EN

ANNEX II

‘ANNEX II

**INSTRUCTIONS FOR REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS**

**PART II: TEMPLATE RELATED INSTRUCTIONS**

(…)

C 09.01 – Geographical breakdown of exposures by residence of the obligor: SA exposures (CR GB 1)

3.4.1.1. Instructions concerning specific positions

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| **Columns** | |
| 0010 | **ORIGINAL EXPOSURE PRE-CONVERSION FACTORS**  Same definition as for column 0010 of CR SA template |
| 0020 | **Defaulted exposures**  Original exposure pre-conversion factors for those exposures which have been classified as “exposures in default” and for defaulted exposures assigned to the exposure class “equity exposures” and defaulted exposures assigned to the exposure class “Exposures in the form of units or shares in collective investment undertakings (‘CIUs’)”.  This ‘memorandum item’ shall provide additional information about the obligor structure of defaulted exposures. Exposures classified as “exposures in default” as referred to in Article 112, point (j), of Regulation (EU) No 575/2013 shall be reported where the obligors would have been  reported if those exposures were not assigned to the exposure classes 'exposures in default'.  This information is a ‘memorandum item’ – hence does not affect the calculation of risk weighted exposure amounts of exposure classes “exposures in default”, “equity exposures” or “Exposures in the form of units or shares in collective investment undertakings (‘CIUs’)” as referred to in Article 112, points (j) (p) and (o) of Regulation (EU) No 575/2013. |
| 0040 | **Observed new defaults for the period**  The amount of original exposures which have moved into exposure class “Exposures in default” during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged. |
| 0050 | **General credit risk adjustments**  Credit risk adjustments as referred to in Article 110 of Regulation (EU) No 575/2013, as well as Regulation (EU) 183/2014.  This item shall include the general credit risk adjustments that are eligible for inclusion in T2 capital, before the application of the cap referred to in Article 62, point (c), of Regulation (EU) No 575/2013.  The amount to be reported shall be gross of tax effects. |
| 0055 | **Specific credit risk adjustments**  Credit risk adjustments as referred to in Article 110 of Regulation (EU) No 575/2013, as well as Regulation (EU) 183/2014. |
| 0060 | **Write-offs**  Write-offs as referred to in IFRS 9.5.4.4 and B5.4.9. |
| 0061 | **Additional value adjustments and other own funds reductions**  In line with Article 111 of Regulation (EU) No 575/2013. |
| 0070 | **Credit risk adjustments/write-offs for observed new defaults**  Sum of credit risk adjustments and write-offs for those exposures which were classified as “defaulted exposures” during the 3-month period since the last data submission. |
| 0075 | **Exposure value**  Same definition as for column 0200 of CR SA template |
| 0080 | **RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS AND PRE FX-MISMATCH**  Same definition as for column 0215 of CR SA template |
| 0081 | (-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE SME SUPPORTING FACTOR  Same definition as for column 0216 of CR SA template |
| 0082 | (-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR  Same definition as for column 0217 of CR SA template |
| 0090 | **RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS AND AFTER FX-MISMATCH**  Same definition as for column 0220 of CR SA template |

