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.
2. Table of Contents

[PART I: GENERAL INSTRUCTIONS 2](#_Toc330461146)

[1. Structure and conventions 2](#_Toc330461147)

[1.1. Structure 2](#_Toc330461148)

[1.2. Numbering convention 2](#_Toc330461149)

[1.3. Sign convention 3](#_Toc330461150)

[PART II: TEMPLATE RELATED INSTRUCTIONS 4](#_Toc330461151)

[1. CA – Solvency Overview 4](#_Toc330461152)

[1.1. General remarks 4](#_Toc330461153)

[1.2. CA1 sub-template 4](#_Toc330461154)

[1.2.1. Instructions concerning specific rows 4](#_Toc330461155)

[1.3. CA2 sub-template 18](#_Toc330461156)

[1.3.1. Instructions concerning specific rows 18](#_Toc330461157)

[1.4. CA3 sub-template 25](#_Toc330461158)

[1.4.1. 4.1 Instructions concerning specific rows 25](#_Toc330461159)

[1.5. CA4 sub-template 25](#_Toc330461160)

[1.5.1. Instructions concerning specific rows 25](#_Toc330461161)

[1.6. CA5 sub-template 38](#_Toc330461162)

[1.6.1. General remarks 38](#_Toc330461163)

[1.6.2. Table CA5.1 39](#_Toc330461164)

[1.6.2.1. Instructions concerning specific columns 39](#_Toc330461165)

[1.6.2.2. Instructions concerning specific rows 39](#_Toc330461166)

[1.6.3. Table CA 5.2: Grandfathered instruments: Instruments not constituting State aid 47](#_Toc330461167)

[1.6.3.1. Instructions concerning specific columns 48](#_Toc330461168)

[1.6.3.2. Instructions concerning specific rows 48](#_Toc330461207)

## PART I: GENERAL INSTRUCTIONS

1. Structure and conventions
   1. Structure
2. Overall, the framework consists of five blocks of templates:

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

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

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

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

4. Operational risk;

1. 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.
2. 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. Numbering convention

1. 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.
2. 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.

1. 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}.
2. 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.

1. 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. Sign convention

1. 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. General remarks
2. 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 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 the data needed for calculating the effect of transitional provisions in own funds. CA5 will seize to exist once the transitional provisions will expire.

1. 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 the calculation of the total risk exposure amount.
2. 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)

1. 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 included[[1]](#footnote-1):

* Grandfathered instruments
* Minority interests (for CET1); qualifying AT1 and qualifying T2
* All other adjustments

CA5 is exclusively used for reporting the transitional provisions.

1. Reporting of Pillar II requirements

The treatment of Pillar II requirements can be different within the EU (Article 100 (2) CRD IV has to be transposed into national regulation). Only the impact of Pillar II requirements on the solvency ratio or the target ratio shall be included in the solvency reporting of CRR. A detailed reporting of Pillar II requirements is not within the mandate of Article 95 CRR.

*CA1/CA2/CA5 sub-template:*

The sub-template CA1, CA2 or CA5 only contain data on Pillar I issues.

*CA3 sub-template:*

The impact of additional Pillar II-requirements on the solvency ratio will be reported on an aggregated basis in the CA3 template. As a result six new cells (memorandum items) are included in the CA3. On block focuses on the impact of amounts on the ratios, whereas the other block is focussed on the ratio itself. Both blocks of ratios do not have any further link to the templates CA1, CA2 or CA5.

*CA4 sub-template:*

Article 100 (2) CRD explicitly mentions additional own funds requirements as one possibility for Pillar II decisions. As a consequence one additional cell is included in CA4 showing the additional own funds requirements relating to Pillar II. This cell is for information purposes only and has no link via validation rules to the capital ratios of the CA3 sub-template.

