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REPORTING ON THE MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES

MREL AND TLAC TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
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		COMPOSITION AND MATURITY	
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3	M 03.00	Internal MREL and internal TLAC	ILAC
4	M 04.00	Funding structure of eligible liabilities	LIAB-MREL
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M 01.00 - Key metrics for MREL and TLAC (resolution groups / entities) (KM2)

		Minimum requirement for own funds and eligible liabilities (MREL)	Requirement for own funds and eligible liabilities for G-SIIs (TLAC)
		0010	0020
	Total risk exposure amount and total exposure measure		
0100	TOTAL RISK EXPOSURE AMOUNT (TREA)		
0110	TOTAL EXPOSURE MEASURE (TEM)		
	Own funds and eligible liabilities		
0200	OWN FUNDS AND ELIGIBLE LIABILITIES		
0210	Of which: own funds and subordinated liabilities		
0220	Of which: governed by third country law		
0230	Of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU		
	Other bail-inable liabilities		
0250	OTHER BAIL-INABLE LIABILITIES		
0260	Of which: governed by third country law		
0270	Of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU		
0280	Residual maturity of < 1 year		
0285	Residual maturity of >= 1 year and < 2 years		
0290	Residual maturity of >= 2 years		
	Ratios and subordination exemptions		
0300	OWN FUNDS AND ELIGIBLE LIABILITIES AS A PERCENTAGE OF THE TREA		
0310	Of which: own funds and subordinated liabilities		
0320	OWN FUNDS AND ELIGIBLE LIABILITIES AS A PERCENTAGE OF THE TEM		
0330	Of which: own funds and subordinated liabilities		
0340	Does the subordination exemption laid down in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)		
0350	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion laid down in Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)		
0360	Share of the total non-subordinated liabilities that is included in own funds and eligible liabilities		

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M 02.00 - MREL and TLAC capacity and composition (resolution groups / entities) (TLAC1)				
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
		0010	0020	0030
0010	OWN FUNDS AND ELIGIBLE LIABILITIES			
0020	(Eligible) Own funds			
0030	Common Equity Tier 1 capital			
0040	(Eligible) Additional Tier 1 capital			
0050	(Eligible) Tier 2 capital			
0060	Eligible liabilities			
0070	Eligible liabilities items before adjustments			
0080	of which: eligible liabilities considered as structurally subordinated			
0090	Eligible liabilities subordinated to excluded liabilities			
0100	Eligible liabilities instruments issued directly by the resolution entity (not grandfathered)			
0110	Eligible liabilities instruments issued by other entities within the resolution group (not grandfathered)			
0120	Eligible liabilities instruments issued prior to 27 June 2019			
0130	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items			
0132	(-) Own eligible liabilities instruments subordinated to excluded liabilities			
0135	(-) of which: unused prior permission amounts			
0140	Eligible liabilities not subordinated to excluded liabilities			
0150	Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered, pre-cap)			
0160	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)			
0162	(-) Own eligible liabilities instruments not subordinated to excluded liabilities			
0165	(-) of which: unused prior permission amounts			
0170	Amounts eligible after application of the cap of Article 72b(3) of Regulation (EU) No 575/2013 (not grandfathered)			
0180	Amounts eligible after application of the cap of Article 72b (3) of Regulation (EU) No 575/2013, consisting of items issued prior to 27 June 2019			
0190	(-) Deductions			
0200	(-) Exposures between multiple point of entry (MPE) resolution groups			
0211	(-) Investments in other eligible liabilities instruments			
0220	Excess of deductions from eligible liabilities over eligible liabilities (deducted from Tier 2)			
MEMORANDUM ITEMS				
0400	CET1 (%) available after meeting the entity's requirements			
0410	Combined buffer requirement (%)			
0420	of which: capital conservation buffer requirement			
0430	of which: countercyclical buffer requirement			
0440	of which: systemic risk buffer requirement			
0450	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer			
0460	Investments in subordinated eligible liabilities of other institutions			
0470	Investments in subordinated eligible liabilities of G-SIIs			
0480	Investments in subordinated eligible liabilities of O-SIIs			
0490	Investments in subordinated eligible liabilities of other institutions			
0500	Excluded liabilities			

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M 03.00 - Internal MREL and internal TLAC (ILAC)			
		Internal MREL	Internal TLAC
		0010	0020
0010	Level of application		
	Total risk exposure amount and total exposure measure		
0100	Total risk exposure amount (TREA)		
0110	Total exposure measure (TEM)		
	Eligible own funds and eligible liabilities		
0200	Eligible own funds and eligible liabilities		
0210	Eligible Own funds		
0220	Common Equity Tier 1 capital (CET1)		
0230	Eligible Additional Tier 1 capital		
0240	Eligible Tier 2 capital		
0250	Eligible liabilities and guarantees		
0260	Eligible liabilities (excluding guarantees)		
0265	(-) Own eligible liabilities instruments: Unused prior permission amounts		
0270	Guarantees provided by the resolution entity and permitted by the resolution authority		
0280	Memorandum item: Collateralised part of the guarantee		
0290	(-) Own funds instruments and eligible liabilities instruments issued by non-resolution entities of the same resolution group		
0293	(-) of which: Own funds instruments issued by liquidation entities		
0295	Excess of deductions from eligible liabilities over eligible liabilities		
	Ratios of eligible own funds and eligible liabilities		
0400	Own funds and eligible liabilities as a percentage of the TREA		
0410	of which: permitted guarantees		
0420	Own funds and eligible liabilities as a percentage of the TEM		
0430	of which: permitted guarantees		
0440	CET1 (%) available after meeting the entity's requirements		
	Memorandum items		
0500	Combined buffer requirement (%)		
0510	of which: capital conservation buffer requirement		
0520	of which: countercyclical buffer requirement		
0530	of which: systemic risk buffer requirement		
0540	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer		
0550	Other bail-inable liabilities		
0560	of which: governed by third country law		
0570	of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU		
0580	Residual maturity of < 1 year		
0590	Residual maturity of >= 1 year and < 2 years		
0600	Residual maturity of >= 2 years		
0610	Excluded liabilities		
0620	Own funds instruments issued by liquidation entities of the same resolution group		
0630	Ratio of holdings of own funds instruments issued by liquidation entities over eligible own funds and eligible liabilities		

M 04.00 - Funding structure of eligible liabilities (LIAB MREL)		
		Amount eligible for MREL / internal MREL
		0010
0100	ELIGIBLE LIABILITIES	
0200	Deposits, not covered and not preferential ≥ 1 year	
0210	of which: residual maturity ≥ 1 year and < 2 years	
0220	of which: residual maturity ≥ 2 years	
0230	of which: issued by subsidiaries	
0300	Uncollateralized secured liabilities ≥ 1 year	
0310	of which: residual maturity ≥ 1 year and < 2 years	
0320	of which: residual maturity ≥ 2 years	
0330	of which: issued by subsidiaries	
0400	Structured notes ≥ 1 year	
0410	of which: residual maturity ≥ 1 year and < 2 years	
0420	of which: residual maturity ≥ 2 years	
0430	of which: issued by subsidiaries	
0500	Senior unsecured liabilities ≥ 1 year	
0510	of which: residual maturity ≥ 1 year and < 2 years	
0520	of which: residual maturity ≥ 2 years	
0530	of which: issued by subsidiaries	
0600	Senior non-preferred liabilities ≥ 1 year	
0610	of which: residual maturity ≥ 1 year and < 2 years	
0620	of which: residual maturity ≥ 2 years	
0630	of which: issued by subsidiaries	
0700	Subordinated liabilities (not recognised as own funds) ≥ 1 year	
0710	of which: residual maturity ≥ 1 year and < 2 years	
0720	of which: residual maturity ≥ 2 years	
0730	of which: issued by subsidiaries	
0800	Other MREL eligible liabilities ≥ 1 year	
0810	of which: residual maturity ≥ 1 year and < 2 years	
0820	of which: residual maturity ≥ 2 years	
0830	of which: issued by subsidiaries	

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M 05.00 - Creditor ranking (entity that is not a resolution entity) (TLAC2)

Insol- vency rank	Type of creditor	Description of insolvency rank	Liabilities and own funds		Liabilities and own funds less excluded liabilities						
			of which: excluded liabilities	of which: own funds and eligible liabilities for the purpose of internal MREL							
				of which: with a residual maturity of				of which: perpetual securities			
				≥ 1 year < 2 years	≥ 2 year < 5 years	≥ 5 years < 10 years	≥ 10 years				
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120

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M 06.00 - Creditor ranking (resolution entities) (TLAC3)

Insolvency rank	Description of insolvency rank	Liabilities and own funds		Liabilities and own funds less excluded liabilities						
		of which: excluded liabilities		of which: own funds and eligible liabilities potentially eligible for meeting MREL						
				of which: with a residual maturity of				of which: perpetual securities		
				≥ 1 year < 2 years	≥ 2 year < 5 years	≥ 5 years < 10 years	≥ 10 years			
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110

M 07.00 Instruments governed by third-country law (MTCI)

Issuing entity			Contract identifier	Governing law (third country)	Contractual recognition of write down and conversion powers	Regulatory treatment		Amount	Rank in normal insolvency proceedings		Maturity	(First) Call date	Regulatory call (Y/N)
Name	Code	Type of code				Type of own funds or eligible liabilities	Instrument type		Governing law	Insolvency rank			
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140