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| **Rows** | |
| 0010 | Central governments or central banks  Article 112, point (a), of Regulation (EU) No 575/2013 | |
| 0020 | Regional governments or local authorities  Article 112, point (b), of Regulation (EU) No 575/2013 | |
| 0030 | Public sector entities  Article 112, point (c), of Regulation (EU) No 575/2013 | |
| 0040 | Multilateral developments banks  Article 112, point (d), of Regulation (EU) No 575/2013 | |
| 0050 | International organisations  Article 112, point (e), of Regulation (EU) No 575/2013 | |
| 0060 | Institutions  Article 112, point (f), of Regulation (EU) No 575/2013 | |
| 0070 | Corporates  Article 112, point (g), of Regulation (EU) No 575/2013 | |
| 0075 | of which: SME  Same definition as for row 0020 of CR SA template | |
| 0076 | Of which: Specialised lending  Article 122a of Regulation (EU) No 575/2013 | |
| 0080 | Retail  Article 112, point (h), of Regulation (EU) No 575/2013 | |
| 0085 | of which: SME  Same definition as for row 0020 of CR SA template | |
| 0090 | Secured by mortgages on immovable property and ADC exposures  Article 112, point (i), of Regulation (EU) No 575/2013 | |
| 0091 | Secured by mortgages on residential immovable property - non-IPRE (secured)  See CR SA template | |
| 0092 | Secured by mortgages on residential immovable property - non-IPRE (unsecured)  See CR SA template | |
| 0093 | Secured by mortgages on residential immovable property – Other – non-IPRE  See CR SA template | |
| 0094 | Secured by mortgages on residential immovable property – IPRE  See CR SA template | |
| 0900 | Secured by mortgages on residential immovable property – Other - IPRE  See CR SA template | |
| 0901 | Secured by mortgages on commercial immovable property - non-IPRE (secured)  See CR SA template | |
| 0902 | Secured by mortgages on commercial immovable property - non-IPRE (unsecured)  See CR SA template | |
| 0903 | Secured by mortgages on commercial immovable property – Other - non-IPRE  Se CR SA template | |
| 0904 | Secured by mortgages on commercial immovable property -– IPRE  See CR SA template | |
| 0905 | Secured by mortgages on commercial immovable property - Other - IPRE  See CR SA template | |
| 0906 | Acquisition, development and construction (ADC)  See CR SA template | |
| 0095 | of which: SME  Same definition as for row 0020 of CR SA template | |
| 0100 | Exposures in default  Article 112, point (j), of Regulation (EU) No 575/2013 | |
| 0115 | Subordinated debt exposures  Article 112, point (k), of Regulation (EU) No 575/2013 | |
| 0120 | Covered bonds  Article 112, point (l), of Regulation (EU) No 575/2013 | |
| 0130 | Claims on institutions and corporates with a short-term credit assessment  Article 112, point (n), of Regulation (EU) No 575/2013 | |
| 0140 | Collective investments undertakings (CIU)  Article 112, point (o), of Regulation (EU) No 575/2013  Sum of rows 0141 to 0143 | |
| 0141 | Look-through approach  Same definition as for row 0281 of CR SA template | |
| 0142 | Mandate-based approach  Same definition as for row 0282 of CR SA template | |
| 0143 | Fall-back approach  Same definition as for row 0283 of CR SA template | |
| 0150 | Equity exposures  Article 112, point (p), of Regulation (EU) No 575/2013 | |
| 0160 | Other exposures  Article 112, point (q), of Regulation (EU) No 575/2013 | |
| 0170 | Total exposures | |

3.4.2. C 09.02 – Geographical breakdown of exposures by residence of the obligor: IRB exposures (CR GB 2)

3.4.2.1. Instructions concerning specific positions

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| **Columns** |  |
| 0010 | ORIGINAL EXPOSURE PRE-CONVERSION FACTORS  Same definition as for column 0020 of CR IRB template |
| 0030 | **Of which defaulted**  Original exposure value for those exposures which have been classified as defaulted exposures in accordance with Article 178 of Regulation (EU) No 575/2013 |
| 0040 | **Observed new defaults for the period**  The amount of original exposures which were classified as “defaulted exposures” during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged. |
| 0050 | **General credit risk adjustments**  Credit risk adjustments as referred to in Article 110 of Regulation (EU) No 575/2013, as well as Regulation (EU) 183/2014 |
| 0055 | **Specific credit risk adjustments**  Credit risk adjustments as referred to in Article 110 of Regulation (EU) No 575/2013, as well as Regulation (EU) 183/2014 |
| 0060 | **Write-offs**  Write-offs as referred to in IFRS 9.5.4.4 and B5.4.9 |
| 0070 | **Credit risk adjustments/write-offs for observed new defaults**  Sum of credit risk adjustments and write-offs for those exposures which were classified as “defaulted exposures” during the 3-month period since the last data submission |
| 0080 | INTERNAL RATING SCALE/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)  Same definition as for column 0010 of CR IRB template |
| 0090 | **EXPOSURE WEIGHTED AVERAGE LGD (%)**  Same definition as for columns 0230 and 0240 of CR IRB template: the exposure weighted average LGD (%) shall refer to all exposures, including exposures to large financial sector entities and unregulated financial entities. Article 181(1), point (h), of Regulation (EU) No 575/2013 shall apply.  For specialised lending exposures where the PD is estimated, the reported value should be either the estimated or the regulatory LGD. For specialised lending exposures referred to in Article 153(5) of Regulation (EU) No 575/2013, data cannot be reported as it is not available. |
| 0100 | **Of which: defaulted**  Exposure weighted LGD for those exposures which have been classified as defaulted exposures in accordance with Article 178 of Regulation (EU) No 575/2013 |
| 0105 | **Exposure value**  Same definition as for column 0110 of CR IRB template |
| 0110 | **RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS**  Same definition as for column 0255 of CR IRB template |
| 0120 | **Of which defaulted**  Risk weighted exposure amount for those exposures which have been classified as defaulted exposures in accordance with Article 178(1) of Regulation (EU) No 575/2013 |
| 0121 | **(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR**  Same definition as for column 0256 of CR IRB template |
| 0122 | **(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR**  Same definition as for column 0257 of CR IRB template |
| 0125 | **RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS**  Same definition as for column 0260 of CR IRB template |
| 0130 | **EXPECTED LOSS AMOUNT**  Same definition as for column 0280 of CR IRB template |