* 1. CA1 sub-template
     1. Instructions concerning specific rows

|  |  |
| --- | --- |
| Row | Legal references and instructions |
| 010 | Own funds  Articles 22(23) and 69 of CRR  The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital |
| 020 | 1.1 Common Equity Tier 1 capital  Article 47 of CRR |
| 030 | 1.1.1 Capital instruments eligible as CET1 capital  Articles 24(1) points (a) and (b), 25 to 27, 33(1) point (f) and 39 of CRR |
| 040 | 1.1.1.1 Paid up capital instruments  Articles 24(1) point (a) and 25 to 27 of CRR  Includes capital instruments of mutual, cooperative societies or similar institutions (Articles 25 and 27 of CRR).  The amount to be reported shall not include the share premium related to the instruments |
| 050 | 1.1.1.2\* Memorandum item: Capital instruments not eligible  Article 26(1) points (b), (l) and (m) of CRR  Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.  The amount to be reported shall not include the share premium related to the instruments |
| 060 | 1.1.1.3 Share premium  Articles 22(29), 24(1) point (b) and 463 (a) of CRR  Share premium has the same meaning as under the applicable accounting standard.  The amount to be reported in this item shall be the part related to the "Paid up capital instruments" which is not included in the item "(-) Capital instruments not eligible" |
| 070 | 1.1.1.4 (-) Own CET1 instruments  Articles 33(1) point (f) and 39 of CRR  Own CET1 held by the reporting institution or group at the reporting date. Subject to exceptions in Article 39 of CRR.  Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.  The amount to be reported shall include the share premium related to the own shares.  Items 1.1.1.4 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. |
| 080 | 1.1.1.4.1 (-) Direct holdings of CET1 instruments  Articles 33(1) point (f) and 39 of CRR  Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group.  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. |
| 090 | 1.1.1.4.2 (-) Indirect holdings of CET1 instruments  Articles 22(17), 33(1) point (f) and 39 of CRR |
| 091 | 1.1.1.4.3 (-) Synthetic holdings of CET1 instruments  Articles 22(30a), 33(1) point (f) and 39 of CRR |
| 092 | 1.1.1.5 (-) Actual or contingent obligations to purchase own CET1 instruments  Articles33(1) point (f) and 39 of CRR  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. |
| 130 | 1.1.2 Retained earnings  Articles 24(1) point (c) and 24(2) of CRR  Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits |
| 140 | 1.1.2.1 Previous years retained earnings  Articles 22(28) and 24(1) c) of CRR  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" |
| 150 | 1.1.2.2 Profit or loss eligible  Articles 22(25), 24(2) and 33(1) point (a) of CRR  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 |
| 160 | 1.1.2.2.1 Profit or loss attributable to owners of the parent  Articles 24(2) and 33(1) point (a) of CRR  The amount to be reported shall be the profit or loss reported in the accounting income statement |
| 170 | 1.1.2.2.2 (-) Part of interim or year-end profit not eligible  Legal references:  Article 24(2) of CRR  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  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 deduced should be, at least, the interim dividends |
| 180 | 1.1.3 Accumulated other comprehensive income  Articles 22(1) and 24(1) point (d) of CRR  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 |
| 200 | 1.1.4 Other reserves  Articles 22(22) and 24(1) point (e) of CRR  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".  The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation. |
| 210 | 1.1.5 Funds for general banking risk  Articles 22(15) and 24(1) point (f) of CRR  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"  The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation. |
| 220 | 1.1.6 Transitional adjustments due to grandfathered CET1 instruments  Articles 462(1) to (2a), and 463 to 465 of CRR  Amount of capital instruments transitionally grandfathered as CET1. The amount to be reported is directly obtained from CA5. |
| 230 | 1.1.7 Minority interest given recognition in CET1 capital  Article 79 of CRR  Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.  The amount to be reported is directly obtained from GS template: ={GS;010;290} |
| 240 | 1.1.8 Transitional adjustments due to additional minority interests  Articles 459 and 460 of CRR  Adjustments to the minority interests due to transitional provisions. This item is obtained directly from CA5. |
| 250 | 1.1.9 Adjustments to CET1 due to prudential filters  Articles 29 to 32 of CRR |
| 260 | 1.1.9.1 (-) Increases in equity resulting from securitised assets  Article 29(1) of CRR  The amount to be reported is the increase in the equity of the institution resulting from securitised assets, according to the applicable accounting standard.  For example, this item includes the future margin income that results in a gain on sale for the institution, or, for originators, the net gains that arise from the capitalisation of future income from the securitised assets that provide credit enhancement to positions in the securitisation. |
| 270 | 1.1.9.2 Cash flow hedge reserve  Article 30 point (a) of CRR  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.  The amount shall be net of any tax charge foreseeable at the moment of the calculation. |
| 280 | 1.1.9.3 Cumulative gains and losses due to changes in own credit risk on fair valued liabilities  Article 30 point (b) of CRR  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.  Unaudited profit shall not be included in this item. |
| 290 | 1.1.9.4 (-) Value adjustments due to the requirements for prudent valuation  Articles 31 and 100 of CRR  Adjustments to the fair value of the trading book because of the stricter standards for prudent valuation set in Article 100 of CRR |
| 300 | 1.1.10 (-) Goodwill  Articles 22(16), 33(1) point (b) and 34 of CRR |
| 310 | 1.1.10.1 (-) Goodwill accounted for as intangible asset  Articles 22(16) and 33(1) point (b) of CRR  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. |
| 320 | 1.1.10.2 (-) Goodwill included in the valuation of significant investments  Article 34 point (b) of CRR  If the institution own more than 10% of the CET1 of an entity but less than 20 %, the investment will be considered a significant investment for CRR. However in that case, and if there is no significant influence, the investment will not be considered a participation for accounting purposes. In this case, the amount of goodwill to be reported should be 0.  In any other case, the goodwill of the entity should be tracked and reported. |
| 330 | 1.1.10.3 Deferred tax liabilities associated to goodwill  Article 34 point (a) of CRR  Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard |
| 340 | 1.1.11 (-) Other intangible assets  Articles 22(18), 33(1) point (b) and 34 point (a) of CCR |
| 350 | 1.1.11.1 (-) Other intangible assets gross amount  Articles 22(18), 33(1) point (b) and 34 point (a) of CCR  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. |
| 360 | 1.1.11.2 Deferred tax liabilities associated to other intangible assets  Article 34 point (a) of CRR  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 |
| 370 | 1.1.12 (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities  Articles 33(1) point (c) and 35 of CRR  The amount to be reported is obtained from CA4: ={CA4;030}-{CA4;080} |
| 380 | 1.1.13 (-) IRB shortfall of credit risk adjustments and additional value adjustments and other own funds reductions to expected losses  Articles 33(1) point (d), 37 and 155 of CRR  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) |
| 390 | 1.1.14 (-)Defined benefit pension fund assets  Articles 22(12), 33(1) point (e) and 38 of CRR |
| 400 | 1.1.14.1 (-)Defined benefit pension fund assets gross amount  Articles 22(12), 33(1) point (e) of CRR  Defined benefit pension fund assets are defined as “the assets of a defined pension fund or plan, as applicable, calculated after they have been reduced by the amount of obligations under the same fund or plan”  The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately). |
| 410 | 1.1.14.2 Deferred tax liabilities associated to defined benefit pension fund assets  Articles 22(11) and (12), and 38(1) point (a) of CRR  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. |
| 420 | 1.1.14.3 Defined benefit pension fund assets which the institution has an unrestricted ability to use  Articles 22(12) and 38(1) point (b) of CRR  This item shall only present any amount if there is a prior consent of the competent authority to reduce the amount of defined benefit pension fund assets to be deducted.  The assets included in this row shall receive a risk weight for credit risk requirements. |
| 430 | 1.1.15 (-) Reciprocal cross holdings in CET1 Capital  Articles 22(26), 33(1) point (g) and 41 of CRR  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  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. |
| 440 | 1.1.16 (-) Excess of deduction from AT1 items over AT1 Capital (see 1.2.10)  Article 33(1) point (j) of CRR  The amount to be reported is directly taken from another CA1 item: =-{CA1;740} |
| 450 | 1.1.17 (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1.250% risk weight  Articles 4(21) and (23), 33(1) point (k) (i) of CRR and 84 to 86  Qualifying holdings are defined as “direct or indirect holding in an undertaking which represents 10% or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking”.  According to 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%. |
| 460 | 1.1.18 (-) Securitisation positions which can alternatively be subject to a 1250% risk weight  Articles 33(1) point (k) (ii), 238(1) point (b), 239(1) point (b) and 253 of CRR  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. |
| 470 | 1.1.19 (-) Free deliveries which can alternatively be subject to a 1.250% risk weight  Articles 33(1) point k) (iii) and 369(3) of CRR  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. |
| 471 | 1.1.20 (-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1.250% risk weight  Articles 33(1) point k) (iv) and 148(8) of CRR  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%. |
| 472 | 1.1.21 (-) Equity exposures under an internal models approach which can alternatively be subject to a 1.250% risk weight  Articles 33(1) point k) (v) and 150(4) of CRR  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%. |
| 480 | 1.1.22 (-) CET1 instruments of financial sector entities where the institution does not have a significant investment  Articles 22(27), 33(1) point (h); 40 to 43, 46(2) and (3) and 74 of CRR  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  See alternatives to deduction when consolidation is applied (article 46(2) and (3)) |
| 490 | 1.1.23 (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences  Articles 33(1) point (c); 35 and 45(1) point (a) of CRR  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. |
