

ANNEX II

REPORTING ON THE MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES - INSTRUCTIONS

PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

1. This framework consists of four groups of templates:
 - (a) Amounts: key metrics of MREL and TLAC;
 - (b) Composition and maturity;
 - (c) creditor ranking;
 - (d) Contract-specific information;
2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each set of templates and instructions concerning specific positions are included in this part of the Regulation.

1.2. Numbering convention

3. The document follows the labelling convention described below, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules defined in accordance with Annex III to this Implementing regulation.
 - (a) The following general notation is followed: {Template;Row;Column}.
 - (b) References inside a template do not include an indication of the template: {Row;Column}.
 - (c) In case of templates with only one column, only rows are referred to: {Template;Row}
 - (d) An asterisk sign is used to express that the reference covers the rows or columns specified before.

1.3. Sign convention

4. Any amount that increases the own funds and eligible liabilities, the risk weighted exposure amounts, the leverage ratio exposure measure or the requirements shall be reported as a positive figure. In contrast, any amount that reduces the own funds and eligible liabilities, the risk weighted exposure amounts, the

leverage ratio exposure measure or the requirements shall 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.

1.4. Abbreviations

5. The following abbreviations apply for the purposes of the Annexes to this Regulation:
 - (a) 'CRR' refers to Regulation (EU) No 575/2013;
 - (b) 'CRD' refers to Directive 2013/36/EU of the European Parliament and of the Council;
 - (c) 'BRRD' refers to Directive 2014/59/EU of the European Parliament and of the Council;
 - (d) 'MREL' refers to the minimum requirement for own funds and eligible liabilities pursuant to Article 45 BRRD;
 - (e) 'TLAC' refers to the requirements for own funds and eligible liabilities for G-SIIs pursuant to Article 92a CRR;
 - (f) 'Internal TLAC' refers to the requirement for own funds and eligible liabilities for non-EU G-SIIs pursuant to Article 92b CRR;
 - (g) 'Internal MREL' refers to the MREL applied to entities that are not themselves resolution entities pursuant to Article 45f BRRD.

PART II: TEMPLATE RELATED INSTRUCTIONS

1. Amounts: M 01.00 –Key metrics for MREL and TLAC (KM2)

1.1. General remarks

6. The column referring to the Minimum Requirement for own funds and eligible liabilities (MREL) shall be filled in by entities that are subject to the minimum requirement for own funds and eligible liabilities in accordance with Article 45e BRRD. Only those entities obliged to comply with the requirement of Articles 92a CRR shall report items referring to the G-SII requirement for own funds and eligible liabilities (TLAC).

1.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<u>Minimum requirement for own funds and eligible liabilities (MREL)</u> Articles 45 and 45e BRRD
0020	<u>Requirement for own funds and eligible liabilities for G-SIIs (TLAC)</u> Article 92a CRR

Row	Legal references and instructions
0100 - 0120	<u>Total risk exposure amount and total exposure measure</u>
0100	<u>Total risk exposure amount (TREA)</u> Point (a) of Article 45 (2) BRRD, Article 92(3) CRR The total risk exposure amount reported in this row shall be the total risk exposure amount which is the basis for compliance with the requirements of Article 45 BRRD respectively Article 92a CRR, as applicable.
0110	<u>Total exposure measure</u> Point (b) of Article 45 (2) BRRD, Articles 429(4) and 429a CRR. The total exposure measure reported in this row shall be the total exposure measure which is the basis for compliance with the requirements of Article 45 BRRD respectively Article 92a CRR, as applicable.
0200 - 0230	<u>Own funds and eligible liabilities</u>
0200	<u>Own funds and eligible liabilities</u> <i>MREL</i> The amount of own funds and eligible liabilities counting towards MREL shall be reported as the sum of:

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	<p>(i) own funds as set out in point (118) of Article 4(1) and Article 72 CRR,</p> <p>(ii) eligible liabilities as defined in point (71a) of Article 2 (1) BRRD.</p> <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>The amount of own funds and eligible liabilities counting towards the G-SII requirement for own funds and eligible liabilities (TLAC) shall be the amount referred to in Article 72l CRR, consisting of:</p> <p>(i) own funds as set out in point (118) of Article 4(1) and Article 72 CRR,</p> <p>(ii) eligible liabilities in accordance with Article 72k CRR.</p>
0210	<p><u>Of which: own funds and subordinated liabilities</u></p> <p>The amount of own funds and subordinated eligible liabilities counting towards MREL shall be reported as the sum of:</p> <p>(i) own funds as set out in point (118) of Article 4(1) and Article 72 CRR,</p> <p>(ii) eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in point (71b) of Article 2(1) BRRD,</p> <p>(iii) liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b(3) BRRD.</p> <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p>
0220	<p><u>Of which governed by third country law</u></p> <p>The amount of own funds and eligible liabilities that are governed by the law of a third country within the meaning of Article 55 BRRD.</p>
0230	<p><u>Of which containing a write down and conversion clause pursuant to Article 55 BRRD</u></p> <p>The amount of own funds and eligible liabilities that are governed by the law of a third country and that contain a write down and conversion clause as referred to in Article 55 BRRD</p>
0250 - 0270	<p><u>Other bail-inable liabilities</u></p> <p>Rows 0250 and 0270 shall not be reported by entities that, at the date of the reporting of that information, hold amounts of own funds and eligible liabilities of at least 150 % of the requirement referred to in Article 45(1) BRRD.</p>
0250	<p><u>Other bail-inable liabilities</u></p>

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	<p>The amount of bail-inable liabilities, as defined in point (71) of Article 2(1) BRRD, that are not included own funds and eligible liabilities pursuant to Article 45b BRRD.</p> <p>This corresponds to the difference between the liabilities not excluded from bail-in as reported in {r0300, c0090} of template Z 02.00 of Annex I to Regulation (EU) 2018/1624 and the eligible liabilities as reported in {r0200} of this template.</p>
0260	<p><u>Of which governed by third country law</u></p> <p>The amount of other bail-inable liabilities that are governed by the law of a third country within the meaning of Article 55 BRRD.</p>
0270	<p><u>Of which containing a write down and conversion clause pursuant to Article 55 BRRD</u></p> <p>The amount of other bail-inable liabilities that are governed by the law of a third country and that contain a write down and conversion clause as referred to in Article 55 BRRD</p>
0280 – 0290	<u>Breakdown of other bail-inable liabilities by residual maturity</u>
0280	Residual maturity of < 1 year
0285	Residual maturity of >= 1 year and < 2 years
0290	Residual maturity of >= 2 years
0300 - 0360	<u>Ratios and subordination exemptions</u>
0300	<p><u>Own funds and eligible liabilities as a percentage of the Total Risk Exposure Amount</u></p> <p>For the purpose of this row, the amount of own funds and eligible liabilities that is reported in row 0200 shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) CRR.</p>
0310	<p><u>Of which: own funds and subordinated liabilities</u></p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities that is reported in row 0210 shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) CRR.</p>
0320	<p><u>Own funds and eligible liabilities as a percentage of the Total Exposure Measure</u></p> <p>For the purpose of this row, the amount of own funds and eligible liabilities that is reported in row 0200 shall be expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p>
0330	<p><u>Of which: own funds and subordinated liabilities</u></p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities that is reported in row 0210 shall be expressed as a percentage</p>

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	of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.
0340	<p><u>Does the subordination exemption in Article 72b(4) CRR apply? (5% exemption)</u></p> <p>This row shall only be reported by entities subject to the G-SII requirement for own funds and eligible liabilities (TLAC requirement).</p> <p>If the resolution authority permits liabilities to qualify as eligible liabilities instruments in accordance with Article 72b(4) CRR, the reporting entity shall indicate ‘yes’ in column 0020.</p> <p>If the resolution authority does not permit liabilities to qualify as eligible liabilities instruments in accordance with Article 72b(4) CRR, the resolution group or resolution entity shall indicate ‘no’ in column 0020.</p> <p>As exemptions in Article 72b(3) and (4) CRR are mutually exclusive, this row shall not be populated if the reporting entity has populated {r0350}.</p>
0350	<p><u>Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)</u></p> <p>Aggregate amount of non-subordinated liabilities which the resolution authority has permitted to qualify as eligible liabilities instruments for the purpose of the G-SII requirement for own funds and eligible liabilities (TLAC) pursuant to Article 72b(3) CRR or which qualify pursuant to Article 494 (3) CRR.</p> <p>Until 31 December 2021, the amount reported in this row shall be the amount after application of Article 494 (2) CRR (2.5% cap).</p> <p>As the exemptions in Article 72b(3) and (4) CRR are mutually exclusive, this row shall not be populated if the reporting entity indicates ‘yes’ in {r0340,c0030}.</p>
0360	<p><u>Share of the total non-subordinated liabilities that is included in own funds and eligible liabilities</u></p> <p>This row shall only be reported by entities subject to the G-SII requirement for own funds and eligible liabilities (TLAC requirement).</p> <p>If a capped subordination exemption applies under Article 72b (3) CRR, entities shall report:</p> <ul style="list-style-type: none"> (i) the amount of liabilities issued that ranks pari passu with excluded liabilities as referred to in Article 72a (2) CRR and is included in the amount reported in row 0200 (after application of the cap), (ii) divided by the amount of liabilities issued that ranks pari passu with excluded liabilities as referred to Article 72a (2) CRR and that would be recognised under row 0200 if no cap was applied.

2. Composition and maturity

2.1. M 02.00 – MREL and TLAC capacity and composition (resolution groups and entities) (TLAC1)

2.1.1. General remarks

7. Template M 02.00 – MREL and TLAC capacity and composition (resolution groups and entities) (TLAC1) provides further details on the composition of the own funds and eligible liabilities.
8. The column referring to the Minimum Requirement for own funds and eligible liabilities (MREL) shall be filled in by entities that are subject to the minimum requirement for own funds and eligible liabilities in accordance with Article 45e BRRD. Only those entities obliged to comply with the requirement of Articles 92a CRR shall report items referring to the G-SII requirement for own funds and eligible liabilities (TLAC).

2.1.2. Instructions concerning specific positions

Column	Legal references and instructions
0010	<u>Minimum requirement for own funds and eligible liabilities (MREL)</u> Articles 45 and 45e BRRD.
0020	<u>Requirements for own funds and eligible liabilities for G-SIIs (TLAC)</u> Article 92a CRR
0030	<u>Memo item: Amounts eligible for the purposes of MREL, but not TLAC</u> This column shall only be filled in by entities subject to the requirement for own funds and eligible liabilities for G-SIIs (TLAC). This column shall reflect the difference between amounts of own funds and liabilities eligible to fulfil the requirement of Article 45 BRRD in accordance with Article 45e BRRD and the amount of own funds and liabilities eligible to fulfil the requirement of Article 92a CRR.

Row	Legal references and instructions
0010	<u>OWN FUNDS AND ELIGIBLE LIABILITIES</u> Own funds and eligible liabilities for the purposes of Articles 45e BRRD and 92a CRR <i>MREL</i> The amount of own funds and eligible liabilities counting towards MREL shall be reported as the sum of: <ul style="list-style-type: none"> (i) own funds as set out in point (118) of Article 4(1) and Article 72 CRR, (ii) eligible liabilities as defined in point (71a) of Article 2 (1) BRRD.

	<p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>The amount of own funds and eligible liabilities counting towards the requirement for own funds and eligible liabilities for G-SIIs (TLAC) shall be the amount referred to in Article 72l CRR, consisting of:</p> <ul style="list-style-type: none"> (i) own funds as set out in point (118) of Article 4(1) and Article 72 CRR, (ii) eligible liabilities in accordance with Article 72k CRR.
0020	<p><u>(Eligible) own funds</u></p> <p>Point (118) of Article 4(1) and 72 CRR</p> <p>In case of MREL, instruments governed by the law of a third country shall only be included in this row and the rows 0040 and 0050 if they meet the requirements of Article 55 BRRD.</p>
0030	<p><u>Common Equity Tier 1 capital</u></p> <p>Article 50 CRR</p>
0040	<p><u>(Eligible) Additional Tier 1 capital</u></p> <p>Article 61 of CRR</p>
0050	<p><u>(Eligible) T2 capital</u></p> <p>Article 71 CRR</p>
0060	<p><u>Eligible liabilities</u></p> <p><i>MREL</i></p> <p>Eligible liabilities as defined in point (71a) of Article 2 (1) BRRD; in case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities in accordance with Article 72k CRR.</p>
0070	<p><u>Eligible liabilities items before adjustments</u></p> <p><i>MREL</i></p> <p>Eligible liabilities as defined in point (71a) of Article 2 (1) BRRD; in case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements set forth in articles 72a to 72d CRR</p>
0080	<p><u>Of which: eligible liabilities considered as structurally subordinated</u></p> <p><i>MREL</i></p>

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	<p>Liabilities that comply with the conditions set forth in Article 45b BRRD because they are issued by a resolution entity that is a holding company and which only comply with those conditions because there are no excluded liabilities as referred to in Article 72a(2) CRR that rank pari passu or junior to eligible liabilities instruments.</p> <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p>This row shall also include eligible liabilities that qualify as a result of the grandfathering set out in according to Article 494b(3) CRR.</p> <p><i>TLAC</i></p> <p>Liabilities</p> <ul style="list-style-type: none"> - which comply with the requirements set forth in Articles 72a to 72d CRR, and in particular meet the criterion of point (d) (iii) of Article 72b (2) CRR, but do not meet the criteria of points (d) (i) or (ii) of that same paragraph, or - which comply with the requirements set forth in Articles 72a to 72d CRR, except for point (d) of Article 72b(2) CRR, and which are permitted to qualify as eligible liabilities instruments pursuant to Article 72b (4) CRR. <p>This row shall also include eligible liabilities that qualify as a result of the grandfathering set out in according to Article 494b(3) CRR.</p>
0090	<p><u>Eligible liabilities subordinated to excluded liabilities</u></p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in point (71b) of Article 2(1) BRRD and liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b(3) BRRD. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements set forth in articles 72a to 72d CRR, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or (4) CRR</p>
0100	<p><u>Eligible liabilities instruments issued directly by the resolution entity (not grandfathered)</u></p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in point (71b) of Article 2(1) BRRD and which are issued directly by the resolution entity. In case of instruments governed by the law</p>

	<p>of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements set forth in Articles 72a to 72d CRR, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or (4) CRR, and which are issued directly by the resolution entity.</p> <p>This row shall neither include the amortised portion of T2 instruments where remaining maturity is greater than one year (point (b) of Article 72a(1) CRR) nor eligible liabilities grandfathered under Article 494b CRR.</p>
0110	<p><u>Eligible liabilities instruments issued by other entities within the resolution group (not grandfathered)</u></p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD that are issued by subsidiaries and included in MREL in compliance with Article 45b(3) BRRD. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements set forth in articles 72a to 72d CRR, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or (4) CRR, that are issued by subsidiaries and qualify for inclusion in the consolidated eligible liabilities instruments of an entity pursuant to Article 88a CRR.</p> <p>This row shall neither include the amortised portion of T2 instruments where remaining maturity is greater than one year (point (b) of Article 72a(1) CRR) nor eligible liabilities grandfathered under Article 494b CRR.</p>
0120	<p><u>Eligible liabilities items issued prior to 27 June 2019</u></p> <p><i>MREL</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they were issued prior to 27 June 2019 - they are subordinated eligible instruments as defined in point (71b) of Article 2(1) BRRD, - they are included in own funds and eligible liabilities as a result of Article 494b(3) CRR. - In case of instruments governed by the law of a third country, they meet the requirements of Article 55 BRRD. <p><i>TLAC</i></p> <p>Liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they were issued prior to 27 June 2019

	<p>- they comply with point (d) of Article 72b(2) CRR</p> <p>- they qualify as eligible liabilities as a result of the grandfathering set out in Article 494b(3) CRR.</p>
0130	<p><u>Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items</u></p> <p>Point (b) of Article 72a(1) CRR</p> <p>This row shall include the amortised portion of T2 instruments, where the remaining maturity is greater than one year. Only the amount not recognised in own funds, but meeting all eligibility criteria according to Article 72b CRR shall be reported in this row.</p> <p>In case of MREL, instruments governed by the law of a third country shall only be included in this row if they meet the requirements of Article 55 BRRD.</p>
0140	<p><u>Eligible liabilities not subordinated to excluded liabilities</u></p> <p><i>MREL</i></p> <p>Liabilities that comply with the conditions set forth in Article 45b BRRD and which are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) CRR. <u>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</u></p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with the requirements set forth in Articles 72a to 72d CRR, except for point (d) of Article 72b(2) CRR, and are recognised as eligible liabilities in accordance with Articles 72b(3) or (4) CRR. In case of application of Article 72b (3) CRR, the amount reported shall be the amount after the application of the cap.</p>
0150	<p><u>Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre cap)</u></p> <p><i>MREL</i></p> <p>Liabilities that comply with the conditions set forth in Article 45b (1) to (3) BRRD and that are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) CRR. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with the requirements set forth in Articles 72a to 72d CRR, except for point (d) of Article 72b(2) CRR, and which could be permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or are permitted to qualify as eligible liabilities instruments pursuant to Article 72b (4) CRR.</p>

	<p>In case of application of Article 72b (3) CRR respectively Article 494 (2) CRR, the full amount without the application of the 3.5% respectively 2.5% caps shall be reported in this row.</p> <p>This row shall not include any amount recognisable on a transitional basis in accordance with Article 494b(3) CRR.</p>
0160	<p><u>Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre cap)</u></p> <p><i>MREL</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they were issued prior to 27 June 2019 - they comply with the conditions set forth in article 45b (1) to (3) BRRD and are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) CRR - they qualify as eligible liabilities as a result of the grandfathering set out in according to Article 494b(3) CRR. <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which meet the following conditions:</p> <ul style="list-style-type: none"> - they were issued prior to 27 June 2019 - they comply with the requirements set forth in articles 72a to 72d, except for point (d) of Article 72b(2) CRR, and could be permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or are permitted to qualify as eligible liabilities instruments pursuant to Article 72b (4) CRR; - they qualify as eligible liabilities as a result of the grandfathering set out in according to Article 494b(3) CRR. <p>In case of application of Article 72b (3) CRR respectively Article 494 (2) CRR, the full amount without application of the 3.5% cap respectively the 2.5% cap shall be reported in this row.</p>
0170	<p><u>Amounts eligible after application of the cap of Article 72b (3) CRR (not grandfathered)</u></p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with the requirements set forth in articles 72a to 72d CRR, except for point (d) of Article 72b(2) CRR, after applying paragraphs (3) to (5) of Article 72b CRR, at the exclusion of liabilities recognised pursuant to the grandfathering set out in Article 494b(3) CRR.</p> <p>In case of application of Article 72b (3) CRR and until 31 December 2021, the amount reported in this row shall be the amount after application of Article 494 (2) CRR (2.5% cap).</p>

0180	<p><u>Amounts eligible after application of the cap of Article 72b (3) CRR consisting of items issued prior to 27 June 2019</u></p> <p><i>TLAC</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they were issued prior to 27 June 2019; - they comply with the requirements set forth in articles 72a to 72d CRR, except for point (d) of Article 72b(2) CRR, after applying paragraphs (3) to (5) of Article 72b CRR; - they qualify as eligible liabilities as a result of the grandfathering set out in according to Article 494b(3) CRR. <p>In case of application of Article 72b (3) CRR and until 31 December 2021, the amount reported in this row shall be the amount after application of Article 494 (2) CRR (2.5% cap).</p>
0190	<p><u>(-) Deductions</u></p>
0200	<p><u>(-) Exposures between MPE resolution groups</u></p> <p><i>TLAC</i></p> <p>This row shall reflect the deductions of exposures between MPE G-SIB resolution groups, that correspond to direct, indirect or synthetic holdings of own funds instruments or eligible liabilities instruments of one or more subsidiaries which do not belong to the same resolution group as the resolution entity, in accordance with article 72e(4) CRR.</p>
0210	<p><u>(-) Investments in other eligible liabilities instruments</u></p> <p><i>TLAC</i></p> <p>Entities shall report the deduction of investments in other eligible liabilities instruments, according to Articles 72e (1) to (3), 72f, 72g, 72h, 72i and 72j CRR, whereby the amount to be deducted from eligible liabilities items is determined in accordance with section 2 of chapter 5a of Title I of Part Two CRR</p>
0220	<p><u>Excess of deductions from eligible liabilities over eligible liabilities</u></p> <p>Eligible liabilities cannot be negative, but it is possible that the deductions from eligible liabilities are greater than eligible liabilities. When this happens, the eligible liabilities have to be equal to zero, and the excess of the deductions has to be deducted from Tier 2 in accordance with point (e) of Article 66 CRR.</p> <p>With this item, it is achieved that the eligible liabilities as reported in row 0060 are never lower than zero.</p>
0400 - 0500	<p><u>Memorandum items</u></p>
0400	<p><u>CET1 (%) available after meeting the entity's requirements</u></p>

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	<p>The amount of CET1, equal to zero or positive, available after meeting each of the requirements referred to in points (a), (b) and (c) of Article 141a(1) CRD and the higher of:</p> <p>(a) where applicable, the G-SII requirement for own funds and eligible liabilities pursuant to Article 92a CRR (TLAC requirement), when calculated in accordance with point (a) of paragraph (1) of that article,</p> <p>(b) the minimum requirement for own funds and eligible liabilities pursuant to Article 45 BRRD, when calculated in accordance with point (a) of Article 45(2) BRRD.</p> <p>The CET1 available shall be expressed in percent of the total risk exposure amount as reported in row 0100 of template M 01.00.</p> <p>The reported figure shall be identical in both MREL and TLAC columns.</p> <p>It shall take into account the effect of transitional provisions on the own funds and eligible liabilities, the total risk exposure amount and the requirements themselves. Neither the guidance on additional own funds as referred to by Article 104b CRD nor the combined buffer requirements of point (6) of the first subparagraph of Article 128 CRD shall be considered.</p>
0410	<p><u>Combined buffer requirement (%)</u></p> <p>Point (6) of the first subparagraph of Article 128 CRD</p> <p>The combined buffer requirement shall be expressed as a percentage of the total risk-weighted exposure amount.</p>
0420	<p><u>of which: capital conservation buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the capital conservation buffer requirement.</p>
0430	<p><u>of which: countercyclical buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the countercyclical buffer requirement.</p>
0440	<p><u>of which: systemic risk buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the systemic risk buffer requirement.</p>
0450	<p><u>of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk weighed exposure amount) that relates to the G-SII or O-SII buffer requirement.</p>
0460	<p><u>Investments in subordinated eligible liabilities of other institutions</u></p>

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	The positions reported in this row and rows 0470 to 0490 shall be determined considering the principles laid out in Article 72h CRR (net long positions, look through approach).
0470	<u>Investments in subordinated eligible liabilities of G-SIIs</u> Amount of holdings of eligible liabilities instruments, within the meaning of Article 72b(2) CRR, at the exclusion of instruments pursuant to Article 72b(3) to (5) CRR, that are issued by G-SIIs.
0480	<u>Investments in subordinated eligible liabilities of O-SIIs</u> Amount of holdings of eligible liabilities instruments within the meaning of Article 72b(2) CRR that are issued by O-SIIs. Investments in subordinated eligible liabilities of O-SIIs that are at the same time G-SIIs shall not be reported in this row, but exclusively in row 0310.
0490	<u>Investments in subordinated eligible liabilities of other institutions</u> Amount of holdings of eligible liabilities instruments within the meaning of Article 72b(2) CRR that are issued by institutions that are neither G-SIIs nor O-SIIs.
0500	<u>Excluded liabilities</u> Article 72a (2) CRR

2.2. M 03.00 – Internal MREL and Internal TLAC (ILAC)

2.2.1. General remarks

9. Template M 03.00 presents the own funds and eligible liabilities for the purposes of
 - the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f BRRD (internal MREL) as well as
 - the requirement for own funds and eligible liabilities for non-EU G-SIIs applicable to material subsidiaries of third country G-SIIs pursuant to Article 92b CRR (internal TLAC).
10. The column referring to internal MREL shall be filled in by entities that are subject to the minimum requirement for own funds and eligible liabilities in accordance with Articles 45 and 45f BRRD. Only those entities obliged to comply with the requirement of Article 92b CRR shall report items referring to the G-SII requirement for own funds and eligible liabilities (TLAC).

2.2.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<u>Internal MREL</u>

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	Articles 45 and 45f BRRD.
0020	<u>Internal TLAC</u> Article 92b CRR

Row	Legal references and instructions
0010	<u>Level of application</u> If the entity is subject to internal MREL, and where applicable internal TLAC, on an individual basis, it shall indicate ‘individual’. If the entity is subject to internal MREL, and where applicable internal TLAC, on a consolidated basis, it shall indicate ‘consolidated’.
0100 - 0110	<u>Total risk exposure amount and total exposure measure</u>
0100	<u>Total risk exposure amount (TREA)</u> Point (a) of Article 45 (2) BRRD, Article 92(3) CRR. The total risk exposure amount reported in this row shall be the total risk exposure amount which is the basis for compliance with the requirements of Article 45 BRRD respectively Article 92b CRR, as applicable.
0110	<u>Total exposure measure</u> Point (b) of Article 45 (2) BRRD, Articles 429(4) and 429a CRR. The total exposure measure reported in this row shall be the total exposure measure which is the basis for compliance with the requirements of Article 45 BRRD respectively Article 92b CRR, as applicable.
0200 – 0270	<u>Eligible own funds and eligible liabilities</u>
0200	<u>Eligible own funds and eligible liabilities</u> <i>Internal MREL</i> Sum of eligible own funds, eligible liabilities and guarantees permitted to count towards internal MREL in accordance with Article 45f(2) BRRD, considering also, where applicable, the fourth subparagraph of Article 89 (2) BRRD. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD. The amount reported in this row shall be the amount after the deductions or equivalent required according to the method set out in the Delegated Regulation referred to in Article 45f (6) BRRD. <i>Internal TLAC</i> Eligible own funds and eligible liabilities permitted to count towards internal TLAC in accordance with Article 92b(2) and (3) CRR

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0210	<p><u>Eligible own funds</u></p> <p>Sum of CET1 capital, eligible Additional Tier 1 instruments and eligible Tier 2 instruments</p> <p>In case of internal MREL, instruments referred to in the fourth subparagraph of Article 89 (2) BRRD shall be included in this row and rows 0230 and 0240, where that paragraph applies. Instruments governed by the law of a third country shall only be included in this row and rows 0230 and 0240 if they meet the requirements of Article 55 BRRD.</p>
0220	<p><u>Common Equity Tier 1 capital (CET1)</u></p> <p>Article 50 CRR</p>
0230	<p><u>Eligible Additional Tier 1 instruments</u></p> <p>Article 52 CRR</p> <p><i>Internal MREL</i></p> <p>Instruments shall only be considered where they fulfil the criteria referred to in point (b) (ii) of Article 45f(2) BRRD.</p> <p><i>Internal TLAC</i></p> <p>Instruments shall only be considered where they fulfil the criteria referred to in Article 92b(2) CRR.</p>
0240	<p><u>Eligible T2 instruments</u></p> <p>Article 63 CRR</p> <p><i>Internal MREL</i></p> <p>Instruments shall only be considered where they fulfil the criteria set out to in point (b) (ii) of Article 45f(2) BRRD.</p> <p><i>Internal TLAC</i></p> <p>Instruments shall only be considered where they fulfil the criteria set out to in Article 92b(2) CRR.</p>
0250	<p><u>Eligible liabilities and guarantees</u></p>
0260	<p><u>Eligible liabilities (excluding guarantees)</u></p> <p><i>Internal MREL</i></p> <p>Eligible liabilities which fulfil the conditions set out in point (a) of Article 45f(2) BRRD, considering also, where applicable, the fourth subparagraph of Article 89 (2) BRRD.</p> <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>Internal TLAC</i></p> <p>The amount of eligible liabilities shall be calculated in accordance with Article 72k CRR where those liabilities fulfil the conditions set out in Article 92b(3) CRR.</p>

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0270	<p><u>Guarantees provided by the resolution entity and permitted by the resolution authority</u></p> <p>Where the resolution authority of the subsidiary permits the reporting entity to meet the internal MREL requirement with guarantees, the amount of guarantees that are provided by the resolution entity and fulfil all the conditions set out in Article 45f(5) BRRD shall be reported.</p>
0280	<p><u>Memorandum item: Collateralised part of the guarantee</u></p> <p>The part of the guarantee reported in row 0270 that is collateralised through a financial collateral arrangement as referred to in point (c) of Article 45f (5) BRRD.</p>
0290	<p><u>(-) Deductions or equivalent</u></p> <p>Deductions or equivalent required according to the method set out in the Delegated Regulation referred to in Article 45f (6) BRRD. This row shall only be filled in once the Delegated Regulation applies.</p>
0400 - 0440	<p><u>Ratios of eligible own funds and eligible liabilities</u></p>
0400	<p><u>Own funds and eligible liabilities as a percentage of the total risk exposure amount</u></p> <p>Amounts of eligible own funds, eligible liabilities and permitted guarantees of the reporting entity counting towards, respectively, internal MREL and internal TLAC, expressed as a percentage of TREA calculated in accordance with Article 92(3) CRR.</p>
0410	<p><u>of which permitted guarantees</u></p> <p>Amount of eligible own funds, eligible liabilities and permitted guarantees of the reporting entity that are guarantees provided by the resolution entity and that are recognised by the resolution authority in accordance with Article 45f (5) BRRD, which counts towards internal MREL, expressed as a percentage of TREA calculated in accordance with Article 92(3) CRR</p>
0420	<p><u>Own funds and eligible liabilities as a percentage of the total exposure measure</u></p> <p>Amounts of eligible own funds and eligible liabilities of the reporting entity counting towards, respectively, internal MREL and internal TLAC as set out in Article 92b(2) CRR, expressed as a percentage of TEM calculated in accordance with Articles 429(4) and 429a CRR</p>
0430	<p><u>of which permitted guarantees</u></p> <p>Amount of eligible own funds and eligible liabilities of the reporting entity that are guarantees provided by the resolution entity and that are recognised by the resolution authority in accordance with Article 45f (5) BRRD, which counts towards internal MREL, expressed as a percentage of TEM calculated in accordance with Articles 429(4) and 429a CRR</p>
0440	<p><u>CET1 (%) available after meeting the entity's requirements</u></p>

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	<p>The amount of CET1, equal to zero or positive, available after meeting each of the requirements referred to in points (a), (b) and (c) of Article 141a(1) CRD and the higher of:</p> <p>(a) where applicable the internal TLAC requirement pursuant to Article 92b CRR, when calculated in accordance with Article 92b (1) CRR as 90% of the requirement of point (a) of Article 92a (1) CRR;</p> <p>(b) the internal MREL requirement pursuant to Article 45f BRRD, when calculated in accordance with point (a) of Article 45 (2) BRRD.</p> <p>The CET1 available shall be expressed in percent of the total risk exposure amount as reported in row 0100.</p> <p>The reported figure shall be identical in both internal MREL and internal TLAC columns.</p> <p>It shall take into account the effect of transitional provisions on the own funds and eligible liabilities, the total risk exposure amount and the requirements themselves. Neither the guidance on additional own funds as referred to by Article 104b CRD nor the combined buffer requirement of point (6) of the first subparagraph of Article 128 CRD shall be considered.</p>
0500 – 0550	<u>Memorandum items</u>
0500	<p><u>Combined buffer requirement (%)</u></p> <p>Point (6) of the first subparagraph of Article 128 CRD</p> <p>The combined buffer requirement shall be expressed as a percentage of the total risk-weighted exposure amount.</p>
0510	<p><u>of which: capital conservation buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the capital conservation buffer requirement.</p>
0520	<p><u>of which: countercyclical buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the countercyclical buffer requirement.</p>
0530	<p><u>of which: systemic risk buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the systemic risk buffer requirement.</p>
0540	<p><u>of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the G-SII or O-SII buffer requirement.</p>
0550	<u>Excluded liabilities</u>

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	Article 72a (2) CRR
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2.3. M 04.00 – Funding structure of eligible liabilities (LIAB-MREL)

2.3.1. General remarks

11. This template requires information on the funding structure of the eligible liabilities of entities subject to MREL. The eligible liabilities are broken down by type of liability and maturity.
12. Entities shall report only liabilities eligible for meeting the Minimum requirement for own funds and eligible liabilities of the BRRD (MREL / internal MREL) in this template.
13. Where the reporting entity is a resolution entity, eligible liabilities as defined in point (71a) of Article 2 (1) BRRD shall be reported. In case of eligible liabilities governed by the law of a third country, only those liabilities which meet the requirements of Article 55 BRRD shall be included.
14. Where the reporting entity is an entity other than a resolution entity, it shall report eligible liabilities within the meaning of point (a) of Article 45f(2) BRRD in this template, considering also, where applicable, the fourth subparagraph of Article 89 (2) BRRD. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.
15. The breakdown by type of liability is based on the same set of liability types used in the reporting for the purposes of resolution planning in accordance with Regulation (EU) 2018/1624. References to that Regulation are provided to define the different types of liabilities.
16. Where a maturity breakdown is required, the residual maturity shall be the time until the contractual maturity or, in the conditions of Articles 72c(2) or (3) CRR, the earliest possible date on which the option can be exercised. In case of interim payments of principal, the principal shall be split and allocated into the corresponding maturity buckets. Where applicable, the maturity shall be considered separately for both the principal amount and accrued interest.

2.3.2. Instructions concerning specific positions

Row	Legal references and instructions
0100	<u>ELIGIBLE LIABILITIES</u>
0200	<u>Deposits, not covered and not preferential >= 1 year</u> Deposits, not covered and not preferential, as defined for the purposes of row 0320 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Articles 45 BRRD.
0210	<u>of which: residual maturity >= 1 year and < 2 years</u>

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0220	<u>of which: residual maturity >= 2 years</u>
0230	<u>of which: issued by subsidiaries</u>
0300	<u>Uncollateralized secured liabilities >= 1 year</u> Uncollateralised secured liabilities, as defined for the purposes of row 0340 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 BRRD.
0310	<u>of which: residual maturity >= 1 year and < 2 years</u>
0320	<u>of which: residual maturity >= 2 years</u>
0330	<u>of which: issued by subsidiaries</u>
0400	<u>Structured notes >= 1 year</u> Structured notes, as defined for the purposes of row 0350 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Articles 45 BRRD.
0410	<u>of which: residual maturity >= 1 year and < 2 years</u>
0420	<u>of which: residual maturity >= 2 years</u>
0430	<u>of which: issued by subsidiaries</u>
0500	<u>Senior unsecured liabilities >= 1 year</u> Senior unsecured liabilities, as defined for the purposes of row 0360 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 BRRD.
0510	<u>of which: residual maturity >= 1 year and < 2 years</u>
0520	<u>of which: residual maturity >= 2 years</u>
0530	<u>of which: issued by subsidiaries</u>
0600	<u>Senior non-preferred liabilities >= 1 year</u> Senior non-preferred, as defined for the purposes of row 0365 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 BRRD.
0610	<u>of which: residual maturity >= 1 year and < 2 years</u>
0620	<u>of which: residual maturity >= 2 years</u>
0630	<u>of which: issued by subsidiaries</u>
0700	<u>Subordinated liabilities (not recognised as own funds) >= 1 year</u> Senior unsecured liabilities, as defined for the purposes of row 0370 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 BRRD.
0710	<u>of which: residual maturity >= 1 year and < 2 years</u>
0720	<u>of which: residual maturity >= 2 years</u>
0730	<u>of which: issued by subsidiaries</u>

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0800	<u>Other MREL eligible liabilities >= 1 year</u> Any other instrument that is eligible for the purposes of Article 45 BRRD.
0810	<u>of which: residual maturity >= 1 year and < 2 years</u>
0820	<u>of which: residual maturity >= 2 years</u>
0830	<u>of which: issued by subsidiaries</u>

3. Creditor ranking

17. The templates M 05.00 and M 06.00 capture the ranking of eligible liabilities in the creditor hierarchy. Both template are always reported at individual level.
18. In case of entities that are themselves not resolution entities, the amount attributable to each rank is further broken down into amounts owed to the resolution entity and other amounts not owed to the resolution entity, where applicable.
19. The ranking is presented from the most junior to the more senior. Rows for ranks shall be added until the most senior ranking eligible instrument and all liabilities ranking pari passu with it, have been reported.

3.1. M 05.00 – Creditor ranking (entity that is not a resolution entity)

3.1.1. General remarks

20. Entities that are subject to the obligation to comply with the requirement of Article 92b CRR shall report in this template own funds and liabilities that rank pari passu with or junior to any instrument included in the amount of eligible liabilities for the purposes of internal MREL.
21. Entities that are not subject to the obligation to comply with the requirement of Article 92b CRR, but are subject to the obligation to comply with the requirement of Article 45 BRRD in accordance with Article 45f BRRD, shall report in this template at least the own funds and liabilities eligible for the purposes of internal MREL, as well as other bail-in-able liabilities. By way of derogation from this, they may choose to report the same scope of own funds and liabilities as specified in paragraph 20 above.
22. The combination of columns 0010 and 0020 is a row identifier which shall be unique for all rows in the template.

3.1.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<u>Insolvency rank</u>

	<p>The number of the insolvency rank in the creditor hierarchy of the reporting entity shall be reported, starting with the most junior rank.</p> <p>The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution of that jurisdiction.</p>
0020	<p><u>Type of creditor</u></p> <p>The type of creditor shall be one of the following:</p> <ul style="list-style-type: none"> - ‘Resolution entity’ This entry shall be selected to report the amounts owned directly or indirectly by the resolution entity through entities along the chain of ownership, where applicable. - ‘Entities other than the resolution entity’ This entry shall be selected to report the amounts owned by other creditors, where applicable.
0030	<p><u>Description of insolvency rank</u></p> <p>The description included in the insolvency rankings published by the resolution or other authority of that jurisdiction, where a standardised list including such a description is available.</p>
0040	<p><u>Liabilities and own funds</u></p> <p>The amount of own funds, eligible liabilities and liabilities ranking lower than or pari passu with own funds and eligible liabilities that is allocated to the insolvency rank indicated in column 0010 shall be reported.</p> <p>This shall include also liabilities excluded from bail-in.</p> <p>In case of entities referred to in the first sentence of paragraph 21, this column shall be left empty, unless those entities choose to apply the derogation of the second sentence of paragraph 21.</p>
0050	<p><u>Of which excluded liabilities</u></p> <p>Amount of liabilities excluded pursuant to Article 72a(2) CRR or Article 44(2) BRRD. Where the resolution authority decided to exclude liabilities in accordance with Article 44 (3) BRRD, these excluded liabilities shall be reported in this row as well.</p> <p>In case of entities referred to in the first sentence of paragraph 21, this column shall be left empty, unless those entities choose to apply the derogation of the second sentence of paragraph 21.</p>
0060	<p><u>Liabilities and own funds less excluded liabilities</u></p> <p>The amount of own funds and eligible liabilities, as reported in column 0040, shall be reported, reduced by the amount of excluded liabilities reported in column 0050.</p>
0070	<p><u>of which: own funds and eligible liabilities for the purpose of internal MREL</u></p> <p>The amount of own funds and eligible liabilities counting towards internal MREL in accordance with Article 45f(2) BRRD shall be reported.</p>

0080 – 0110	<u>of which: with a residual maturity of</u> The amount of own funds and eligible liabilities counting towards internal MREL, as reported in column 0070, shall be broken down by the residual maturity of the different instruments and items. Instruments and items of perpetual nature shall not be considered in this breakdown, but be reported separately in column 0120.
0080	<u>≥ 1 year < 2 years</u>
0090	<u>≥ 2 year < 5 years</u>
0100	<u>≥ 5 years < 10 years</u>
0110	<u>≥ 10 years</u>
0120	<u>Of which: perpetual securities</u>

3.2. M 06.00 – Creditor ranking (resolution entity) (RANK)

3.2.1. General remarks

23. Entities that are subject to the obligation to comply with the requirement of Article 92a CRR shall report in this template own funds and liabilities that rank pari passu with or junior to any instrument included in the amount of eligible liabilities for the purposes of MREL.

24. Entities that are not subject to the obligation to comply with the requirement of Article 92a CRR, but are subject to the obligation to comply with the requirement of Article 45 BRRD in accordance with Article 45e BRRD, shall report in this template at least the own funds and eligible liabilities for the purposes of MREL, as well as other bail-in-able liabilities. These entities may choose to report the same scope of own funds and liabilities as specified in paragraph 23 above.

3.2.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<u>Insolvency rank</u> See instructions on column 0010 of template M 05.00 This column is a row identifier which shall be unique for all rows in the template.
0020	<u>Description of insolvency rank</u> See instructions on column 0030 of template M 05.00
0030	<u>Liabilities and own funds</u> The amount of own funds, eligible liabilities and liabilities ranking lower than or pari passu with eligible liabilities shall be reported, is allocated to the insolvency rank indicated in column 0010.

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	<p>This shall include also liabilities excluded from bail-in.</p> <p>In case of entities referred to in the first sentence of paragraph 24, this column shall be left empty, unless those entities choose to apply the derogation of the second sentence of paragraph 24.</p>
0040	<p><u>Of which excluded liabilities</u></p> <p>Amount of liabilities excluded pursuant to Article 72a(2) CRR or Article 44(2) BRRD.</p> <p>In case of entities referred to in the first sentence of paragraph 24, this column shall be left empty, unless those entities choose to apply the derogation of the second sentence of paragraph 24.</p>
0050	<p><u>Liabilities and own funds less excluded liabilities</u></p> <p>The amount of own funds and eligible liabilities, as reported in column 0030, shall be reported, reduced by the amount of excluded liabilities reported in column 0040.</p>
0060	<p><u>of which: own funds and liabilities potentially eligible for meeting MREL</u></p> <p>The amount of own funds and liabilities eligible for the purpose of meeting the requirements of Article 45 BRRD in accordance with Article 45e BRRD.</p>
0070 – 0100	<p><u>of which: with a residual maturity of</u></p> <p>The amount of own funds and liabilities eligible for the purpose of meeting the requirement of Articles 45 BRRD in accordance with Article 45e BRRD, as reported in column 0060, shall be broken down by the residual maturity of the different instruments and items. Instruments and items of perpetual nature shall not be considered in this breakdown, but be reported separately in column 0110.</p>
0070	<u>≥ 1 year < 2 years</u>
0080	<u>≥ 2 year < 5 years</u>
0090	<u>≥ 5 years < 10 years</u>
0100	<u>≥ 10 years</u>
0110	<u>Of which: perpetual securities</u>

4. M 07.00 – Instruments governed by third country law (MTCI)

4.1. General remarks

25. Template M 07.00 provides a contract-by-contract breakdown of instruments that qualify as own funds and eligible liabilities for the purposes of MREL. Only instruments that are governed by the law of a third country shall be reported in the template.

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26. In relation to eligible liabilities that are not subordinated to excluded liabilities, entities shall only report securities which are fungible, negotiable financial instruments, at the exclusion of loans and deposits.
27. In case of instruments partially qualifying for two different classes of own funds or eligible liabilities, the instrument shall be reported two times to reflect the amounts allocated to the different capital classes separately.
28. The combination of columns 0020 (Code of the issuing entity), 0040 (Contract identifier) and 0070 (Type of own funds or eligible liabilities) constitutes a row identifier, which must be unique for each row reported in the template.

4.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010 - 0030	<u>Issuing entity</u> Where the information is reported with reference to a resolution group, the entity of the group that issued the respective instrument shall be indicated. Where the information is reported, with reference to a single resolution entity, the issuing entity shall be the reporting entity itself.
0010	<u>Name</u> Name of the entity that issued the own funds instrument or the eligible liability instrument
0020	<u>Code</u> Code of the entity that issued the own funds instrument or the eligible liability instrument. The code as part of a row identifier must be unique for each reported entity. For institutions, the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value.
0030	<u>Type of code</u> The institutions shall identify the type of code reported in column 0020 as a 'LEI code' or 'