the reporting institution or group at the reporting date directly or indirectly, and instruments not yet held, but under an actual or contingent obligation to purchase. Subject to exceptions in article 54 of CRR.</p> <p>Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>Items 1.2.1.4 to 1.2.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.2.1.5.</p>
590	<p><u>1.2.1.4.1 (-) Direct holdings of AT1 instruments</u></p> <p>Articles 22(17) 49 (1) point (b) (-), 53 point (a) and 54 point (-) of CRR</p> <p>Additional Tier 1 instruments included in item 1.2.1.1 held by institutions of the consolidated group.</p> <p>The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 54 point (a) of CRR.</p>
600	<p><u>1.2.1.4.1.1 (-) Direct holdings of own AT1 instruments that are shares</u></p>

610	<u>1.2.1.4.1.2 (-) Direct holdings of own AT1 instruments that are not shares</u>
620	<u>1.2.1.4.2 (-) Indirect holdings of AT1 instruments</u> Articles 49 (1) point (b) (ii), 53 point (a) and 54 points (b) and (c) of CRR Institutions can have indirect holdings of own AT1 instruments by holding indices in which AT1 of the institution are included; by having contractual agreements which may lead to an obligation to purchase own AT1 instruments; or because of holdings by undertakings in which the institution has a participation of 20% or more, and are not included in the consolidated group to the effects of item 1.2.1.4.1.
630	<u>1.2.1.4.2.1 (-) Underlying exposure to own AT1 instruments included in indirect holdings in the trading book in the form of holdings of index securities</u> Articles 53 point (a) and 54 of CRR The amount to be reported is the net long position
640	<u>1.2.1.4.2.2 (-) AT1 instruments which the group could be contractually obliged to purchase</u> Article 53 point (a) of CRR The amount to be reported is the potential purchase cost
650	<u>1.2.1.4.2.3 (-) Holdings of AT1 instruments by undertakings in which the institution has participation of 20% or more</u> Article 49(1) point b) (ii) of CRR This item includes the holdings of AT1 instruments by undertakings in which the institution has a participation in the form of ownership, direct or by way of control, of 20% or more of the voting rights or capital of that undertaking (i.e. the amount to be reported shall include all holdings by undertakings of the economic which are not included in item 1.2.1.4.1.
621	<u>1.2.1.4.3 (-) Synthetic holdings of AT1 instruments</u> Articles 22(30a), 49 (1) point (b), 53 point (a) and 54 of CRR
622	<u>1.2.1.5 (-) Actual or contingent obligations to purchase own AT1 instruments</u> Articles 53 point (a) and 54 of CRR According to Article 53 point (a) of CRR, “own Additional Tier 1 instruments that an institution could be obliged to purchase as a result of existing contractual obligations” shall be deducted.
660	<u>1.2.2 Transitional adjustments due to grandfathered AT1 Capital instruments</u> Articles 462(3) and (3a) , 463 to 465, 467 and 469 of CRR Amount of capital instruments transitionally grandfathered as AT1. The amount to be reported is directly obtained from CA5.
670	<u>1.2.3 Instruments issued by subsidiaries that are given recognition in AT1 Capital</u> Articles 80 and 81 of CRR

	<p>Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1.</p> <p>The amount to be reported is directly obtained from GS template: = {GS;010;300}</p>
680	<p><u>1.2.4 Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries</u></p> <p>Article 460 of CRR</p> <p>Adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions. This item is obtained directly from CA5.</p>
690	<p><u>1.2.5 (-) Reciprocal cross holdings in AT1 Capital</u></p> <p>Articles 22(26), 53 point (b) and 55 of CRR</p> <p>Holdings in AT1 instruments of relevant entities (as defined in Article 22(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution</p> <p>The amount to be reported shall be calculated on the basis of the gross longs positions, and shall include Additional Tier 1 own-fund insurance items.</p>
700	<p><u>1.2.6 (-) AT1 instruments of financial sectorrelevant entities where the institution does not have a significant investment</u></p> <p>Articles 22(27), 53 point (c); 56, 57 and 74 of CRR</p> <p>Part of the direct and indirect holdings by the institution of instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution does not have a significant investment that has to be deducted from AT1</p> <p>The amount to be reported can be obtained from CA4 data: IF {CA4;230}+{CA4;300}+{CA4;370}-{CA4;680}-{CA4;700}-{CA4;720}>0 Then = -Max[{CA4;230}+{CA4;300}+{CA4;370}-{CA4;680}-{CA4;700}-{CA4;720}- {CA4;190}]-({CA4;300}-{CA4;700})-(CA4;230)+{CA4;300}+{CA4;370}- {CA4;680}-{CA4;700}-{CA4;720};0 Else=0</p>
710	<p><u>1.2.7 (-) AT1 instruments of financial sectorrelevant entities where the institution has a significant investment</u></p> <p>Articles 22(27), 53 point (d), 56 and 74 of CRR</p> <p>Direct and indirect holdings by the institution of AT1 instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution has a significant investment are completely deducted</p> <p>The amount to be reported can be directly taken from CA4 data: = -[{CA4;510}- {CA4;710}]</p>
720	<p><u>1.2.8 (-) Excess of deduction from T2 items over T2 Capital (see item 1.3.11)</u></p> <p>Article 53 point (e) of CRR</p> <p>The amount to be reported is directly taken from another CA1 item: = -{CA1;970}</p>
730	<p><u>1.2.9 Other transitional adjustments to AT1 Capital</u></p>

	<p>Articles 454, 455, 458 and 461 of CRR</p> <p>Adjustments to deductions due to transitional provisions. This item is obtained directly from CA5.</p>
740	<p><u>1.2.10 Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)</u></p> <p>Article 33(1) point j) of CRR</p> <p>Additional Tier 1 cannot be negative, but it is possible that AT1 deductions are greater than AT1 Capital plus related share premium. When this happens, AT1 has to be equal to zero, and the excess of AT1 deductions has to be deducted from CET1.</p> <p>With this item, it is achieved that the sum of items 1.2.1 to 1.2.10 is never lower than zero. Then, if this item shows a positive figure, item 1.1.16 will be the inverse of that figure.</p> <p>The amount to be reported has to be equal to : $\text{Min}\{CA1;540\} + \{CA1;660\} + \{CA1;670\} + \{CA1;680\} + \{CA1;690\} + \{CA1;700\} + \{CA1;710\} + \{CA1;720\} + \{CA1;730\}; 0\}$</p>
741	<p><u>1.2.11 Changes in AT1 capital due to Art 443a CRR</u></p> <p>Article 433a of CRR</p>
742	<p><u>1.2.12 Changes in AT1 capital due to Art 443b CRR</u></p> <p>Article 433b of CRR</p>
750	<p><u>1.3 TIER 2 CAPITAL</u></p> <p>Article 68 of CRR</p>
760	<p><u>1.3.1 Capital instruments and subordinated loans eligible as T2 Capital</u></p> <p>Articles 59 point (a), 60 to 62, 63 point (a), and 64 of CRR</p>
770	<p><u>1.3.1.1 Paid up capital instruments and subordinated loans</u></p> <p>Articles 59 point (a), 60 and 62 of CRR</p> <p>T2 capital instruments, including those instruments that do not comply with the requirements set in Article 60 points (c), (e) and (f) of CRR, which are subtracted in the next row.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
780	<p><u>1.3.1.2 (-) Capital instruments and subordinated loans not eligible</u></p> <p>Article 60 points (c), (e) and (f); and article 61 of CRR</p> <p>Part of the capital instruments included in previous row which is not eligible as AT1 because conditions in article 60(1) points (c) (instruments funded directly or indirectly by the institution), (e) (instruments secured or guaranteed by the group) and (f) (instruments subject to arrangements that enhances the seniority of claims under the instruments in insolvency or liquidation) of CRR are not met.</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>

790	<p><u>1.3.1.3 Share premium</u></p> <p>Articles 59 point (b) and 62 of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the "Paid up capital instruments" which is not included in the item "(-) Capital instruments not eligible"</p>
800	<p><u>1.3.1.4 (-) Own T2 instruments</u></p> <p>Article 60 point (b) (i), 63 point (a), and 64 of CRR</p> <p>Own T2 instruments held <u>by the reporting institution or group at the reporting date directly or indirectly, and instruments not yet held, but under an actual or contingent obligation to purchase</u>. Subject to exceptions in article 64 of CRR.</p> <p>Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p><u>Items 1.3.1.4 to 1.3.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.3.1.5.</u></p>
810	<p><u>1.3.1.4.1 (-) Direct holdings of T2 instruments</u></p> <p>Articles 60 point (b) (i), 63 point (a) and 64 point (a) of CRR</p> <p>Tier 2 instruments included in item 1.3.1.1 held by institutions of the consolidated group.</p> <p>The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 64 point (a) of CRR.</p>
820	<u>1.3.1.4.1.1 (-) Direct holdings of own T2 instruments that are shares</u>
830	<u>1.3.1.4.1.2 (-) Direct holdings of own T2 instruments that are not shares</u>
840	<p><u>1.3.1.4.2 (-) Indirect holdings of T2 instruments</u></p> <p>Articles 22(17), 60 point (b) (ii), 63 point (a) and 64 points (b) and (c) of CRR</p> <p>Institutions can have indirect holdings of own T2 instruments by holding indices in which T2 of the institution are included; by having contractual agreements which may lead to an obligation to purchase own T2 instruments; or because of holdings by undertakings in which the institution has a participation of 20% or more, and are not included in the consolidated group to the effects of item 1.3.1.4.1.</p>
850	<p><u>1.3.1.4.2.1 (-) Underlying exposure to own T2 instruments included in indirect holdings in the trading book in the form of holdings of index securities</u></p> <p>Articles 63 point (a) and 64 of CRR</p> <p>The amount to be reported is the net long position</p>

860	<p><u>1.3.1.4.2.2 (-) T2 instruments which the group could be contractually obliged to purchase</u></p> <p>Article 63 point (a) of CRR</p> <p>The amount to be reported is the potential purchase cost</p>
870	<p><u>1.3.1.4.2.3 (-) Holdings of T2 instruments by undertakings in which the institution has participation of 20% or more</u></p> <p>Article 60 point (b) (ii) of CRR</p> <p>This item includes the holdings of T2 instruments by undertakings in which the institution has a participation in the form of ownership, direct or by way of control, of 20% or more of the voting rights or capital of that undertaking (i.e. the amount to be reported shall include all holdings by undertakings of the economic which are not included in item 1.3.1.4.1.</p>
841	<p><u>1.3.1.4.3 (-) Synthetic holdings of T2 instruments</u></p> <p>Articles 22(30a), 60 point (b), 63 point (a) and 64 of CRR</p>
842	<p><u>1.3.1.5 (-) Actual or contingent obligations to purchase own T2 instruments</u></p> <p>Articles 63 point (a) and 64 of CRR</p> <p>According to Article 63 point (a) of CRR, "own Tier 2 instruments that an institution could be obliged to purchase as a result of existing contractual obligations" shall be deducted.</p>
880	<p><u>1.3.2 Transitional adjustments due to grandfathered T2 Capital instruments</u></p> <p>Articles 462(4) and (5), 463, 464, 466, 468 and 469 of CRR</p> <p>Amount of capital instruments transitionally grandfathered as T2. The amount to be reported is directly obtained from CA5.</p>
890	<p><u>1.3.3 Instruments issued by subsidiaries that are given recognition in T2 Capital</u></p> <p>Articles 82 and 83 of CRR</p> <p>Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2.</p> <p>The amount to be reported is directly obtained from GS template: ={GS;010;310}</p>
900	<p><u>1.3.4 Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries</u></p> <p>Article 460 of CRR</p> <p>Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. This item is obtained directly from CA5.</p>
910	<p><u>1.3.5 IRB Excess of provisions over expected losses eligible</u></p> <p>Article 59 point (d) of CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with IRB approach, this item contains the positive amounts resulting from comparing the provisions and expected losses which are eligible as T2 capital.</p>

	The amount to be reported can be obtained from CA4 data: = Max [Min [{CA4;100}; 0,6% × {CA4;160}];0]
920	<p><u>1.3.6 SA General credit risk adjustments</u></p> <p>Article 59 point (c) of CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item contains the general credit risk adjustments eligible as T2 capital.</p> <p>The amount to be reported can be obtained from CA4 data: = MIN [{CA4;170}; 1,25% × {CA4;180}]</p>
930	<p><u>1.3.7 (-) Reciprocal cross holdings in T2 Capital</u></p> <p>Articles 22(26), 63 point (b) and 65 of CRR</p> <p>Holdings in T2 instruments of relevant entities (as defined in Article 22(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution.</p> <p>The amount to be reported shall be calculated on the basis of the gross longs positions, and shall include Tier 2 and Tier 3 own-fund insurance items.</p>
940	<p><u>1.3.8 (-) T2 instruments of financial sectorrelevant entities where the institution does not have a significant investment</u></p> <p>Articles 22(27), 63 point (c), 65 to 67 and 74 of CRR</p> <p>Part of the direct and indirect holdings by the institution of instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution does not have a significant investment that has to be deducted from T2.</p> <p>The amount to be reported can be obtained from CA4 data: IF {CA4;230}+{CA4;300}+{CA4;370}-{CA4;680}-{CA4;700}-{CA4;720}>0 Then = —Max[{CA4;230}+{CA4;300}+{CA4;370}-{CA4;680}-{CA4;700}-{CA4;720}- {CA4;190}] × —({CA4;370}-{CA4;720}) : —({CA4;230}+{CA4;300}+{CA4;370}- {CA4;680}-{CA4;700}-{CA4;720});0] Else=0</p>
950	<p><u>1.3.9 (-) T2 instruments of financial sectorrelevant entities where the institution has a significant investment</u></p> <p>Articles 22(27), 63 point (d), 65, 66 and 74 of CRR</p> <p>Direct and indirect holdings by the institution of T2 instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution has a significant investment are completely deducted</p> <p>The amount to be reported can be directly taken from CA4 data: = —[{CA4;580}—{CA4;730}]</p>
960	<p><u>1.3.10 Transitional adjustments to deductions from T2 Capital</u></p> <p>Articles 456 to 458 and 461 of CRR</p> <p>Adjustments to deductions due to transitional provisions. This item is obtained directly from CA5.</p>
970	<u>1.3.11 Excess of deduction from T2 items over T2 Capital (deducted in AT1)</u>

	<p>Article 53 point (e) of CRR</p> <p>Tier 2 cannot be negative, but it is possible that T2 deductions are greater than T2 Capital plus related share premium. When this happens, T2 has to be equal to zero, and the excess of T2 deductions has to be deducted from AT1.</p> <p>With this item, it is achieved that the sum of items 1.3.1 to 1.3.11 is never lower than zero. Then, if this item shows a positive figure, item 1.2.8 will be the inverse of that figure.</p> <p>The amount to be reported has to be equal to : = - Min[{CA1;760} + {CA1;880} + {CA1;890} + {CA1;900} + {CA1;910} + {CA1;920} + {CA1;930} + {CA1;940} + {CA1;950} + {CA1;960}; 0]</p>
971	<p><u>1.3.12 Changes in T2 capital due to Art 443a CRR</u></p> <p>Article 443a of CRR</p>
972	<p><u>1.3.13 Changes in T2 capital due to Art 443b CRR</u></p> <p>Article 443b of CRR</p>

1.3. CA2 sub-template

1.3.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><u>1. TOTAL RISK EXPOSURE AMOUNT</u></p> <p>Articles 87(3), 90, 91 and 93 of CRR</p> <p>= {CA2;040} + {CA2;490} + {CA2;520} + {CA2;620} + {CA2;660} + {CA2;670} + {CA2;700} + {CA2;710}</p>
020	<p><u>1* Of which: Investment firms under Article 90 paragraph 2 and Article 93 of CRR</u></p> <p>For investment firms under Article 90 (2) and Article 93 of CRR</p> <p>= {CA2;010}</p>
030	<p><u>1** Of which : Investment firms under Article 91 paragraph 1 and 2 and Article 92 of CRR</u></p> <p>For investment firms under Article 91 (2) and Article 93 of CRR</p> <p>= {CA2;010}</p>
040	<p><u>1.1 RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTER-PARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</u></p> <p>Article 87(3) points (a) and (f) of CRR</p> <p>= {CA2;050} + {CA2;240} + {CA2;460}</p>
050	<p><u>1.1.1 Standardised approach (SA)</u></p> <p>CR SA and SEC SA template templates at the level of total exposures.</p>

	= {CA2;060} + {CA2;220}
060	<p><u>1.1.1.1 SA exposure classes excluding securitisations positions</u></p> <p>CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 107 of CRR excluding securitisation positions.</p> <p>= {CA2;070} + {CA2;080} + {CA2;090} + ... + {CA2;210}</p>
070	<p><u>1.1.1.1.01 Central governments or central banks</u></p> <p>CR SA Total. Claims or contingent claims</p>
080	<p><u>1.1.1.1.02 Regional governments or local authorities</u></p> <p>CR SA Total. Claims or contingent claims</p>
090	<p><u>1.1.1.1.03 Public sector entities</u></p> <p>CR SA Total. Claims or contingent claims</p>
100	<p><u>1.1.1.1.04 Multilateral Development Banks</u></p> <p>CR SA Total. Claims or contingent claims</p>
110	<p><u>1.1.1.1.05 International Organisations</u></p> <p>CR SA Total. Claims or contingent claims</p>
120	<p><u>1.1.1.1.06 Institutions</u></p> <p>CR SA Total. Claims or contingent claims</p>
130	<p><u>1.1.1.1.07 Corporates</u></p> <p>CR SA Total. Claims or contingent claims</p>
140	<p><u>1.1.1.1.08 Retail</u></p> <p>CR SA Total. Claims or contingent claims</p>
150	<p><u>1.1.1.1.09 Secured by mortgages on immovable property</u></p> <p>CR SA Total. Claims or contingent claims</p>

160	<u>1.1.1.1.10 Exposures in default</u> CR SA Total.
170	<u>1.1.1.1.11 Items associated with particular high risk</u> Covered bonds CR SA Total. Claims
180	<u>1.1.1.1.12 Covered bonds</u> Claims on institutions and corporate with a short-term credit assessment CR SA Total.
190	<u>1.1.1.1.13 Claims on institutions and corporate with a short-term credit assessment</u> Collective investments undertakings (CIU) CR SA Total. Claims
200	<u>1.1.1.1.14 Collective investments undertakings (CIU)</u> Equity CR SA Total.
210	<u>1.1.1.1.15 Equity</u> Other items CR SA Total.
<u>211</u>	<u>1.1.1.1.16 Other items</u> <u>CR SA</u>
220	<u>1.1.1.2 Securitisations positions SA</u> CR SEC SA template at the level of total securitisation types
230	<u>1.1.1.2.* Of which: resecuritisation</u> CR SEC SA template at the level of total securitisation types
240	<u>1.1.2 Internal ratings based Approach (IRB)</u> $=\{CA2;250\} + \{CA2;310\} + \{CA2;420\} + \{CA2;430\} + \{CA2;450\}$
250	<u>1.1.2.1 IRB approaches when neither own estimates of LGD nor Conversion Factors are used</u> CR IRB template at the level of total exposures (when own estimates of LGD and/or

	CCF are not used) = {CA2;260} + {CA2;270} + {CA2;280} + {CA2;290} + {CA2;300}
260	<u>1.1.2.1.01 Central governments and central banks</u> CR IRB
270	<u>1.1.2.1.02 Institutions</u> CR IRB
280	<u>1.1.2.1.03 Corporates - SME</u> CR IRB
290	<u>1.1.2.1.04 Corporates – Specialised Lending</u> CR IRB
300	<u>1.1.2.1.05 Corporates – Other</u> CR IRB
310	<u>1.1.2.2 IRB approaches when own estimates of LGD and/or Conversion Factor are used</u> CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are used) = {CA2;320} + {CA2;330} + {CA2;340} + {CA2;350} + {CA2;360} + {CA2;370} + {CA2;380} + {CA2;390} + {CA2;400} + {CA2;410}
320	<u>1.1.2.2.01 Central governments and central banks</u> CR IRB
330	<u>1.1.2.2.02 Institutions</u> CR IRB
340	<u>1.1.2.2.03 Corporates - SME</u> CR IRB
350	<u>1.1.2.2.04 Corporates – Specialised Lending</u> CR IRB
360	<u>1.1.2.2.05 Corporates – Other</u> CR IRB
370	<u>1.1.2.2.06 Retail – secure by real estate SME</u> CR IRB
380	<u>1.1.2.2.07 Retail – secure by real estate non-SME</u>

	CR IRB
390	<u>1.1.2.2.08 Retail – Qualifying revolving</u> CR IRB
400	<u>1.1.2.2. 09 Retail – Other SME</u> CR IRB
410	<u>1.1.2.2.10 Retail – Other non-SME</u> CR IRB
420	<u>1.1.2.3 Equity IRB</u> CR EQU IRB
430	<u>1.1.2.4 Securitisations positions IRB</u> CR SEC IRB template at the level of total securitisation types
440	<u>1.1.2.4* Of which: resecuritisation</u> CR SEC IRB template at the level of total securitisation types
450	<u>1.1.2.5 Other non credit-obligation assets</u> No link. The amount to be reported is the risk weighted exposure amount as calculated according to Article 152 of CRR.
460	<u>1.1.3 Risk exposure amount for default funds contributions</u> $=\{CA2;470\} + \{CA2;480\}$
470	<u>1.1.3.1 Risk exposure amount for exposures to complying CCPs</u> Own funds requirements for default fund contributions according to Article 298 of CRR. Without link to any template.
480	<u>1.1.3.2 Risk exposure amount for exposures to non-complying CCPs</u> Own funds requirements for default fund contributions according to Article 300 of CRR. Without link to any template.
490	<u>1.2 SETTLEMENT/DELIVERY RISK</u> Articles 87(3) point (c) (ii) and 87(4) point (b) of CRR $=\{CA2;500\} + \{CA2;510\}$
500	<u>1.2.1 Settlement/delivery risk in the non-Trading book</u> CR SETT
510	<u>1.2.2 Settlement/delivery risk in the Trading book</u> CR SETT

520	<p><u>1.3 TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS</u></p> <p>Articles 87(3) points (b) (i) and (c) (i) and (iii), and 87(4) point (b) of CRR</p> <p>= {CA2;530} + {CA2;610}</p>
530	<p><u>1.3.1 Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)</u></p> <p>= {CA2;540} + {CA2;580} + {CA2;590} + {CA2;600}</p>
540	<p><u>1.3.1.1 Traded debt instruments</u></p> <p><u>MKR SA TDI template at the level of total currencies.</u></p> <p>= {CA2;550} + {CA2;560} + {CA2;570}</p>
550	<p><u>1.3.1.1.01 General and specific risk reported in MKR SA TDI</u></p> <p>MKR SA TDI template at the level of total currencies. General risk of all positions (including securitisation positions and CTP positions) will be reported in the MKR SA TDI. General risk of all positions (including securitisation positions and CTP positions) will be reported in the MKR SA TDI.</p> <p>Specific risk of interest positions except of securitisation positions and CTP positions will be reported in the MKR SA TDI</p>
560	<p><u>1.3.1.1.02 Specific risk securitisations positions</u></p> <p>MKR SA SEC</p>
570	<p><u>1.3.1.1.03 Specific risk correlation trading portfolio</u></p> <p>MKR SA CTP</p>
580	<p><u>1.3.1.2 Equity</u></p> <p>MKR SA EQU template at the level of total national markets.</p>
590	<p><u>1.3.1.3 Foreign Exchange</u></p> <p>MKR SA FX</p>
600	<p><u>1.3.1.4 Commodities</u></p> <p>MKR SA COM template at the level of total commodities.</p>
610	<p><u>1.3.2 Risk exposure amount for positions, foreign exchange and commodity risks under internal models (IM)</u></p> <p>MKR IM</p>
620	<p><u>1.4 TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)</u></p> <p>Article 87(3) point (e) and 87(4) point (b) of CRR</p> <p>For investment firms under Article 90 (2), Article 91 (2) and Article 93 of CRR this element will be zero.</p>

	$=\{CA2;630\} + \{CA2;640\} + \{CA2;650\}$
630	<p><u>1.4.1 OpR Basic Indicator approach (BIA)</u></p> <p>OPR</p>
640	<p><u>1.4.2 OpR Standardised (TSA) / Alternative Standardised (ASA) approaches</u></p> <p>OPR</p>
650	<p><u>1.4.3 OpR Advanced measurement approaches (AMA)</u></p> <p>OPR</p>
660	<p><u>1.5 ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS</u></p> <p>Articles 90(2), 91(2), 92 and 93(1) point (a) of CRR</p> <p>Only for investment firms under Article 90 (2), Article 91 (2) and Article 93 of CRR. See also Article 92 of CRR</p> <p>Investment firms under Article 91 of CRR shall report the amount referred to in Article 92 multiplied by 12.5.</p> <p>Investment firms under Article 90 of CRR shall report:</p> <ul style="list-style-type: none"> - If the amount referred to in article 90(2) point (a) of CRR is greater than the amount referred to in article 90(2) point (b) of CRR, the amount to be reported is zero. - If the amount referred to in article 90(2) point (b) of CRR is greater than the amount referred to in article 90(2) point (a) of CRR, the amount to be reported is the result of subtracting the latter amount from the former.
670	<p><u>1.6 TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT</u></p> <p>Article 87(3) point (d) of CRR</p> <p>$=\{CA2;680\} + \{CA2;690\}$</p>
680	<p><u>1.6.1 Advanced method</u></p> <p>Own funds requirements for credit valuation adjustment risk according to Article 373 of CRR. Without link to any template.</p>
690	<p><u>1.6.2 Standardised method</u></p> <p>Own funds requirements for credit valuation adjustment risk according to Article 374 of CRR .Without link to any template.</p>
700	<p><u>1.7 TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK</u></p> <p>Articles 87(3) point (b) (ii) and 384 to 390 of CRR</p>
710	<u>1.8 OTHER RISK EXPOSURE AMOUNTS</u>

	<p>Articles 443a, 443b and 476 of CRR</p> <p>Institutions shall report the amounts needed to comply with the following: The temporary capital ratio for the Basel I floor set in Article 476 (IRB institutions). Stricter prudential requirements imposed by the Commission, in accordance with Article 443a and 443b of CRR</p> <p>Stricter prudential requirements based on national acts</p> <p>= {CA2;720} + {CA2;730} + {CA2;740}</p>
720	<p><u>1.8.1 Of which: Additional risk exposure amount due to application of Basel I floor</u></p> <p>Article 476 (1) point b) of CRR</p>
730	<p><u>1.8.2 Of which: Additional stricter prudential requirements based on Art 443a</u> Stricter prudential requirements based on Commission delegated acts</p> <p>Article 443a of CRR</p>
740	<p><u>1.8.2*3 Of which: requirements for large exposures</u> Stricter prudential requirements based on national acts</p> <p>Article 443a of CRR</p> <p>Explanatory text for consultation purposes: Additional capital requirements requested by national supervisors. (Depending on the current discussion related to CRD IV) Examples: In case the qualifying holdings outside the financial sector are treated according to article 84 (3) CRR, this item should be used. Additional capital requirement for OPR – following "Terms and conditions in AMA decisions" according to CEBS GL 21, part "Guidelines on the allocation of the AMA capital", paragraph 10)</p>
750	<p><u>1.8.2** Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property</u></p> <p>Article 443a of CRR</p>
760	<p><u>1.8.2*** Of which: Of which: due to intra financial sector exposures</u></p> <p>Article 443a of CRR</p>
770	<p><u>1.8.3 Of which: Additional stricter prudential requirements based on Art 443b</u></p> <p>Article 443b of CRR</p>