| 500 | 1.1.24 (-) CET1 instruments of financial sector entities where the institution has a significant investment  Articles 22(27); 33(1) point (i); 40 to 42; 44; 45(1) point (b); 46(1) to (3) and 74 of CRR  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.  See alternatives to deduction when consolidation is applied (article 46(1), (2) and (3)). |
| 510 | 1.1.25 (-) Amount exceeding the 15% threshold  Article 45(1) of CRR  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. |
| 520 | 1.1.26 Other transitional adjustments to CET1 Capital  Articles 451 to 453, 458 and 461 of CRR  Adjustments to deductions due to transitional provisions. The amount to be reported is directly obtained from CA5. |
| 521 | 1.1.27 CET1 capital elements or deductions - other  This row is invented to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 sub-template. As a consequence, this row shall only be populated if a CET1 capital element respective a deduction of a CET1 element cannot be assigned to one of the rows 020 to 520.  If this cell is populated by institutions, a question should be sent to EBA asking for clarification for reporting purposes.  This cell should not be used to assign capital items/deductions which are not covered by the CRR into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of the CRR)! |
| 530 | 1.2 ADDITIONAL TIER 1 CAPITAL  Article 58 of CRR |
| 540 | 1.2.1 Capital instruments eligible as AT1 Capital  Articles 48 point (a), 49 to 51, 53 point (a) and 54 of CRR |
| 550 | 1.2.1.1 Paid up capital instruments  Articles 48 point (a) and 49 to 51 of CRR  The amount to be reported shall not include the share premium related to the instruments |
| 560 | 1.2.1.2 (\*) Memorandum item: Capital instruments not eligible  Article 49(1) points (c), (e) and (f) of CRR  Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.  The amount to be reported shall not include the share premium related to the instruments |
| 570 | 1.2.1.3 Share premium  Article 48 point (b) of CRR  Share premium has the same meaning as under the applicable accounting standard.  The amount to be reported in this item shall be the part related to the "Paid up capital instruments" which is not included in the item "(-) Capital instruments not eligible" |
| 580 | 1.2.1.4 (-) Own AT1 instruments  Articles 49(1) point (b), 53 point (a) and 54 of CRR  Own AT1 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in article 54 of CRR.  Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.  The amount to be reported shall include the share premium related to the own shares.  Items 1.2.1.4 to 1.2.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.2.1.5. |
| 590 | 1.2.1.4.1 (-) Direct holdings of AT1 instruments  Articles 22(17) 49 (1) point (b), 53 point (a) and 54 of CRR  Additional Tier 1 instruments included in item 1.2.1.1 held by institutions of the consolidated group.  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. |
| 620 | 1.2.1.4.2 (-) Indirect holdings of AT1 instruments  Articles 49 (1) point (b) (ii), 53 point (a) and 54 points (b) and (c) of CRR |
| 621 | 1.2.1.4.3 (-) Synthetic holdings of AT1 instruments  Articles 22(30a), 49 (1) point (b), 53 point (a) and 54 of CRR |
| 622 | 1.2.1.5 (-) Actual or contingent obligations to purchase own AT1 instruments  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 | 1.2.2 Transitional adjustments due to grandfathered AT1 Capital instruments  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 | 1.2.3 Instruments issued by subsidiaries that are given recognition in AT1 Capital  Articles 80 and 81 of CRR  Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1. |
| 680 | 1.2.4 Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries  Article 460 of CRR  Adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions. This item is obtained directly from CA5. |
| 690 | 1.2.5 (-) Reciprocal cross holdings in AT1 Capital  Articles 22(26), 53 point (b) and 55 of CRR  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  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. |
| 700 | 1.2.6 (-) AT1 instruments of financial sector entities where the institution does not have a significant investment  Articles 22(27), 53 point (c); 56, 57 and 74 of CRR  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 |
| 710 | 1.2.7 (-) AT1 instruments of financial sector entities where the institution has a significant investment  Articles 22(27), 53 point (d), 56 and 74 of CRR  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 |
| 720 | 1.2.8 (-) Excess of deduction from T2 items over T2 Capital (see item 1.3.11)  Article 53 point (e) of CRR |
| 730 | 1.2.9 Other transitional adjustments to AT1 Capital  Articles 454, 455, 458 and 461 of CRR  Adjustments due to transitional provisions. The amount to be reported is directly obtained from CA5. |
| 740 | 1.2.10 Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)  Article 33(1) point j) of CRR  Additional Tier 1 cannot be negative, but it is possible that AT1 deductions are greater than AT1 Capital plus related share premium. When this happens, AT1 has to be equal to zero, and the excess of AT1 deductions has to be deducted from CET1.  With this item, it is achieved that the sum of items 1.2.1 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. |
| 741 | 1.2.11 AT1 capital elements or deductions - other  This row is invented to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 sub-template. As a consequence, this row shall only be populated if an AT1 capital element respective a deduction of an AT1 element cannot be assigned to one of the rows 530 to 740.  If this cell is populated by institutions, a question should be sent to EBA asking for clarification for reporting purposes.  This cell should not be used to assign capital items/deductions which are not covered by the CRR into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of the CRR)! |
| 750 | 1.3 TIER 2 CAPITAL  Article 68 of CRR |
| 760 | 1.3.1 Capital instruments and subordinated loans eligible as T2 Capital  Articles 59 point (a), 60 to 62, 63 point (a), and 64 of CRR |
| 770 | 1.3.1.1 Paid up capital instruments and subordinated loans  Articles 59 point (a), 60 and 62 of CRR  The amount to be reported shall not include the share premium related to the instruments |
| 780 | 1.3.1.2 (-) Capital instruments and subordinated loans not eligible  Article 60 points (c), (e) and (f); and article 61 of CRR  Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.  The amount to be reported shall not include the share premium related to the instruments |
| 790 | 1.3.1.3 Share premium  Articles 59 point (b) and 62 of CRR  Share premium has the same meaning as under the applicable accounting standard.  The amount to be reported in this item shall be the part related to the "Paid up capital instruments" which is not included in the item "(-) Capital instruments not eligible" |
| 800 | 1.3.1.4 (-) Own T2 instruments  Article 60 point (b) (i), 63 point (a), and 64 of CRR  Own T2 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in article 64 of CRR.  Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.  The amount to be reported shall include the share premium related to the own shares.  Items 1.3.1.4 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. |
| 810 | 1.3.1.4.1 (-) Direct holdings of T2 instruments  Articles 60 point (b), 63 point (a) and 64 of CRR  Tier 2 instruments included in item 1.3.1.1 held by institutions of the consolidated group.  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. |
| 840 | 1.3.1.4.2 (-) Indirect holdings of T2 instruments  Articles 22(17), 60 point (b), 63 point (a) and 64 of CRR |
| 841 | 1.3.1.4.3 (-) Synthetic holdings of T2 instruments  Articles 22(30a), 60 point (b), 63 point (a) and 64 of CRR |
| 842 | 1.3.1.5 (-) Actual or contingent obligations to purchase own T2 instruments  Articles 63 point (a) and 64 of CRR  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. |
| 880 | 1.3.2 Transitional adjustments due to grandfathered T2 Capital instruments  Articles 462(4) and (5), 463, 464, 466, 468 and 469 of CRR  Amount of capital instruments transitionally grandfathered as T2. The amount to be reported is directly obtained from CA5. |
| 890 | 1.3.3 Instruments issued by subsidiaries that are given recognition in T2 Capital  Articles 82 and 83 of CRR  Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2.  The amount to be reported is directly obtained from GS template: ={GS;010;310} |
| 900 | 1.3.4 Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries  Article 460 of CRR  Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. This item is obtained directly from CA5. |
| 910 | 1.3.5 IRB Excess of credit risk adjustments and additional value adjustments and other own funds reductions over expected losses eligible  Article 59 point (d) of CRR  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. |
| 920 | 1.3.6 SA General credit risk adjustments  Article 59 point (c) of CRR  For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item contains the general credit risk adjustments eligible as T2 capital. |
| 930 | 1.3.7 (-) Reciprocal cross holdings in T2 Capital  Articles 22(26), 63 point (b) and 65 of CRR  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.  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. |
| 940 | 1.3.8 (-) T2 instruments of financial sector entities where the institution does not have a significant investment  Articles 22(27), 63 point (c), 65 to 67 and 74 of CRR  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. |
| 950 | 1.3.9 (-) T2 instruments of financial sector entities where the institution has a significant investment  Articles 22(27), 63 point (d), 65, 66 and 74 of CRR  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 |
| 960 | 1.3.10 Transitional adjustments to T2 Capital  Articles 456 to 458 and 461 of CRR  Adjustments due to transitional provisions. The amount to be reported is directly obtained from CA5. |
| 970 | 1.3.11 Excess of deduction from T2 items over T2 Capital (deducted in AT1)  Article 53 point (e) of CRR  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.  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. |
| 971 | 1.3.12 T2 capital elements or deductions - other  This row is invented to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 sub-template. As a consequence, this row shall only be populated if a T2 capital element respective a deduction of a T2 element cannot be assigned to one of the rows 750 to 970.  If this cell is populated by institutions, a question should be sent to EBA asking for clarification for reporting purposes.  This cell should not be used to assign capital items/deductions which are not covered by the CRR into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of the CRR)! |
|  |  |

* 1. CA2 sub-template
     1. Instructions concerning specific rows

|  |  |
| --- | --- |
| Row | Legal references and instructions |
| 010 | 1. TOTAL RISK EXPOSURE AMOUNT  Articles 87(3), 90, 91and 93 of CRR |
| 020 | 1\* Of which: Investment firms under Article 90 paragraph 2 and Article 93 of CRR  For investment firms under Article 90 (2) and Article 93 of CRR |
| 030 | 1\*\* Of which : Investment firms under Article 91 paragraph 1 and 2 and Article 92 of CRR  For investment firms under Article 91 (2) and Article 93 of CRR |
| 040 | 1.1 RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES  Article 87(3) points (a) and (f) of CRR |
| 050 | 1.1.1 Standardised approach (SA)  CR SA and SEC SA template templates at the level of total exposures. |
| 060 | 1.1.1.1 SA exposure classes excluding securitisations positions  CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 107 of CRR excluding securitisation positions. |
| 070 | 1.1.1.1.01 Central governments or central banks  CR SA |
| 080 | 1.1.1.1.02 Regional governments or local authorities  CR SA |
| 090 | 1.1.1.1.03 Public sector entities  CR SA |
| 100 | 1.1.1.1.04 Multilateral Development Banks  CR SA |
| 110 | 1.1.1.1.05 International Organisations  CR SA |
| 120 | 1.1.1.1.06 Institutions  CR SA |
| 130 | 1.1.1.1.07 Corporates  CR SA |
| 140 | 1.1.1.1.08 Retail  CR SA |
| 150 | 1.1.1.1.09 Secured by mortgages on immovable property  CR SA |
| 160 | 1.1.1.1.10 Exposures in default  CR SA |
|  |  |
| 170 | 1.1.1.1.11 Items associated with particular high risk  CR SA |
| 180 | 1.1.1.1.12 Covered bonds  CR SA |
| 190 | 1.1.1.1.13 Claims on institutions and corporate with a short-term credit assessment  CR SA |
| 200 | 1.1.1.1.14 Collective investments undertakings (CIU)  CR SA |
| 210 | 1.1.1.1.15 Equity  CR SA |
| 211 | 1.1.1.1.16 Other items  CR SA |
| 220 | 1.1.1.2 Securitisations positions SA  CR SEC SA template at the level of total securitisation types |
| 230 | 1.1.1.2.\* Of which: resecuritisation  CR SEC SA template at the level of total securitisation types |
| 240 | 1.1.2 Internal ratings based Approach (IRB) |
| 250 | 1.1.2.1 IRB approaches when neither own estimates of LGD nor Conversion Factors are used  CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are not used) |
| 260 | 1.1.2.1.01 Central governments and central banks  CR IRB |
| 270 | 1.1.2.1.02 Institutions  CR IRB |
| 280 | 1.1.2.1.03 Corporates - SME  CR IRB |
| 290 | 1.1.2.1.04 Corporates – Specialised Lending  CR IRB |
| 300 | 1.1.2.1.05 Corporates – Other  CR IRB |
| 310 | 1.1.2.2 IRB approaches when own estimates of LGD and/or Conversion Factor are used  CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are used) |
| 320 | 1.1.2.2.01 Central governments and central banks  CR IRB |
| 330 | 1.1.2.2.02 Institutions  CR IRB |
| 340 | 1.1.2.2.03 Corporates - SME  CR IRB |
| 350 | 1.1.2.2.04 Corporates – Specialised Lending  CR IRB |
| 360 | 1.1.2.2.05 Corporates – Other  CR IRB |
| 370 | 1.1.2.2.06 Retail – secure by real estate SME  CR IRB |
| 380 | 1.1.2.2.07 Retail – secure by real estate non-SME  CR IRB |
| 390 | 1.1.2.2.08 Retail – Qualifying revolving  CR IRB |
| 400 | 1.1.2.2. 09 Retail – Other SME  CR IRB |
| 410 | 1.1.2.2.10 Retail – Other non-SME  CR IRB |
| 420 | 1.1.2.3 Equity IRB  CR EQU IRB |
| 430 | 1.1.2.4 Securitisations positions IRB  CR SEC IRB template at the level of total securitisation types |
| 440 | 1.1.2.4\* Of which: resecuritisation  CR SEC IRB template at the level of total securitisation types |
| 450 | 1.1.2.5 Other non credit-obligation assets  No link. The amount to be reported is the risk weighted exposure amount as calculated according to Article 152 of CRR. |
| 460 | 1.1.3 Risk exposure amount for default funds contributions |
| ~~470~~ | ~~1.1.3.1 Risk exposure amount for exposures to complying CCPs~~  ~~Own funds requirements for default fund contributions according to Article 298 of CRR. Without link to any template.~~ |
| ~~480~~ | ~~1.1.3.2 Risk exposure amount for exposures to non-complying CCPs~~  ~~Own funds requirements for default fund contributions according to Article 300 of CRR. Without link to any template.~~ |
| 490 | 1.2 SETTLEMENT/DELIVERY RISK  Articles 87(3) point (c) (ii) and 87(4) point (b) of CRR |
| 500 | 1.2.1 Settlement/delivery risk in the non-Trading book  CR SETT |
| 510 | 1.2.2 Settlement/delivery risk in the Trading book  CR SETT |
| 520 | 1.3 TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS  Articles 87(3) points (b) (i) and (c) (i) and (iii), and 87(4) point (b) of CRR |
| 530 | 1.3.1 Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA) |
| 540 | 1.3.1.1 Traded debt instruments  MKR SA TDI template at the level of total currencies. |
| 550 | 1.3.1.2 Equity  MKR SA EQU template at the level of total national markets. |
| 560 | 1.3.1.3 Foreign Exchange  MKR SA FX |
| 570 | 1.3.1.4 Commodities  MKR SA COM |
| 580 | 1.3.2 Risk exposure amount for positions, foreign exchange and commodity risks under internal models (IM)  MKR IM |
| 590 | 1.4 TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)  Article 87(3) point (e) and 87(4) point (b) of CRR  For investment firms under Article 90 (2), Article 91 (2) and Article 93 of CRR this element will be zero. |
| 600 | 1.4.1 OpR Basic Indicator approach (BIA)  OPR |
| 610 | 1.4.2 OpR Standardised (TSA) / Alternative Standardised (ASA) approaches  OPR |
| 620 | 1.4.3 OpR Advanced measurement approaches (AMA)  OPR |
| 630 | 1.5 ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS  Articles 90(2), 91(2), 92 and 93(1) point (a) of CRR  Only for investment firms under Article 90 (2), Article 91 (2) and Article 93 of CRR. See also Article 92 of CRR  Investment firms under Article 91 of CRR shall report the amount referred to in Article 92 multiplied by 12.5.  Investment firms under Article 90 of CRR shall report:   * 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. |
| 640 | 1.6 TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT  Article 87(3) point (d) of CRR |
| 650 | 1.6.1 Advanced method  Own funds requirements for credit valuation adjustment risk according to Article 373 of CRR. See CVA template. |
| 660 | 1.6.2 Standardised method  Own funds requirements for credit valuation adjustment risk according to Article 374 of CRR See CVA template. |
| 670 | 1.6.3. Based on OEM  Own funds requirements for credit valuation adjustment risk according to Article 374a of CRR See CVA template. |
| 680 | 1.7 TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK  Articles 87(3) point (b) (ii) and 384 to 390 of CRR |
| 690 | 1.8 OTHER RISK EXPOSURE AMOUNTS  Articles 443a, 443b and 476 of CRR  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 |
| 700 | 1.8.1 Of which: Additional risk exposure amount due to application of Basel I floor  Article 476 (1) point b) of CRR |
| 710 | 1.8.2 Of which: Additional stricter prudential requirements based on Art 443a  Article 443a of CRR |
| 720 | 1.8.2\* Of which: requirements for large exposures  Article 443a of CRR |
| 730 | 1.8.2\*\* Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property  Article 443a of CRR |
| 740 | 1.8.2\*\*\* Of which: Of which: due to intra financial sector exposures  Article 443a of CRR |
| 750 | 1.8.3 Of which: Additional stricter prudential requirements based on Art 443b  Article 443b of CRR |

* 1. CA3 sub-template
     1. Instructions concerning specific rows

|  |  |
| --- | --- |
| Rows | |
| 010 | 1 CET1 Capital ratio  Article 87(2) point (a) of CRR  The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount. |
| 020 | 2 Surplus(+)/Deficit(-) of CET1 capital  This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in Article 87(1) point (a) of CRR (4,5%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. |
| 030 | 3 T1 Capital ratio  Article 87(2) point (b) of CRR  The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount. |
| 040 | 4 Surplus(+)/Deficit(-) of T1 capital  This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in Article 87(1) point (b) of CRR (6%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. |
| 050 | 5 Total capital ratio  Article 87(2) point (c) of CRR  The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount. |
| 060 | 6 Surplus(+)/Deficit(-) of total capital  This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in Article 87(1) point (c) of CRR (8%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. |
| 070 | CET1 capital ratio including Pillar II adjustments  Article 87(2) point (a) of CRR and Article 100 (2) CRD IV  This cell only has to be populated if a decision of a competent authority has an impact on the CET1 capital ratio. |
| 080 | Target CET1 capital ratio due to Pillar II adjustments  Article 100 (2) CRD IV  This cell only has to be populated if a competent authority decides that an institution has to meet a higher target CET1capital ratio. |
| 090 | T1 capital ratio including Pillar II adjustments  Article 87(2) point (b) of CRR and Article 100 (2) CRD IV  This cell only has to be populated if a decision of a competent authority has an impact on the T1 capital ratio. |
| 100 | Target T1 capital ratio due to Pillar II adjustments  Article 100 (2) CRD IV  This cell only has to be populated if a competent authority decides that an institution has to meet a higher target T1 capital ratio. |
| 110 | Total capital ratio including Pillar II adjustments  Article 87(2) point (c) of CRR and Article 100 (2) CRD IV  This cell only has to be populated if a decision of a competent authority has an impact on the total capital ratio. |
| 120 | Target Total capital ratio due to Pillar II adjustments  Article 100 (2) CRD IV  This cell only has to be populated if a competent authority decides that an institution has to meet a higher target total capital ratio. |

* 1. CA4 sub-template
     1. Instructions concerning specific rows

|  |  |
| --- | --- |
| Rows | |
| 010 | 1. Total deferred tax assets  The amount reported in this item shall be equal to the amount reported in the accounting balance sheet. |
| 020 | 1.1 Deferred tax assets that do not rely on future profitability  Article 36 of CRR  Deferred tax assets that do not rely on future profitability, and thus are subject to the application of a risk weight. |
| 030 | 1.2 Deferred tax assets that rely on future profitability and do not arise from temporary differences  Articles 33(1) point (c) and 35 of CRR  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).  The amount to be reported is gross of any deferred tax liabilities deduction. |
| 040 | 1.3 Deferred tax assets that rely on future profitability and arise from temporary differences  Articles 33(1) point (c); 35 and 45(1) point (a) of CRR  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.  The amount to be reported is gross of any deferred tax liabilities deduction. |
| 050 | 2 Total deferred tax liabilities  The amount reported in this item shall be equal to the amount reported in the accounting balance sheet. |
| 060 | 2.1 Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability  Article 35(3) and (4) of CRR  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. |
| 070 | 2.2 Deferred tax liabilities deductible from deferred tax assets that rely on future profitability  Article 35 of CRR |
| 080 | 2.2.1 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences  Article 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 | 2.2.2 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences  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 | 3. IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses  Articles 33(1) point (d), 59 point (d), 154 and 155 of CRR  This item shall only be reported by IRB institutions. |
| 110 | 3.1 Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount  Article 155 of CRR  This item shall only be reported by IRB institutions. |
| 120 | 3.1.1 General credit risk adjustments  Article 155 of CRR  This item shall only be reported by IRB institutions. |
| 130 | 3.1.2 Specific credit risk adjustments  Article 155 of CRR  This item shall only be reported by IRB institutions. |
| 131 | 3.1.3 Additional value adjustments and other own funds reductions  Articles 31, 105 and 155 of CRR  This item shall only be reported by IRB institutions. |
| 140 | 3.2 Total expected losses eligible  Articles 154(5), (6) and (10), and 155 of CRR |
| 160 | 5 Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2  Article 59 point (d) of CRR  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 calculated with the IRB approach.  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. |
| 170 | 6 Total gross provisions eligible for inclusion in T2 capital  Article 59 point (c) of CRR  This item includes the general credit risk adjustments that are eligible for inclusion in T2 capital, before cap.  The amount to be reported shall be gross of tax effects. |
| 180 | 7 Risk weighted exposure amounts for calculating the cap to the provision eligible as T2  Article 59 point (c) of CRR  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.  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. |
| 190 | 8 Threshold non deductible of holdings in relevant entities where an institution does not have a significant investment  Article 43(1) point (a) of CRR  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%. |
| 200 | 9 10% CET1 threshold in Article 45 of CRR  Article 45(1) points (a) and (b) of CRR  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 profitability and arise from temporary differences.  The amount includes the items which are the base of the threshold, and multiplies that base by 10%. |
| 210 | 10 15% CET1 threshold in Article 45 of CRR  Article 45(1) of CRR  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.  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. |
| 220 | 11 Eligible capital for the purposes of qualifying holdings outside the financial sector and large exposures  Article 4(23)  “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. |
| 230 | 12 Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions  Articles 41 to 43 and 46 of CRR |
| 240 | 12.1 Direct holdings of CET1 capital Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 41, 42, 43 and 46 of CRR |
| 250 | 12.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 41, 43 and 46 of CRR  Direct holdings of CET1 capital of relevant entities where the institution does not have a significant investment, excluding:  a)Underwriting positions held for 5 working days or fewer;  b)The amounts relating to the investments for which any alternative in article 46 is applied; and  c) Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR |
| 260 | 12.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 42 of CRR  Article 42 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. |
| 270 | 12.2 Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 22(17), 41 and 42 of CRR |
| 280 | 12.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 22(17), 41 and 42 of CRR  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.  Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR shall not be included |
| 290 | 12.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Articles 22(17) and 42 of CRR  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. |
| 291 | 12.3.1 Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 22(30a), 41 and 42 of CRR |
| 292 | 12.3.2 Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 22(30a), 41 and 42 of CRR |
| 293 | 12.3.3 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 22(30a) and 42 of CRR |
| 300 | 13 Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions  Articles 55 to 57 of CRR |
| 310 | 13.1 Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 55, 56 and 57(2) of CRR |
| 320 | 13.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 55 and 57(2) of CRR  Direct holdings of AT1 capital of relevant entities where the institution does not have a significant investment, excluding:  a)Underwriting positions held for 5 working days or fewer; and  b) Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR |
| 330 | 13.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 56 of CRR  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. |
| 340 | 13.2 Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 22(17), 55 and 56 of CRR |
| 350 | 13.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 22(17), 55 and 56 of CRR  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.  Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR shall not be included |
| 360 | 13.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Articles 22(17) and 56 of CRR  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. |
| 361 | 13.3 Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 22(30a), 55 and 56 of CRR |
| 362 | 13.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 22(30a), 55 and 56 of CRR |
| 363 | 13.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 22(30a) and 56 of CRR |
| 370 | 14. Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions  Articles 65 to 67 of CRR |
| 380 | 14.1 Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 65, 66 and 67(2) of CRR |
| 390 | 14.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 65 and 67(2) of CRR  Direct holdings of T2 capital of relevant entities where the institution does not have a significant investment, excluding:  a)Underwriting positions held for 5 working days or fewer; and  b) Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR |
| 400 | 14.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 66 of CRR  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. |
| 410 | 14.2 Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Article 22(17), 65 and 66 of CRR |
| 420 | 14.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 22(17), 65 and 66 of CRR  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.  Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR shall not be included |
| 430 | 14.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Articles 22(17) and 66 of CRR  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. |
| 431 | 14.3 Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 22(30a), 65 and 66 of CRR |
| 432 | 14.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 22(30a), 65 and 66 of CRR |
| 433 | 14.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 22(30a) and 66 of CRR |
| 440 | 15 Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions  Articles 41, 42, 44 and 46 of CRR |
| 450 | 15.1 Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 41, 42, 44 and 46 of CRR |
| 460 | 15.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 41, 42, 44 and 46 of CRR  Direct holdings of CET1 capital of relevant entities where the institution has a significant investment, excluding:  a)Underwriting positions held for 5 working days or fewer;  b)The amounts relating to the investments for which any alternative in article 46 is applied; and  c) Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR |
| 470 | 15.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 42 of CRR  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. |
| 480 | 15.2 Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 22(17), 41 and 42 of CRR |
| 490 | 15.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 22(17), 41 and 42 of CRR  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.  Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR shall not be included |
| 500 | 15.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Articles 22(17) and 42 of CRR  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. |
| 501 | 15.3 Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 22(30a), 41 and 42 of CRR |
| 502 | 15.3.1 Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 22(30a), 41 and 42 of CRR |
| 503 | 15.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 22(30a) and 42 of CRR |
| 510 | 16 Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions  Articles 55 and 56 of CRR |
| 520 | 16.1 Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 55 and 56 of CRR |
| 530 | 16.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment  Article 55 of CRR  Direct holdings of AT1 capital of relevant entities where the institution has a significant investment, excluding:  a)Underwriting positions held for 5 working days or fewer (Article 53 point (d); and  b) Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR |
| 540 | 16.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 56 of CRR  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. |
| 550 | 16.2 Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 22(17), 55 and 56 of CRR |
| 560 | 16.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 22(17), 55 and 56 of CRR  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.  Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR shall not be included |
| 570 | 16.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Article 22(17) and 56 of CRR  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. |
| 571 | 16.3 Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 22(30a), 55 and 56 of CRR |
| 572 | 16.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 22(30a), 55 and 56 of CRR |
| 573 | 16.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 22(30a) and 56 of CRR |
| 580 | 17 Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions  Articles 65 and 66 of CRR |
| 590 | 17.1 Direct holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 65 and 66 of CRR |
| 600 | 17.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment  Article 65 of CRR  Direct holdings of T2 capital of relevant entities where the institution has a significant investment, excluding:  a)Underwriting positions held for 5 working days or fewer (Article 63 point (d); and  b) Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR |
| 610 | 17.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 66 of CRR  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. |
| 620 | 17.2 Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 22(17), 65 and 66 of CRR |
| 630 | 17.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 22(17), 65 and 66 of CRR  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.  Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR shall not be included |
| 640 | 17.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Articles 22(17), 66 of CRR  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. |
| 641 | 17.3 Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 22(30a), 65 and 66 of CRR |
| 642 | 17.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 22(30a), 65 and 66 of CRR |
| 643 | 17.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 22(30a) and 66 of CRR |
| 650 | 18 Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital  Article 43(4) of CRR |
| 660 | 19 Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital  Article 57 of CRR |
| 670 | 20 Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital  Article 67 of CRR |
| 680 | 21 Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived  Article 74 of CRR  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. |
| 690 | 22 Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived  Article 74 of CRR  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. |
| 700 | 23 Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived  Article 74 of CRR  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. |
| 710 | 24 Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived  Article 74 of CRR  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. |
| 720 | 25 Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived  Article 74 of CRR  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. |
| 730 | 26 Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived  Article 74 of CRR  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 17.1. |
| 740 | 27 Combined Buffer Requirement  Article 122 point (2) of CRD  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. |
| 750 | 27.1 Total capital conservation buffer |
| 751 | 27.1.1 Capital conservation buffer  Article 122 point (1) of CRD  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 stabile, an amount shall be reported in this cell. |
| 760 | 27.1.2 Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State  Article 443a point 1c (iv) of CRR  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. |
| 770 | 27.2 Countercyclical buffer  Article 122 point (3) of CRD  In this cell the concrete amount of the countercyclical buffer shall be reported. |
| 780 | 28 Systemic risk buffer  Article 124 a of CRD  In this cell the amount of the systemic risk buffer shall be reported. |
| 800 | 29 Own funds requirements related to Pillar II adjustments  Article 100 (2) CRD.  If a competent authority decides that an institution has to calculate additional own funds requirements for Pillar II reasons, those additional own funds requirements shall be reported in this cell. |
| 810 | 30 Initial capital  Articles 12, 28 to 31 CRD |
| 820 | 31 Own funds based on Fixed Overheads  Articles 91(2) point (b), 92 and 93(1) point (a) CRR |

* 1. CA5 sub-template
     1. General remarks

1. CA5 summarizes the calculation of own funds elements and deductions subject to the transitional provisions laid down in Articles 449 to 469 of CRR.
2. CA5 is structured as follows:
   1. 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.
   2. Table 5.2 of CA5 provide further details on the calculation of those grandfathered instruments which do not constitute state aid.
4. 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.
5. Institutions shall only report elements in CA5 during the period where transitional provisions in accordance with Part Ten of CRR apply.
6. 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. Table CA5.1
7. Institutions shall report in Table 5.1 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.
8. 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 item 1.1.1 of CA 5.1 can be derived from the respective sections of CA 5.2.
9. 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).
10. Under item 1.3 institutions shall report information in relation with the transitional provisions of:

* Unrealized gains and losses,
* Deductions as well as
* Additional filters and deductions.

1. The might be cases where the transitional deductions of CET1, AT1 or T2 capital exceed the CET1, AT1 or T2 capital of an institution, This effect – if it results from transitional provisions – will be shown in the CA1 template using the respective cells. As a consequence the adjustments in the columns of the CA5 template do not include any “spill-over”effects in the case of insufficient capital available.
   * + 1. Instructions concerning specific columns

|  |  |
| --- | --- |
| Columns | |
| 010 | Adjustments to CET1 |
| 020 | Adjustments to AT1 |
| 030 | Adjustments to T2 |
| 040 | Adjustments included in RWAs  Column 050 includes the relevant residual amount, i.e. prior the application of provisions of Chapter 2 or 3 of Part 3 of CRR.  Whereas columns 010 to 030 have a direct link to the CA1 sub-template, the adjustments included in RWA do not have a direct link to the relevant templates for credit risk. If the there are adjustments stemming from the transitional provisions to the RWA, those adjustments have to be included directly in the CR SA, CR IRB or CR EQU IRB. Additionally, those effects have to be reported in column 040 of CA5.1. As a consequence, those amounts are only memorandum items. |
| 050 | Applicable percentage |
| 060 | Eligible amount without transitional provisions  Column 060 includes the amount of each instrument prior the application of transitional provisions. I.e. the basis amount relevant to calculate the adjustments. |

* + - 1. Instructions concerning specific rows

|  |  |
| --- | --- |
| Rows | |
| 010 | 1. Total adjustments  This row reflects the overall effect of transitional adjustments in the different types of capital, plus the risk weighted amounts arising from these adjustments |
| 020 | 1.1 Grandfathered instruments  Articles 462 to 469 of CRR  This row reflects the overall effect of instruments transitionally grandfathered in the different types of capital. |
| 030 | 1.1.1 Grandfathered instruments: Instruments constituting state aid  Article 462 CRR |
| 040 | 1.1.1.1 Instruments that qualified as own funds according to 2006/48/EC  Article 462 (1) (2), (3) and (4) of CRR |
| 050 | 1.1.1.2 Instruments issued by institutions that are incorporated in a Member State that is subject to an Economic Adjustment Programme  Article 462 (1), (2a), (3a), (5) and (6) of CRR |
| 060 | 1.1.2 Instruments not constituting state aid  The amounts to be reported are obtained from column 060 of table CA 5.2. |
| 070 | 1.2 Minority interests and equivalents  Articles 459 and 460 of CRR  Item 1.2 reflects the effects of transitional provisions in the minority interests eligible as CET1; the qualifying T1 instruments eligible as consolidated AT1; and the qualifying own funds eligible as consolidated T2. |
| 080 | 1.2.1 Capital instruments and items that do not qualify as minority interests  Articles 459 of CRR  The amount to be reported in column 060 of this row is the amount qualifying as consolidated reserves in accordance with prior regulation. |
| 090 | 1.2.2 Transitional recognition in consolidated own funds of minority interests  Articles 79 and 460 of CRR  The amount to be reported in column 060 of this row is the eligible amount without transitional provisions. |
| 091 | 1.2.3 Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital  Article 80 and 460 of CRR  The amount to be reported in column 060 of this row is the eligible amount without transitional provisions. |
| 092 | 1.2.4 Transitional recognition in consolidated own funds of qualifying Tier 2 capital  Article 82 and 460 of CRR  The amount to be reported in column 060 of this row is the eligible amount without transitional provisions. |
| 100 | 1.3 Adjustments to deductions  Articles 449 to 458 and 461 of CRR  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. |
| 110 | 1.3.1 Unrealised gains and losses  Articles 449 and 450 of CRR  This row reflects the overall effect of transitional provisions on unrealized gains and losses measured at fair value. |
| 120 | 1.3.1.1 Unrealised gains  Article 450 of CRR  According to Art. 450 (1) sentence 3, the residual amount shall be treated a ccording 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.  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). |
| 130 | 1.3.1.2 Unrealised losses  Article 449 of CRR  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 |
| 140 | 1.3.2 Deductions  Articles 451 to 458 of CRR  This row reflects the overall effect of transitional provisions on deductions. |
| 150 | 1.3.2.1. Losses for the current financial year  Articles 33 (1) point (a), 451 (1), 453 (2) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction according to Article 33(1)(a) of CRR.  Where firms have only been required to deduct material losses:  • where the total interim net loss was ‘material’, the full residual amount would be deducted from Tier 1, or  • where the whole total interim net loss was not 'material', no deduction of residual amount would be made. |
| 160 | 1.3.2.2. Intangible assets  Articles 33 (1) point (b), 451 (1), 453 (3) and 458 of CRR  When determining the amount of intangible assets to be deducted, institutions shall take into account the provisions of Article 34 of CRR.  The amount to be reported in column 060 of this row: Original deduction Article 33(1)(b) of CRR. |
| 170 | 1.3.2.3. Deferred tax assets that rely on future profitability and do not arise from temporary differences  Articles 33 (1) point (c), 451 (1), 453 (4) and 458 of CRR  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.  The amount to be reported in column 060 of this row: Total amount according to Article 451 (1) c) of CRR. |
| 180 | 1.3.2.4. IRB shortfall of provisions to expected losses  Articles 33 (1) point (d), 451 (1), 453 (5) and 458 of CRR  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.  The amount to be reported in column 060 of this row: Original deduction Article 33(1)(d) of CRR |
| 190 | 1.3.2.5. Defined benefit pension fund assets  Articles 33 (1) point (e), 451 (1), 453 (6) and 458 of CRR  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.  The amount to be reported in column 060 of this row: Original deduction Article 33(1)(e) of CRR |
| 200 | 1.3.2.6. Own instruments  Articles 33 (1) point (f), 451 (1), 453 (7) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction Article 33(1)(f) of CRR |
| 210 | 1.3.2.6.1 Own CET1 instruments  Articles 33 (1) point (f), 451 (1), 453 (7) and 458 of CRR  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.  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.  The amount to be reported in column 060 of this row: Original deduction Article 33(1)(f) of CRR |
| 211 | of which: Direct holdings  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 |
| 212 | of which: Indirect holdings  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 |
| 220 | 1.3.2.6.2 Own AT1 instruments  Articles 53 point (a), 454, 455(2) and 458 of CRR  When determining the amount of the above-mentioned holdings to be deducted, institutions shall take into account the provisions of Article 54 of CRR.  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.  The amount to be reported in column 060 of this row: Original deduction Article 53(1)(a) of CRR |
| 221 | of which: Direct holdings  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 |
| 222 | of which: Indirect holdings  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 |
| 230 | 1.3.2.6.3 Own T2 instruments  Articles 63 point (a), 456, 457(2) and 458 of CRR  When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Article 64 of CRR.  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.  The amount to be reported in column 060 of this row: Original deduction Article 53(1)(a) of CRR |
| 231 | of which: Direct holdings  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 |
| 232 | of which: Indirect holdings  The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Articles 456 (b) and 457 (2) (b) of CRR |
| 240 | 1.3.2.7. Reciprocal cross holdings  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 financial sector 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. |
| 250 | 1.3.2.7.1 Reciprocal cross holdings in CET1 Capital  Articles 33(1) point (g), 451 (1), 453(8) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction Article 33(1)(g) of CRR |
| 260 | 1.3.2.7.2 Reciprocal cross holdings in CET1 Capital of relevant entities where the institution does not have a significant investment  Articles 33(1) point (g), 451 (1), 453(8) point (a) and 458 of CRR  The amount to be reported in column 060 of this row: Residual amount according to Article 451 (1) (b) of CRR |
| 270 | 1.3.2.7.3 Reciprocal cross holdings in CET1 Capital of relevant entities where the institution has a significant investment  Articles 33(1) point (g), 451 (1), 453(8) point (b) and 458 of CRR  The amount to be reported in column 060 of this row: Residual amount according to Article 451 (1) (b) of CRR |
| 280 | 1.3.2.7.4 Reciprocal cross holdings in AT1 Capital  Articles 53 point (b), 454, 455(3) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction Article 53 (b) of CRR |
| 290 | 1.3.2.7.5 Reciprocal cross holdings in AT1 Capital of relevant entities where the institution does not have a significant investment  Articles 53 point (b), 454, 455(3) point (a) and 458 of CRR  The amount to be reported in column 060 of this row: Residual amount according to Article 455 (3) of CRR |
| 300 | 1.3.2.7.6 Reciprocal cross holdings in AT1 Capital of relevant entities where the institution has a significant investment  Articles 53 point (b), 454, 455(3) point (b) and 458 of CRR  The amount to be reported in column 060 of this row: Residual amount according to Article 455 (3) of CRR |
| 310 | 1.3.2.7.7 Reciprocal cross holdings in T2 Capital  Articles 63 point (b), 456, 457(3) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction Article 63 (b) of CRR |
| 320 | 1.3.2.7.8 Reciprocal cross holdings in T2 Capital of relevant entities where the institution does not have a significant investment  Articles 63 point (b), 456, 457(3) point (a) and 458 of CRR  The amount to be reported in column 060 of this row: Residual amount according to Article 457 (3) of CRR |
| 330 | 1.3.2.7.9 Reciprocal cross holdings in T2 Capital of relevant entities where the institution has a significant investment  Articles 63 point (b), 456, 457(3) point (b) and 458 of CRR  The amount to be reported in column 060 of this row: Residual amount according to Article 457 (3) of CRR |
| 340 | 1.3.2.8. Own funds instruments of relevant entities where the institution does not have a significant investment  The amount to be reported in column 060 of this row: |
| 350 | 1.3.2.8.1 CET1 instruments of relevant entities where the institution does not have a significant investment  Articles 33(1) point (h), 451 (1), 453(9) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction Article 33 (1) (h) of CRR |
| 360 | 1.3.2.8.2 AT1 instruments of relevant entities where the institution does not have a significant investment  Articles 53 point (c), 454, 455(4) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction Article 53 (c) of CRR |
| 370 | 1.3.2.8.3 T2 instruments of relevant entities where the institution does not have a significant investment  Articles 63 point (c), 456, 457(4) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction Article 63 (c) of CRR |
| 380 | 1.3.2.9 Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment  Article 452(2) and (3) of CRR  The amount to be reported in column 060 of this row: Article 452 (1) of CRR |
| 390 | 1.3.2.10 Own funds instruments of relevant entities where the institution has a significant investment |
| 400 | 1.3.2.10.1 CET1 instruments of relevant entities where the institution has a significant investment  Articles 33(1) point (i), 451 (1), 453(10) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction Article 33 (1) (i) of CRR |
| 410 | 1.3.2.10.2 AT1 instruments of relevant entities where the institution has a significant investment  Articles 53 point (d), 454, 455(4) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction Article 53 (d) of CRR |
| 420 | 1.3.2.10.2 AT1 instruments of relevant entities where the institution has a significant investment  Articles 63 point (d), 456, 457(4) and 458 of CRR  The amount to be reported in column 060 of this row: Original deduction Article 63 (d) of CRR |
| 430 | 1.3.3 Additional filters and deductions  Article 461 of CRR  This row reflects the overall effect of transitional provisions on additional filters and deductions.   1. 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. |

* + 1. Table CA 5.2: Grandfathered instruments: Instruments not constituting State aid

1. Institutions shall report in Table CA 5.2 information in relation with the transitional provisions of grandfathered instruments not constituting state aid (Article 463 to 469 of CRR).
   * + 1. Instructions concerning specific columns

|  |  |
| --- | --- |
| Columns | |
| 010 | Amount of instruments plus related share premium  Article 463 (3) to (5) of CRR  Instruments which are eligible for each respective row, including their related share premiums. |
| 020 | Base for calculating the limit  Articles 464 (2) to (4) of CRR |
| 030 | Applicable percentage  Article 464 (5) of CRR |
| 040 | Limit  Article 464 (2) to (5) of CRR |
| 050 | (-) Amount that exceeds the limits for grandfathering  Article 464 (2) to (5) of CRR |
| 060 | Total grandfathered amount  The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA 5.1. |

* + - 1. Instructions concerning specific rows

|  |  |
| --- | --- |
| Rows | |
| 010 | 1. Instruments that qualified for point a) of Article 57 of 2006/48/EC  Article 463(3) of CRR  The amount to be reported shall include the related share premium accounts. |
| 020 | 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  Article 463(4) of CRR |
| 030 | 2.1 Total instruments without a call or an incentive to redeem  Article 467 of CRR  The amount to be reported shall include the related share premium accounts. |
| 040 | 2.2 Grandfathered instruments with a call and incentive to redeem  Article 467 of CRR |
| 050 | 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  Articles 467(3), and 469 point (a) of CRR  The amount to be reported shall include the related share premium accounts. |
| 060 | 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  Articles 467(5), and 469 point (a) of CRR  The amount to be reported shall include the related share premium accounts. |
| 070 | 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  Articles 467(6) and 469 point (c) of CRR  The amount to be reported shall include the related share premium accounts |
| 080 | 2.3 Excess on the limit of CET1 grandfathered instruments  Article 465(1) of CRR  The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments. |
| 090 | 3. Instruments that qualified for points f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 468  Article 463(5) of CRR |
| 100 | 3.1 Total instruments without an incentive to redeem  Article 468 of CRR |
| 110 | 3.2 Grandfathered instruments with an incentive to redeem  Article 468 of CRR |
| 120 | 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  Articles 468(3), and 469 point (a) of CRR  The amount to be reported shall include the related share premium accounts. |
| 130 | 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  Articles 468(5), and 469 point (a) of CRR  The amount to be reported shall include the related share premium accounts. |
| 140 | 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  Articles 468(6) and 469 point (c) of CRR  The amount to be reported shall include the related share premium accounts. |
| 150 | 3.3 Excess on the limit of AT1 grandfathered instruments  Article 465(2) of CRR  The excess on the limit of AT1 grandfathered instruments may be treated as instruments which can be grandfathered as T2 instruments. |

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. [↑](#footnote-ref-1)