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| **Rows** |  |
| 0010 | **Central banks and central governments**  Article 147(2), point (a), of Regulation (EU) No 575/2013 |
| 0011 | **Of which: Regional governments or local authorities**  Article 147(3a) of Regulation (EU) No 575/2013 |
| 0012 | **Regional governments or local authorities**  Article 147(2), point (a1) (i), of Regulation (EU) No 575/2013 |
| 0013 | **Public sector entities**  Article 147(2), point (a1) (ii), of Regulation (EU) No 575/2013 |
| 0020 | **Institutions**  Article 147(2), point (b), of Regulation (EU) No 575/2013 |
| 0030 | **Corporates**  All exposures to corporates as referred to in Article 147(2), point (c), of Regulation (EU) No 575/2013 |
| 0050 | **Of which: SME**  Article 147(2), point (c), of Regulation (EU) No 575/2013  For the purpose of classification to this sub-exposure class the reporting entities shall use the definition of SME in Article 5 (8) of Regulation (EU) No 575/2013. |
| 0051 | **Of Which: Large Corporates**  Article 147(2), point (c), of Regulation (EU) No 575/2013.  For the purpose of classification to this sub-exposure class the reporting entities shall use the definition of Large Corporate in Article 142 (1), point (5a) of Regulation (EU) No 575/2013. |
| 0052 | **Specialised Lending**  Article 147(2), point (c) (ii), of Regulation (EU) No 575/2013. 1. |
| 0053-0056 | **Specialised Lending - types of specialised lending exposures**  Institutions shall report the types of specialised lending exposures referred to in Article 147(8) subparagraph. 2 in the corresponding row:.Specialised Lending “project finance”, “object finance”, “commodity finance” and “income producing real estate” (IPRE). |
| 0057 | **Purchased receivables**  Article 147(2), point (c) (iii), of Regulation (EU) No 575/2013. |
| 0058 | **Other**  Article 147(2), point I(i), of Regulation (EU) No 575/2013 |
| 0060 | **Retail**  All retail exposures as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013. |
| 0070 | **Of Which: Retail – Secured by immovable property**  Retail exposures as defined in Article 147(2), point d) of Regulation (EU) No 575/2013, which are secured by immovable property as defined in Article 4 (1), point (75f point (d) of Regulation (EU) No 575/2013.  . |
| 0080 | **Of Which: SME**  Retail exposures as defined in Article 147(2), point (d) of Regulation (EU) No 575/2013, reported under B.6.1 to B.6.4, which are secured by immovable property as defined in Article 4 (1), point (75f point (d) of Regulation (EU) No 575/2013, in conjunction with Article 5 (8) of Regulation (EU) No 575/2013. |
| 0090 | **Of Which: non-SME**  Retail exposures as defined in Article 147(2), point (d) of Regulation (EU) No 575/2013, reported under B.6.1 to B.6.4, which are secured by immovable property as defined in Article 4 (1), point (75f point (d) of Regulation (EU) No 575/2013, not in conjunction with Article 5 (8) of Regulation (EU) No 575/2013. |
| 0095 | **Secured by residential real estate**  Retail exposures as referred to in Article 147(2), point (d) (ii), of Regulation (EU) No 575/2013.  Retail exposures secured by residential real estate will be considered any retail exposures secured by residential real estate recognised as collateral, regardless of the ratio of the value of collateral to the exposure or of the purpose of the loan. |
| 0100 | **Qualifying revolving**  Retail exposures as referred to in Article 147(2), point (d) (i) in conjunction with Article 154(4) of Regulation (EU) No 575/2013 |
| 0105 | **Purchased receivables**  Retail exposures as referred to in Article 147(2), point (d) (iii) of Regulation (EU) No 575/2013 |
| 0110 | **Other Retail**  Other retail exposures as referred to in Article 147(2), point (d) (iv), of Regulation (EU) No 575/2013. |
| 0120 | **Of which: SME**  Other retail exposures as referred to in Article 147(2), point (d) (iv), of Regulation (EU) No 575/2013, in conjunction with Article 5 (8) of Regulation (EU) No 575/2013. |
| 0130 | **Of Which: non-SME**  Other retail exposures as referred to in Article 147(2), point (d) (iv), of Regulation (EU) No 575/2013, not in conjunction with Article 5 (8) of Regulation (EU) No 575/2013. |
| 0132 | Collective investments undertakings (CIU)  Article 147(2), point (e1) of Regulation (EU) No 575/2013 |
| 0133 | Look-through approach  Same definition as for row 0190 of CR IRB template |
| 0134 | Mandate-based approach  Same definition as for row 0200 of CR IRB template |
| 0135 | Fall-back approach  Same definition as for row 0210 of CR IRB template |
| 0140 | **Equity**  Equity exposures as referred to in Article 147(2), point (e), of Regulation (EU) No 575/2013 |
| 0150 | **Total exposures** |