1.4. CA3 sub-template

1.4.1. 4.1 Instructions concerning specific rows

Rows	Legal references and instructions
010	<u>1 CET1 Capital ratio</u>

	<p>Legal reference: Article 87(2) point (a) of CRR</p> <p>Instructions: The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount. The amount to be reported is obtained from CA1 and CA2 data: $=\{CA1;020\} / \{CA2;010\}$</p>
020	<p><u>2 Surplus(+)/Deficit(-) of CET1 capital</u></p> <p>Instructions: This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in Article 87(1) point (a) of CRR (4,5%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. The amount to be reported is obtained from CA1 and CA2 data: $=\{CA1;020\} - \{CA2;010\} \times 4,5\%$</p>
030	<p><u>3 T1 Capital ratio</u></p> <p>Legal reference: Article 87(2) point (b) of CRR</p> <p>Instructions: The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount. The amount to be reported is obtained from CA1 and CA2 data: $= (\{CA1;020\} + \{CA1;530\}) / \{CA2;010\}$</p>
040	<p><u>4 Surplus(+)/Deficit(-) of T1 capital</u></p> <p>Instructions: This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in Article 87(1) point (b) of CRR (6%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. The amount to be reported is obtained from CA1 and CA2 data: $= (\{CA1;020\} + \{CA1;530\}) - \{CA2;010\} \times 6\%$</p>
050	<p><u>5 Total capital ratio</u></p> <p>Legal reference: Article 87(2) point (c) of CRR</p> <p>Instructions: The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount. The amount to be reported is obtained from CA1 and CA2 data: $= \{CA1;010\} / \{CA2;010\}$</p>
060	<p><u>6 Surplus(+)/Deficit(-) of total capital</u></p> <p>This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in Article 87(1) point (c) of CRR (8%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. The amount to be reported is obtained from CA1 and CA2 data: $= \{CA1;010\} - \{CA2;010\} \times 8\%$</p>

1.5. CA4 sub-template

1.5.1. Instructions concerning specific rows

Rows	Legal references and instructions
010	<p><u>1. Total deferred tax assets</u></p> <p>The amount reported in this item shall be equal to the amount reported in the accounting balance sheet.</p>
020	<p><u>1.1 Deferred tax assets that do not rely on future profitability</u></p> <p>Article 36 of CRR</p> <p>Deferred tax assets that do not rely on future profitability, and thus are subject to the application of a risk weight.</p>
030	<p><u>1.2 Deferred tax assets that rely on future profitability and do not arise from temporary differences</u></p> <p>Articles 33(1) point (c) and 35 of CRR</p> <p>Deferred tax assets that rely on future profitability, but do not arise from temporary differences, and thus are not subject to any threshold (i.e. are completely deducted from CET1).</p> <p>The amount to be reported is gross of any deferred tax liabilities deduction.</p>
040	<p><u>1.3 Deferred tax assets that rely on future profitability and arise from temporary differences</u></p> <p>Articles 33(1) point (c); 35 and 45(1) point (a) of CRR</p> <p>Deferred tax assets that rely on future profitability and arise from temporary differences, and thus, their deduction from CET1 is subject to 10% and 15% thresholds in Article 45 of CRR.</p> <p>The amount to be reported is gross of any deferred tax liabilities deduction.</p>
050	<p><u>2 Total deferred tax liabilities</u></p> <p>The amount reported in this item shall be equal to the amount reported in the accounting balance sheet.</p>
060	<p><u>2.1 Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability</u></p> <p>Article 35(3) and (4) of CRR</p> <p>Deferred tax liabilities for which conditions in Article 35(3) and (4) of CRR are not met. Hence, this item shall include the deferred tax liabilities that reduce the amount of goodwill, other intangible assets or defined benefit pension fund assets required to be deducted, which are reported, respectively, in CA1 items 1.1.10.3, 1.1.11.2 and 1.1.14.2.</p>

070	<u>2.2 Deferred tax liabilities deductible from deferred tax assets that rely on future profitability</u>
	Article 35 of CRR
080	<u>2.2.1 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences</u>
	Article 35 (3), (4) and (5) of CRR Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, according to Article 35(3) and (4) of CRR, and are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences, according to Article 35(5) of CRR
090	<u>2.2.2 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences</u>
	Article 35 (3), (4) and (5) of CRR Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, according to Article 35(3) and (4) of CRR, and are allocated to deferred tax assets that rely on future profitability and arise from temporary differences, according to Article 35(5) of CRR
100	<u>3. IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions provisions to expected losses</u>
	Articles 33(1) point (d), 59 point (d), 154 and 155 of CRR This item will shall only present amount for be reported by IRB institutions.
110	<u>3.1 Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount</u>
	Article 155 of CRR <u>This item shall only be reported by IRB institutions.</u>
120	<u>3.1.1 General credit risk adjustments</u>
	Article 155 of CRR <u>This item shall only be reported by IRB institutions.</u>
130	<u>3.1.2 Specific credit risk adjustments</u>
	Article 155 of CRR <u>This item shall only be reported by IRB institutions.</u>
<u>131</u>	<u>3.1.3 Additional value adjustments and other own funds reductions</u>
	<u>Articles 31, 105 and 155 of CRR</u> <u>This item shall only be reported by IRB institutions.</u>

140	<p>3.2.2 Total expected losses eligible for inclusion in the adjustment to capital in respect of the difference between expected loss and provisions (excluding equity expected loss amounts)</p> <p>Articles 154(5), (6) and (10), and 155 of CRR</p>
150	<p>4 Equity expected loss amounts</p> <p>Article 154(7) to (9) of CRR</p>
160	<p><u>5 Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2</u></p> <p>Article 59 point (d) of CRR</p> <p>For IRB institutions, according to Article 59 point (d) of CRR, the excess amount of provisions (to expected losses) eligible for inclusion in Tier 2 capital is capped at 0.6% of risk-weighted exposure amounts.</p> <p>The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 0.6%) which is the base for calculating the cap.</p>
170	<p><u>6 Total gross provisions eligible for inclusion in T2 capital</u></p> <p>Article 59 point (c) of CRR</p> <p>This item includes the general credit risk adjustments that are eligible for inclusion in T2 capital, before cap.</p> <p>The amount to be reported shall be gross of tax effects.</p>
180	<p><u>7 Risk weighted exposure amounts for calculating the cap to the provision eligible as T2</u></p> <p>Article 59 point (c) of CRR</p> <p>According to Article 59 point (c) of CRR, the credit risk adjustments eligible for inclusion in Tier 2 capital is capped at 1.25% of risk-weighted exposure amounts.</p> <p>The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 1.25%) which is the base for calculating the cap.</p>
190	<p><u>8 Threshold non deductible of holdings in relevant entities where an institution does not have a significant investment</u></p> <p>Article 43(1) point (a) of CRR</p> <p>This item contains the threshold up to which holdings in a relevant entity where an institution does not have a significant investment are not deducted. Therefore, the amount includes the items which are the base of the threshold, and multiplies that base by 10%.</p> <p>The amount can be calculated from CA1 data: $= 10\% \times \{[CA1;030] + [CA1;130] + [CA1;180] + [CA1;200] + [CA1;210] + [CA1;230] + [CA1;250] + [CA1;300] + [CA1;340] + [CA1;370] + [CA1;380] + [CA1;390] + [CA1;430] + [CA1;450] + [CA1;460] + [CA1;470]\}$</p>
200	<p><u>9 10% CET1 threshold in Article 45 of CRR</u></p> <p>Article 45(1) points (a) and (b) of CRR</p> <p>This item contains the 10% threshold for holdings in relevant entities where an institution has a significant investment, and for deferred tax assets that are dependent on future prof-</p>

	<p>itability and arise from temporary differences. The amount includes the items which are the base of the threshold, and multiplies that base by 10%.</p> <p>The amount can be calculated from CA1 and CA4 data: $= \{CA4;190\} + 10\% \times \{[CA1;440] + [CA1;480]\}$</p>
210	<p><u>10 15% CET1 threshold in Article 45 of CRR</u></p> <p>Article 45(1) of CRR</p> <p>This item contains the 15% threshold for holdings in relevant entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences, to be applied after the 10% threshold.</p> <p>The threshold is calculated so that the amount of the two items that is recognised must not exceed 15% of the Common Equity Tier 1 capital, calculated after all deductions, not including any adjustment due to transitional provisions.</p> <p>The amount can be calculated from CA4 data: $= 15\% \times \{[CA4;200]/10\% - ([CA4;040] - [CA4;090] + [CA4;440])/85\%$</p>
220	<p><u>11 Eligible capital for the purposes of qualifying holdings outside the financial sector and large exposures</u></p> <p>Article 4(23)</p> <p>“Eligible capital” is defined, for the purposes of qualifying holdings outside the financial sector and large exposures, as the sum of CET1, AT1, and T2 which is equal to or less than 25% of own funds.</p> <p>The amount can be calculated from CA1 data: $= [CA1;020] + [CA1;530] + \text{Min} \{[CA1;750]; 25\% \times [CA1;010]\}$</p>
230	<p><u>12 Holdings of CET1 capital of financial sector relevant entities where the institution does not have a significant investment, net of short positions</u></p> <p>Articles 41 to 43 and 46 of CRR</p>
240	<p><u>12.1 Direct holdings of CET1 capital Direct holdings of CET1 capital of financial sector relevant entities where the institution does not have a significant investment</u></p> <p>Articles 41, 42 point (a), 43 and 46 of CRR</p>
250	<p><u>12.1.1 Gross direct holdings of CET1 capital of financial sector relevant entities where the institution does not have a significant investment</u></p> <p>Articles 41, 43 and 46 of CRR</p> <p>Direct holdings of CET1 capital of relevant entities where the institution does not have a significant investment, excluding:</p> <ul style="list-style-type: none"> a) Underwriting positions held for 5 working days or fewer; b) The amounts relating to the investments for which any alternative in article 46 is applied; and c) Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR
260	<p><u>12.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p>

	<p>Article 42 point (a) of CRR</p> <p>Article 42 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
270	<p><u>12.2 Indirect holdings of CET1 capital of financial sectorrelevant entities where the institution does not have a significant investment</u></p> <p>Articles 22(17), 41 and 42 of CRR</p>
280	<p><u>12.2.1 Gross indirect holdings of CET1 capital of financial sectorrelevant entities where the institution does not have a significant investment</u></p> <p>Articles 22(17), 41 and 42 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR shall not be included</p>
290	<p><u>12.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Articles 22(17) and 42 point (a) of CRR</p> <p>Article 42 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
291	<p><u>12.3.1 Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Articles 22(30a), 41 and 42 of CRR</p>
292	<p><u>12.3.2 Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Articles 22(30a), 41 and 42 of CRR</p>
293	<p><u>12.3.3 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p>Articles 22(30a) and 42 of CRR</p>
300	<p><u>13 Holdings of AT1 capital of financial sectorrelevant entities where the institution does not have a significant investment, net of short positions</u></p> <p>Articles 55 to 57 of CRR</p>
310	<p><u>13.1 Direct holdings of AT1 capital of financial sectorrelevant entities where the institution does not have a significant investment</u></p> <p>Articles 55, 56 point (a) and 57(2) of CRR</p>

320	<p><u>13.1.1 Gross direct holdings of AT1 capital of financial sector relevant entities where the institution does not have a significant investment</u></p> <p>Articles 55 and 57(2) of CRR</p> <p>Direct holdings of AT1 capital of relevant entities where the institution does not have a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer; and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR</p>
330	<p><u>13.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 56 point (a) of CRR</p> <p>Article 56 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
340	<p><u>13.2 Indirect holdings of AT1 capital of financial sector relevant entities where the institution does not have a significant investment</u></p> <p>Articles 22(17), 55 and 56 of CRR</p>
350	<p><u>13.2.1 Gross indirect holdings of AT1 capital of financial sector relevant entities where the institution does not have a significant investment</u></p> <p>Articles 22(17), 55 and 56 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR shall not be included</p>
360	<p><u>13.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Articles 22(17) and 56 of CRR</p> <p>Article 56 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
361	<p><u>13.3 Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Articles 22(30a), 55 and 56 of CRR</p>
362	<p><u>13.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Articles 22(30a), 55 and 56 of CRR</p>
363	<p><u>13.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p>

	<u>Articles 22(30a) and 56 of CRR</u>
370	<p><u>14. Holdings of T2 capital of financial sectorrelevant entities where the institution does not have a significant investment, net of short positions</u></p> <p>Articles 65 to 67 of CRR</p>
380	<p><u>14.1 Direct holdings of T2 capital of financial sectorrelevant entities where the institution does not have a significant investment</u></p> <p>Articles 65, 66 point (a) and 67(2) of CRR</p>
390	<p><u>14.1.1 Gross direct holdings of T2 capital of financial sectorrelevant entities where the institution does not have a significant investment</u></p> <p>Articles 65 and 67(2) of CRR</p> <p>Direct holdings of T2 capital of relevant entities where the institution does not have a significant investment, excluding:</p> <ul style="list-style-type: none"> a) Underwriting positions held for 5 working days or fewer; and b) Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR
400	<p><u>14.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 66 point (a) of CRR</p> <p>Article 66 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
410	<p><u>14.2 Indirect holdings of T2 capital of financial sectorrelevant entities where the institution does not have a significant investment</u></p> <p>Article 22(17), 65 and 66 of CRR</p>
420	<p><u>14.2.1 Gross indirect holdings of T2 capital of financial sectorrelevant entities where the institution does not have a significant investment</u></p> <p>Articles 22(17), 65 and 66 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR shall not be included</p>
430	<p><u>14.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Articles 22(17) and 66 of CRR</p> <p>Article 66 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>

431	<p><u>14.3 Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Articles 22(30a), 65 and 66 of CRR</p>
432	<p><u>14.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Articles 22(30a), 65 and 66 of CRR</p>
433	<p><u>14.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p>Articles 22(30a) and 66 of CRR</p>
440	<p><u>15 Holdings of CET1 capital of financial sector relevant entities where the institution has a significant investment, net of short positions</u></p> <p>Articles 41, 42, 44 and 46 of CRR</p>
450	<p><u>15.1 Direct holdings of CET1 capital of financial sector relevant entities where the institution has a significant investment</u></p> <p>Articles 41, 42 point (a), 44 and 46 of CRR</p>
460	<p><u>15.1.1 Gross direct holdings of CET1 capital of financial sector relevant entities where the institution has a significant investment</u></p> <p>Articles 41, 42 point (a), 44 and 46 of CRR</p> <p>Direct holdings of CET1 capital of relevant entities where the institution has a significant investment, excluding:</p> <ul style="list-style-type: none"> a) Underwriting positions held for 5 working days or fewer; b) The amounts relating to the investments for which any alternative in article 46 is applied; and c) Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR
470	<p><u>15.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 42 point (a) of CRR</p> <p>Article 42 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
480	<p><u>15.2 Indirect holdings of CET1 capital of financial sector relevant entities where the institution has a significant investment</u></p> <p>Articles 22(17), 41 and 42 of CRR</p>
490	<p><u>15.2.1 Gross indirect holdings of CET1 capital of financial sector relevant entities where the institution has a significant investment</u></p> <p>Articles 22(17), 41 and 42 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is ob-</p>

	<p>tained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR shall not be included</p>
500	<p><u>15.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Articles 22(17) and 42 of CRR</p> <p>Article 42 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
501	<p><u>15.3 Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Articles 22(30a), 41 and 42 of CRR</p>
502	<p><u>15.3.1 Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Articles 22(30a), 41 and 42 of CRR</p>
503	<p><u>15.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p>Articles 22(30a) and 42 of CRR</p>
510	<p><u>16 Holdings of AT1 capital of financial sectorrelevant entities where the institution has a significant investment, net of short positions</u></p> <p>Articles 53 point(d), 55 and 56 of CRR</p>
520	<p><u>16.1 Direct holdings of AT1 capital of financial sectorrelevant entities where the institution has a significant investment</u></p> <p>Articles 53 point(d), 55 and 56 of CRR</p>
530	<p><u>16.1.1 Gross direct holdings of AT1 capital of financial sectorrelevant entities where the institution has a significant investment</u></p> <p>Articles 53 point(d) and 55 of CRR</p> <p>Direct holdings of AT1 capital of relevant entities where the institution has a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer (Article 53 point (d); and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR</p>
540	<p><u>16.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 56 point(a) of CRR</p> <p>Article 56 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>

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550	<p><u>16.2 Indirect holdings of AT1 capital of financial sectorrelevant entities where the institution has a significant investment</u></p> <p>Articles 22(17), 55 and 56 of CRR</p>
560	<p><u>16.2.1 Gross indirect holdings of AT1 capital of financial sector relevant entities where the institution has a significant investment</u></p> <p>Articles 22(17), 55 and 56 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR shall not be included</p>
570	<p><u>16.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Article 22(17) and 56 of CRR</p> <p>Article 56 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
571	<p><u>16.3 Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Articles 22(30a), 55 and 56 of CRR</p>
572	<p><u>16.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Articles 22(30a), 55 and 56 of CRR</p>
573	<p><u>16.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p>Articles 22(30a) and 56 of CRR</p>
580	<p><u>17 Holdings of T2 capital of financial sector relevant entities where the institution has a significant investment, net of short positions</u></p> <p>Articles 63 point (d), 65 and 66 of CRR</p>
590	<p><u>17.1 Direct holdings of T2 capital of financial sector relevant entities where the institution has a significant investment</u></p> <p>Articles 63 point (d), 65 and 66 of CRR</p>
600	<p><u>17.1.1 Gross direct holdings of T2 capital of financial sector relevant entities where the institution has a significant investment</u></p> <p>Article s 63 point (d) and 65 of CRR</p> <p>Direct holdings of T2 capital of relevant entities where the institution has a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer (Article 63 point (d); and</p>

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	b) Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR
610	<p><u>17.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 66 point (a) of CRR</p> <p>Article 66 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
620	<p><u>17.2 Indirect holdings of T2 capital of financial sector relevant entities where the institution has a significant investment</u></p> <p>Articles 22(17), 65 and 66 of CRR</p>
630	<p><u>17.2.1 Gross indirect holdings of T2 capital of financial sector relevant entities where the institution has a significant investment</u></p> <p>Articles 22(17), 65 and 66 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR shall not be included</p>
640	<p><u>17.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Articles 22(17), 66 of CRR</p> <p>Article 66 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
641	<p><u>17.3 Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</u></p> <p><u>Articles 22(30a), 65 and 66 of CRR</u></p>
642	<p><u>17.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</u></p> <p><u>Articles 22(30a), 65 and 66 of CRR</u></p>
643	<p><u>17.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p><u>Articles 22(30a) and 66 of CRR</u></p>
650	<p><u>18 Risk weighted exposures of CET1 holdings in financial sector relevant entities which are not deducted from the institution's CET1 capital</u></p> <p>Article 43(4) of CRR</p>
660	<p><u>19 Risk weighted exposures of AT1 holdings in financial sector relevant entities which are not deducted from the institution's AT1 capital</u></p>

	Article 57 of CRR
670	<p><u>20 Risk weighted exposures of T2 holdings in financial sector relevant entities which are not deducted from the institution's T2 capital</u></p> <p>Article 67 of CRR</p>
680	<p><u>21 Holdings on CET1 Capital Instruments of financial sector relevant entities where the institution does not have a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 12.1.</p>
690	<p><u>22 Holdings on CET1 Capital Instruments of financial sector relevant entities where the institution has a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 15.1.</p>
700	<p><u>23 Holdings on AT1 Capital Instruments of financial sector relevant entities where the institution does not have a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 13.1.</p>
710	<p><u>24 Holdings on AT1 Capital Instruments of financial sector relevant entities where the institution has a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 16.1.</p>
720	<p><u>25 Holdings on T2 Capital Instruments of financial sector relevant entities where the institution does not have a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from T2 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 14.1.</p>

730	<p>26 Holdings on T2 Capital Instruments of financial sector relevant entities where the institution has a significant investment temporary waived</p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from T2 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 17.1.</p>
740	<p>27 Combined Buffer Requirement</p> <p>Article 122 point (2) of CRD</p>
750	<p>27.1 Capital conservation buffer</p> <p>Article 122 point (1) of CRD</p> <p>Percentage of capital conservation buffer which the reporting institutions is required to maintain.</p>
760	<p>27.2 Countercyclical buffer rate</p> <p>Article 122 point (3) of CRD</p> <p>Percentage of specific countercyclical capital buffer which the reporting institutions is required to maintain.</p>
740	<p>27 Combined Buffer Requirement</p> <p>Article 122 point (2) of CRD</p> <p>The combined buffer requirement is the sum of the capital conservation buffer and the institution specific countercyclical buffer. Therefore an amount is reported in this cell.</p>
750	<p>27.1 Total capital conservation buffer</p> <p>=27.1.1 + 27.1.2</p>
751	<p>27.1.1 Total capital conservation buffer</p> <p>Article 122 point (1) of CRD</p> <p>According to Article 123 (1) the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2.5% is stable, an amount shall be reported in this cell.</p>
760	<p>27.1.2 Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State</p> <p>Article 443a point 1c (iv) of CRR</p> <p>In this cell the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested according to Article 443a CRR in addition to the capital conservation buffer shall be reported.</p>
770	<p>27.2 Countercyclical buffer</p> <p>Article 122 point (3) of CRD</p>

	<u>In this cell the concrete amount of the countercyclical buffer shall be reported.</u>
<u>780</u>	<u>28 Systemic risk buffer</u> <u>Article 124 a of CRD</u> <u>In this cell the amount of the systemic risk buffer shall be reported.</u>

1.6. CA5 sub-template

1.6.1. General remarks

16. CA5 summarizes the calculation of own funds elements and deductions subject to the transitional provisions laid down in Articles 449 to 469 of CRR.

17. CA5 is structured as follows:

- a. Table 5.1 Summary. This table summarizes the total adjustments which need to be made to the different components of own funds (reported in CA1 according to the final provisions) as a consequence of the application of the transitional provisions. The elements of this table are presented as “adjustments” to the different capital components in CA1, in order to reflect in own funds components the effects of the transitional provisions.
- ~~b. Tables 5.2 to 11 of CA5 provide further details on the calculation of those grandfathered instruments which do not constitute state aid, own fund elements and deductions under the transitional provisions. These templates are inserted in sections and subsections~~
- ~~e. Section 1 contains the grandfathered instruments tables (Tables 2 and 3)~~
- ~~d. Section 2 contains the minority interests and equivalent tables (Tables 4 and 5)~~
- ~~e. Section 3 contains the other adjustments due to transitional provisions~~
- ~~f. Section 3.1 contains the adjustments to unrealised gains and losses (Table 6)~~
- ~~g. Section 3.2 contains the adjustments to deductions (Table 7 to 10)~~
- ~~h. Section 3.3 contains the additional filters and deductions~~
- ~~i. b.~~

18.

19. As a general concept, institutions shall report in the first four columns the adjustments to Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital as well as the amount to be treated as risk weighted assets.. Also institutions are required to report the applicable percentage in column 050 and the eligible amount without the recognition of transitional provisions in column 060.

20. Institutions shall only report elements in CA5 during the period where transitional provisions in accordance with Part Ten of CRR apply.

~~18-21. Some of the transitional provisions require a deduction from Tier 1. If this is the case the residual amount of a deduction or deductions is applied to Tier 1 and there is insufficient AT1 to absorb this amount then the excess should be deducted from CET1.~~

1.6.2. Table CA5.1 + Summary

22. Institutions shall report in Table 5.1 the overall impact of applying the transitional provisions to own funds components as laid down in Articles 449 to 469 of CRR, compared to applying the final provisions laid down in Title II of Part Two of CRR.

23. Institutions shall report in item 1.1 information in relation with the transitional provisions of grandfathered instruments. The own funds instruments, eligible as Common Equity, Additional Tier 1 or Tier 2 capital, include: The figures to be reported in ~~Section item 1.1.1~~ of CA 5.1 can be derived from the respective sections of CA 5.2.

24. Institutions shall report in item 1.2 information in relation with the transitional provisions of minority interests and additional Tier 1 and Tier 2 instruments issued by subsidiaries (in accordance with Articles 459 and 460 of CRR).

25. Under item 1.3 institutions shall report information in relation with the transitional provisions of:

26. Unrealized gains and losses.

27. Deductions as well as

28. Additional filters and deductions.

29. _____

1.6.2.1. Instructions concerning specific columns

Columns Legal references and instructions	
<u>010</u>	<u>Adjustments to CET1</u>
<u>020</u>	<u>Adjustments to AT1</u>
<u>030</u>	<u>Adjustments to Tier 1</u>
<u>0430</u>	<u>Adjustments to T2</u>
<u>040</u>	<u>Adjustments included in RWAs</u> <u>Column 050 includes the relevant residual amount, i.e. prior the application of provisions of Chapter 2 or 3 of Part 3 of CRR.</u>
<u>050</u>	<u>Applicable percentage</u>
<u>050</u>	<u>Adjustments to own funds</u>
<u>060</u>	<u>Adjustments included in RWAs</u>
<u>060</u>	<u>Eligible amount without transitional provisions</u> <u>Column 060 includes the amount of each instrument prior the application of transitional provisions, i.e the basis amount relevant to calculate the adjustments.</u>

19,30. _____

1.6.2.2. Instructions concerning specific rows

Rows Legal references and instructions

010	<p><u>1. Total adjustments</u></p> <p>This row reflects the overall effect of transitional adjustments in the different types of capital, plus the risk weighted amounts arising from these adjustments</p>
020	<p><u>1.1 Grandfathered instruments</u></p> <p>Articles 462 to 469 of CRR</p> <p>This row reflects the overall effect of instruments transitionally grandfathered in the different types of capital.</p>
030	<p><u>1.1.1 Grandfathered instruments: Instruments constituting state aid</u></p> <p>Article 462 CRR</p>
040	<p><u>1.1.1.1 Instruments that qualified as own funds according to 2006/48/EC</u></p> <p>Article 462 (1) (2), (3) and (4) of CRR</p>
050	<p><u>1.1.1.2 Instruments issued by institutions that are incorporated in a Member State that is subject to an Economic Adjustment Programme</u></p> <p>Article 462 (1), (2a), (3a), (5) and (6) of CRR</p>
060	<p><u>1.1.2 Instruments not constituting state aid</u></p> <p>The amounts to be reported are obtained from column 060 of table CA 5.2.</p>
0730	<p><u>1.2 Minority interests and equivalents</u></p> <p>Articles 459 and 460 of CRR</p> <p>This rowItem 1.2 reflects the overall effects of transitional provisions in the minority interests eligible as CET1; the qualifying T1 instruments eligible as consolidated AT1; and the qualifying own funds eligible as consolidated T2.</p>
080	<p><u>1.2.1 Capital instruments and items that do not qualify as minority interests</u></p> <p>Articles 459 of CRR</p> <p>The amount to be reported in column 060 of this row is the mount qualifying as consolidated reserves in accordance with prior regulation.</p>

<u>090</u>	<p><u>1.2.2 Transitional recognition in consolidated own funds of minority interests</u></p> <p>Articles 79 and 460 of CRR</p> <p>The amount to be reported in column 060 of this row is the eligible amount without transitional provisions.</p>
<u>091</u>	<p><u>1.2.3 Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital</u></p> <p>Article 80 and 460 of CRR</p> <p>The amount to be reported in column 060 of this row is the eligible amount without transitional provisions.</p>
<u>092</u>	<p><u>1.2.4 Transitional recognition in consolidated own funds of qualifying Tier 2 capital</u></p> <p>Article 82 and 460 of CRR</p> <p>The amount to be reported in column 060 of this row is the eligible amount without transitional provisions and can be obtained from {CA1;890}</p>
100	<p><u>1.3 Adjustments to deductions</u></p> <p>Articles 449 to 458 and 461 of CRR</p> <p>This row reflects the overall effect of transitional adjustments in the deduction to different types of capital, plus the risk weighted amounts arising from these adjustments.</p>
110	<p><u>1.3.1 Unrealised gains and losses</u></p> <p>Articles 449 and 450 of CRR</p> <p>This row reflects the overall effect of transitional provisions on unrealized gains and losses measured at fair value.</p>
<u>120</u>	<p><u>1.3.1.1 Unrealised gains</u></p> <p>Article 450 of CRR</p> <p>According to Art. 450 (1) sentence 3, the residual amount shall be treated according to Art. 461 CRR, i.e. as additional filters and deductions depending on the implementation of 2006/48/EC, and therefore is reported under item 1.3.3 of this template.</p> <p>The amount to be reported in column 060 of this row: Amount of unrealised gains related to assets or liabilities measured at fair value and reported on the balance sheet, excluding those referred to in Article 30 and all other unrealised gains with the exception of those related to investment properties reported as part of the profit and loss account (Article 450 (1) CRR).</p>

<u>130</u>	<p><u>1.3.1.2 Unrealised losses</u></p> <p><u>Article 449 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Amount of unrealised losses related to assets or liabilities measured at fair value and reported on the balance sheet, excluding those referred to in Article 30 and all other unrealised losses reported as part of the profit and loss account, Article 449 (1) of CRR</u></p>
060 <u>140</u>	<p><u>1.3.2 Deductions</u></p> <p>Articles 451 to 458 of CRR</p> <p>This row reflects the overall effect of transitional provisions on deductions.</p>
<u>150</u>	<p><u>1.3.2.1. Losses for the current financial year</u></p> <p><u>Articles 33 (1) point (a), 451 (1), 453 (2) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction according to Article 33(1)(a) of CRR.</u></p> <p><u>Where firms have only been required to deduct material losses:</u></p> <ul style="list-style-type: none"> <u>• where the total interim net loss was 'material', the full residual amount would be deducted from Tier 1, or</u> <u>• where the whole total interim net loss was not 'material', no deduction of residual amount would be made.</u>
<u>160</u>	<p><u>1.3.2.2. Intangible assets</u></p> <p><u>Articles 33 (1) point (b), 451 (1), 453 (3) and 458 of CRR</u></p> <p><u>When determining the amount of intangible assets to be deducted, institutions shall take into account the provisions of Article 34 of CRR.</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 33(1)(b) of CRR.</u></p>
<u>170</u>	<p><u>1.3.2.3. Deferred tax assets that rely on future profitability and do not arise from temporary differences</u></p> <p><u>Articles 33 (1) point (c), 451 (1), 453 (4) and 458 of CRR</u></p> <p><u>When determining the amount of the above-mentioned deferred tax assets (DTA) to be deducted, institutions shall take into account the provisions of Article 35 of CRR relating to the reduction of DTA by deferred tax liabilities.</u></p> <p><u>The amount to be reported in column 060 of this row: Total amount according to Article 451 (1) c) of CRR.</u></p>
<u>180</u>	<p><u>1.3.2.4. IRB shortfall of provisions to expected losses</u></p> <p><u>Articles 33 (1) point (d), 451 (1), 453 (5) and 458 of CRR</u></p>

	<p><u>When determining the amount of the above-mentioned IRB shortfall of provisions to expected losses to be deducted, institutions shall take into account the provisions of Article 37 of CRR.</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 33(1)(d) of CRR</u></p>
<u>190</u>	<p><u>1.3.2.5. Defined benefit pension fund assets</u></p> <p><u>Articles 33 (1) point (e), 451 (1), 453 (6) and 458 of CRR</u></p> <p><u>When determining the amount of the above-mentioned defined benefit pension fund assets to be deducted, institutions shall take into account the provisions of Article 38 of CRR.</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 33(1)(e) of CRR</u></p>
<u>200</u>	<p><u>1.3.2.6. Own instruments</u></p> <p><u>Articles 33 (1) point (f), 451 (1), 453 (7) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 33(1)(f) of CRR</u></p>
<u>210</u>	<p><u>1.3.2.6.1 Own CET1 instruments</u></p> <p><u>Articles 33 (1) point (f), 451 (1), 453 (7) and 458 of CRR</u></p> <p><u>When determining the amount of the above-mentioned Own Common Equity Tier 1 instruments to be deducted, institutions shall take into account the provisions of Article 39 of CRR.</u></p> <p><u>Given that the treatment of the "residual amount" differs depending upon the nature of the instrument, institutions shall break down holdings in own Common Equity instruments according to "direct" and "indirect" holdings.</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 33(1)(f) of CRR</u></p>
<u>211</u>	<p><u>of which: Direct holdings</u></p> <p><u>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Article 451 (1) (b), 453 (7) (a) of CRR</u></p>
<u>212</u>	<p><u>of which: Indirect holdings</u></p> <p><u>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Article 451 (1) (b), 453 (7) (b) of CRR</u></p>

<u>220</u>	<p><u>1.3.2.6.2 Own AT1 instruments</u></p> <p><u>Articles 53 point (a), 454, 455(2) and 458 of CRR</u></p> <p><u>When determining the amount of the above-mentioned holdings to be deducted, institutions shall take into account the provisions of Article 54 of CRR.</u></p> <p><u>Given that the treatment of the "residual amount" differs depending upon the nature of the instrument (Article 455(2) of CRR), institutions shall break down the above-mentioned holdings according to "direct" and "indirect" own Additional Tier 1 holdings.</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 53(1)(a) of CRR</u></p>
<u>221</u>	<p><u>of which: Direct holdings</u></p> <p><u>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Articles 454 (b) and 455 (2) (a) of CRR</u></p>
<u>222</u>	<p><u>of which: Indirect holdings</u></p> <p><u>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Article 451 (1) (b), 453 (7) (b) of CRR</u></p>
<u>230</u>	<p><u>1.3.2.6.3 Own T2 instruments</u></p> <p><u>Articles 63 point (a), 456, 457(2) and 458 of CRR</u></p> <p><u>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Article 64 of CRR.</u></p> <p><u>Given that the treatment of the "residual amount" differs depending upon the nature of the instrument (Article 457(2) of CRR), institutions shall break down the above-mentioned holdings according to "direct" and "indirect" own Tier 2 holdings.</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 53(1)(a) of CRR</u></p>
<u>231</u>	<p><u>of which: Direct holdings</u></p> <p><u>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Articles 454 (b) and 455 (2) (a) of CRR</u></p>
<u>232</u>	<p><u>of which: Indirect holdings</u></p> <p><u>The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be</u></p>

	<u>obliged to purchase by virtue of an existing or contingent contractual obligation, Articles 456 (b) and 457 (2) (b) of CRR</u>
<u>240</u>	<p><u>1.3.2.7. Reciprocal cross holdings</u></p> <p><u>Given that the treatment of the “residual amount” differs depending whether the holding of Common Equity Tier 1, Additional Tier 1 or Tier 2 in the relevant entity is to be considered being significant or not (Articles 453(8), 455 (3) and 457 (3) of CRR), institutions shall break down reciprocal cross holdings according to significant investments and non-significant investments.</u></p>
<u>250</u>	<p><u>1.3.2.7.1 Reciprocal cross holdings in CET1 Capital</u></p> <p><u>Articles 33(1) point (g), 451 (1), 453(8) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 33(1)(g) of CRR</u></p>
<u>260</u>	<p><u>1.3.2.7.2 Reciprocal cross holdings in CET1 Capital of relevant entities where the institution does not have a significant investment</u></p> <p><u>Articles 33(1) point (g), 451 (1), 453(8) point (a) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Residual amount according to Article 451 (1) (b) of CRR</u></p>
<u>270</u>	<p><u>1.3.2.7.3 Reciprocal cross holdings in CET1 Capital of relevant entities where the institution has a significant investment</u></p> <p><u>Articles 33(1) point (g), 451 (1), 453(8) point (b) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Residual amount according to Article 451 (1) (b) of CRR</u></p>
<u>280</u>	<p><u>1.3.2.7.4 Reciprocal cross holdings in AT1 Capital</u></p> <p><u>Articles 53 point (b), 454, 455(3) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 53 (b) of CRR</u></p>
<u>290</u>	<p><u>1.3.2.7.5 Reciprocal cross holdings in AT1 Capital of relevant entities where the institution does not have a significant investment</u></p> <p><u>Articles 53 point (b), 454, 455(3) point (a) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Residual amount according to Article 455 (3) of CRR</u></p>
<u>300</u>	<p><u>1.3.2.7.6 Reciprocal cross holdings in AT1 Capital of relevant entities where the institution has a significant investment</u></p>

	<p><u>Articles 53 point (b), 454, 455(3) point (b) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Residual amount according to Article 455 (3) of CRR</u></p>
<u>310</u>	<p><u>1.3.2.7.7 Reciprocal cross holdings in T2 Capital</u></p> <p><u>Articles 63 point (b), 456, 457(3) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 63 (b) of CRR</u></p>
<u>320</u>	<p><u>1.3.2.7.8 Reciprocal cross holdings in T2 Capital of relevant entities where the institution does not have a significant investment</u></p> <p><u>Articles 63 point (b), 456, 457(3) point (a) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Residual amount according to Article 457 (3) of CRR</u></p>
<u>330</u>	<p><u>1.3.2.7.9 Reciprocal cross holdings in T2 Capital of relevant entities where the institution has a significant investment</u></p> <p><u>Articles 63 point (b), 456, 457(3) point (b) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Residual amount according to Article 457 (3) of CRR</u></p>
<u>340</u>	<p><u>1.3.2.8. Own funds instruments of relevant entities where the institution does not have a significant investment</u></p> <p><u>The amount to be reported in column 060 of this row:</u></p>
<u>350</u>	<p><u>1.3.2.8.1 CET1 instruments of relevant entities where the institution does not have a significant investment</u></p> <p><u>Articles 33(1) point (h), 451 (1), 453(9) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 33 (1) (h) of CRR</u></p>
<u>360</u>	<p><u>1.3.2.8.2 AT1 instruments of relevant entities where the institution does not have a significant investment</u></p> <p><u>Articles 53 point (c), 454, 455(4) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduction Article 53 (c) of CRR</u></p>
<u>370</u>	<p><u>1.3.2.8.3 T2 instruments of relevant entities where the institution does not have a significant investment</u></p> <p><u>Articles 63 point (c), 456, 457(4) and 458 of CRR</u></p> <p><u>The amount to be reported in column 060 of this row: Original deduc-</u></p>

	tion Article 63 (c) of CRR
<u>380</u>	<p><u>1.3.2.9 Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment</u></p> <p>Article 452(2) and (3) of CRR</p> <p>The amount to be reported in column 060 of this row: Article 452 (1) of CRR</p>
<u>390</u>	<u>1.3.2.10 Own funds instruments of relevant entities where the institution has a significant investment</u>
<u>400</u>	<p><u>1.3.2.10.1 CET1 instruments of relevant entities where the institution has a significant investment</u></p> <p>Articles 33(1) point (i), 451 (1), 453(10) and 458 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 33 (1) (i) of CRR</p>
<u>410</u>	<p><u>1.3.2.10.2 AT1 instruments of relevant entities where the institution has a significant investment</u></p> <p>Articles 53 point (d), 454, 455(4) and 458 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 53 (d) of CRR</p>
<u>420</u>	<p><u>1.3.2.10.2 AT1 instruments of relevant entities where the institution has a significant investment</u></p> <p>Articles 63 point (d), 456, 457(4) and 458 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction Article 63 (d) of CRR</p>
<u>430</u> <u>070</u>	<p><u>1.3.3 Additional filters and deductions</u></p> <p>Article 461 of CRR</p> <p>This row reflects the overall effect of transitional provisions on additional filters and deductions.</p> <p>20-31. In accordance with Article 461 of CRR, institutions shall report in item 1.3.3 information relating to the filters and deductions required under the national transposition measures for Articles 57 and 66 of Directive 2006/48/EC and for Articles 13 and 16 of Directive 2006/49/EC, and which are not required in accordance with Part Two.</p>

1.6.2.3. ~~Instructions concerning specific columns~~

Column	Legal references and instructions
010	<u>Adjustments to CET1</u>
020	<u>Adjustments to AT1</u>
030	<u>Adjustments to Tier 1</u>
040	<u>Adjustments to T2</u>
050	<u>Adjustments to own funds</u>
060	<u>Adjustments included in RWAs</u>

1.6.3. ~~Section 4~~Table CA 5.2: Grandfathered instruments: Instruments not constituting State aid

21. Institutions shall report in ~~Section 4~~Table CA 5.2 -information in relation with the transitional provisions of grandfathered instruments. ~~The own funds instruments, eligible as Common Equity, Additional Tier 1 or Tier 2 capital, include:~~

22. ~~Instruments constituting state aid (Article 462 of CRR), as well as~~

23-32. ~~Instruments~~ not constituting state aid (Article 463 to 469 of CRR).

1.6.3.1. ~~Instructions concerning specific columns~~

columns	
010	<u>Amount of instruments plus related share premium</u> <u>Article 463 (3) to (5) of CRR</u> <u>Instruments which are eligible for each respective row, including their related share premiums.</u>
020	<u>Base for calculating the limit</u> <u>Articles 464 (2) to (4) of CRR</u>
030	<u>Applicable percentage</u> <u>Article 464 (5) of CRR</u>
040	<u>Limit</u> <u>Article 464 (2) to (5) of CRR</u>
050	<u>(-) Amount that exceeds the limits for grandfathering</u> <u>Article 464 (2) to (5) of CRR</u>

060	Total grandfathered amount <u>The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA 5.1.</u>
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4.6.3.1. Table 2: Grandfathered instruments: Instruments constituting State aid

4.6.3.1.1. Instructions concerning specific rows

Row	Legal references and instructions
010	1. Instruments that qualified for point a) of Article 57 of 2006/48/EC Article 462(1) and (2) of CRR The instruments to be included shall meet the following conditions: a) They were issued prior to 20 July 2011 b) They constitute State aid c) They were considered compatible with the internal market by the Commission under Article 107 TFEU
020	2. Instruments that qualified for point ca) of Article 57 and for Article 66(1) of 2006/48/EC Article 462(1) and (3) of CRR The instruments to be included shall meet the following conditions: a) They were issued prior to 20 July 2011 b) They constitute State aid c) They were considered compatible with the internal market by the Commission under Article 107 TFEU
030	3. Instruments that qualified for points f), g) or h) of Article 57 and for Article 66(1) of 2006/48/EC Article 462(1) and (4) of CRR The instruments to be included shall meet the following conditions: d) They were issued prior to 20 July 2011 e) They constitute State aid They were considered compatible with the internal market by the Commission under Article 107 TFEU

4.6.3.2. Table 3: Grandfathered instruments: Instruments not constituting State aid

4.6.3.3. 4.6.3.2. Instructions concerning specific rows

Rows	
Legal references and instructions	
010	<p><u>1. Instruments that qualified for point a) of Article 57 of 2006/48/EC</u></p> <p>Article 463(3) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
020	<p><u>2. Instruments that qualified for point ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 467</u></p> <p>Article 463(4) of CRR</p>
030	<p><u>2.1 Total instruments without a call or an incentive to redeem</u></p> <p>Article 467 of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
040	<p><u>2.2 Grandfathered instruments with a call and incentive to redeem</u></p> <p>Article 467 of CRR</p>
050	<p><u>2.2.1 Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 49 of CRR after the date of effective maturity</u></p> <p>Articles 467(3), and 469 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
060	<p><u>2.2.2 Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 49 of CRR after the date of effective maturity</u></p> <p>Articles 467(5), and 469 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
070	<p><u>2.2.3 Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 49 of CRR after the date of effective maturity</u></p> <p>Articles 467(6) and 469 point (c) of CRR</p> <p>The amount to be reported shall include the related share premium ac-</p>

	counts
080	<p><u>2.3 Excess on the limit of CET1 grandfathered instruments</u></p> <p>Article 465(1) of CRR</p> <p>The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments.</p>
090	<p><u>3. Instruments that qualified for points f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 468</u></p> <p>Article 463(5) of CRR</p>
100	<p><u>3.1 Total instruments without an incentive to redeem</u></p> <p>Article 468 of CRR</p>
110	<p><u>3.2 Grandfathered instruments with an incentive to redeem</u></p> <p>Article 468 of CRR</p>
120	<p><u>3.2.1 Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 60 of CRR after the date of effective maturity</u></p> <p>Articles 468(3), and 469 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
130	<p><u>3.2.2 Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 60 of CRR after the date of effective maturity</u></p> <p>Articles 468(5), and 469 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
140	<p><u>3.2.3 Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 60 of CRR after the date of effective maturity</u></p> <p>Articles 468(6) and 469 point (c) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
150	<p><u>3.3 Excess on the limit of AT1 grandfathered instruments</u></p> <p>Article 465(2) of CRR</p>

	The excess on the limit of AT1 grandfathered instruments may be treated as instruments which can be grandfathered as T2 instruments.
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