3.4.3. C 09.04 – Breakdown of credit exposures relevant for the calculation of the countercyclical buffer by country and institution-specific countercyclical buffer rate (CCB)

3.4.3.1. General remarks

88. This template aims at receiving more information regarding the elements of the institution-specific countercyclical capital buffer. The information required refers to the own funds requirements determined in accordance with Part Three, Title II and Title IV of Regulation (EU) No 575/2013 and the geographical location for credit exposures, securitisation exposures and trading book exposures relevant for the calculation of the institution-specific countercyclical capital buffer (CCB) in accordance with Article 140 of Directive 2013/36/EU (relevant credit exposures).

89. Information in template C 09.04 shall be reported for the ‘Total’ of relevant credit exposures across all jurisdictions where those exposures are located and individually for each of the jurisdictions in which relevant credit exposures are located. The total figures as well as the information of each jurisdiction shall be reported in a separate dimension.

90. The threshold set in Article 5(5) of this Implementing Regulation shall not apply for the reporting of this breakdown.

91. In order to determine the geographical location, the exposures shall be allocated on an immediate obligor basis as provided for in Commission Delegated Regulation (EU) No 1152/2014[[1]](#footnote-1). Therefore, CRM techniques shall not change the allocation of an exposure to its geographical location for the purpose of reporting information set out in this template.

3.4.3.2. Instructions concerning specific positions

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| **Columns** |  |
| 0010 | **Amount**  The value of the relevant credit exposures and their associated own-funds requirements determined in accordance with the instructions for the respective row. |
| 0020 | **Percentage** |
| 0030 | **Qualitative Information**  This information shall only be reported for the country of residence of the institution (the jurisdiction corresponding to its home Member State) and the ‘Total’ of all countries.  Institutions shall report either {y} or {n} in accordance with the instructions for the relevant row. |

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| **Rows** |  |
| 0010-0020 | **Relevant credit exposures – Credit risk**  Relevant credit exposures as referred to in Article 140(4), point (a), of Directive 2013/36/EU. |
| 0010 | **Exposure value under the Standardised approach**  Exposure value calculated in accordance with Article 111 of Regulation (EU) No 575/2013 for relevant credit exposures as referred to in Article 140(4), point (a), of Directive 2013/36/EU.  The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 0055. |
| 0020 | **Exposure value under the IRB approach**  Exposure value calculated in accordance with Article 166 of Regulation (EU) No 575/2013 for relevant credit exposures as referred to in Article 140(4), point (a), of Directive 2013/36/EU.  The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 0055. |
| 0030-0040 | **Relevant credit exposures – Market risk**  Relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU. |
| 0030 | **Sum of long and short positions of trading book exposures for Standardised approach**  Sum of net long and net short positions in accordance with Article 327 of Regulation (EU) No 575/2013 of relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU subject to own funds requirements under Part Three, Title IV, Chapter 2of Regulation (EU) No 575/2013:  - exposures to debt instruments other than securitisation;  - exposures to securitisation positions in the trading book;  - exposures to correlation trading portfolios;  - exposures to equity securities;  - exposures to CIUs where capital requirements are calculated in accordance with Article 348 of Regulation (EU) No 575/2013. |
| 0040 | **Value of trading book exposures under internal models**  For relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU subject to own funds requirements under Part Three, Title IV, Chapters 2 and 5 of Regulation (EU) No 575/2013, the sum of the following shall be reported:  - Fair value of non-derivative positions, that represent relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU, determined in accordance with Article 104 of Regulation (EU) No 575/2013.  - Notional value of derivatives, that represent relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU. |
| 0055 | **Relevant credit exposures – Securitisation positions in the banking book**  Exposure value calculated in accordance with Article 248 of Regulation (EU) No 575/2013 for relevant credit exposures as referred to in Article 140(4), point (c), of Directive 2013/36/EU. |
| 0070-0110 | **Own funds requirements and weights** |
| 0070 | **Total own funds requirements for CCB**  The sum of rows 0080, 0090 and 0100. |
| 0080 | **Own funds requirements for relevant credit exposures – Credit risk**  Own funds requirements calculated in accordance with Part Three, Title II, Chapters 1 to 4 and Chapter 6 of Regulation (EU) No 575/2013 for relevant credit exposures as referred to in Article 140(4), point (a), of Directive 2013/36/EU, in the country in question.  Own fund requirements for securitisation positions in the banking book shall be excluded from this row and reported in row 0100.  The own-funds requirements are 8 % of the risk-weighted exposure amount determined in accordance with Part Three, Title II, Chapters 1 to 4 and Chapter 6 of Regulation (EU) No 575/2013. |
| 0090 | **Own funds requirements for relevant credit exposures – Market risk**  Own funds requirements calculated in accordance with Part Three, Title IV, Chapter 2 of Regulation (EU) No 575/2013for specific risk, or in accordance with of of Part Three, Title IV, Chapter 5 of Regulation (EU) No 575/2013 for incremental default and migration risk for relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU, in the country in question.  The own funds requirements for relevant credit exposures under the market risk framework shall include, among others, the own fund requirements for securitisation positions calculated in accordance with Part Three, Title IV, Chapter 2 of Regulation (EU) No 575/2013 and the own funds requirements for exposures to Collective Investment Undertakings determined in accordance with Article 348 of that Regulation. |
| 0100 | **Own funds requirements for relevant credit exposures – Securitisation positions in the banking book**  Own funds requirements calculated in accordance with Part Three, Title II, Chapter 5 of Regulation (EU) No 575/2013 for relevant credit exposures as referred to in Article 140(4), point (c), of Directive 2013/36/EU in the country in question.  The own-funds requirements are 8 % of the risk-weighted exposure amount calculated in accordance with Part Three, Title II, Chapter 5of Regulation (EU) No 575/2013. |
| 0110 | **Own funds requirements weights**  The weight applied to the countercyclical buffer rate in each country shall be calculated as a ratio of own fund requirements, determined as follows:  1. Numerator: The total own funds requirements that relate to the relevant credit exposures in the country in question [r0070; c0010; country sheet ],  2. Denominator: The total own funds requirements that relate to all credit exposures relevant for the calculation of the countercyclical buffer as referred to in Article 140(4) of Directive 2013/36/EU [r0070; c0010; ’Total’].  Information on the Own fund requirements weights shall not be reported for the ‘Total’ of all countries. |
| 0120-0140 | **Countercyclical buffer rates** |
| 0120 | **Countercyclical capital buffer rate set by the Designated Authority**  Countercyclical capital buffer rate set for the country in question by the Designated Authority of that country in accordance with Articles 136, 137, 139, Article 140(2), points (a) and (c), and Article 140(3), point (b), of Directive 2013/36/EU.  This row shall be left empty when no countercyclical buffer rate was set for the country in question by the Designated Authority of that country.  Countercyclical capital buffer rates that were set by the Designated Authority but are not yet applicable in the country in question at the reporting reference date shall not be reported.  Information on the Countercyclical capital buffer rate set by the Designated Authority shall not be reported for the ‘Total’ of all countries. |
| 0130 | **Countercyclical capital buffer rate applicable for the country of the institution**  Countercyclical capital buffer rate applicable for the country in question which was set by the Designated Authority of the country of residence of the institution, in accordance with Articles 137, 138, 139 and Article 140(2), point (b) and Article 140(3), point (a), of Directive 2013/36/EU. Countercyclical capital buffer rates that are not yet applicable at the reporting reference date shall not be reported.  Information on the Countercyclical capital buffer rate applicable in the country of the institution shall not be reported for the ‘Total’ of all countries. |
| 0140 | **Institution-specific countercyclical capital buffer rate**  Institution-specific countercyclical capital buffer rate, calculated in accordance with Article 140(1) of Directive 2013/36/EU.  The institution-specific countercyclical capital buffer rate shall be calculated as the weighted average of the countercyclical buffer rates that apply in the jurisdictions where the relevant credit exposures of the institution are located or are applied for the purposes of Article 140 by virtue of Article 139, paragraphs 2 or 3 of Directive 2013/36/EU. The relevant countercyclical buffer rate shall reported in [r0120; c0020; country sheet], or [r0130; c0020; country sheet], as applicable.  The weight applied to the countercyclical buffer rate in each country shall be the share of own funds requirements in total own funds requirements, and shall be reported in [r0110; c0020; country sheet].  Information on the institution-specific countercyclical capital buffer rate shall only be reported for the ‘Total’ of all countries and not for each country separately. |
| 0150 - 0160 | **Use of the 2 % threshold** |
| 0150 | **Use of 2 % threshold for general credit exposure**  In accordance with Article 2(5), point (b), of Commission Delegated Regulation (EU) No 1152/2014, foreign general credit risk exposures, the aggregate of which does not exceed 2 % of the aggregate of the general credit, trading book and securitisation exposures of that institution, may be allocated to the institutions’ home member state. The aggregate of the general credit, trading book and securitisation exposures shall be calculated by excluding the general credit exposures located in accordance with Article 2(5), point (a), and Article 2(4) of Commission Delegated Regulation (EU) No 1152/2014.  If the institution makes use of this derogation, it shall indicate ‘y’ in the template for the jurisdiction corresponding to its home Member State and for the ‘Total’ of all countries.  If an institution does not make use of this derogation, it shall indicate ‘n’ in the respective cell. |
| 0160 | **Use of 2 % threshold for trading book exposure**  In accordance with Article 3(3) of Commission Delegated Regulation (EU) No 1152/2014, institutions may allocate trading book exposures to their home Member State where the total trading book exposures do not exceed 2 % of their total general credit, trading book and securitisation exposures.  If the institution makes use of this derogation, it shall indicate ‘y’ in the template for the jurisdiction corresponding to its home Member State and for the ‘Total’ of all countries.  If an institution does not make use of this derogation, it shall indicate ‘n’ in the respective cell. |

1. Commission Delegated Regulation (EU) No 1152/2014 of 4 June 2014 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards on the identification of the geographical location of the relevant credit exposures for calculating institution-specific countercyclical capital buffer rates (OJ L 309, 30.10.2014, p. 5). [↑](#footnote-ref-1)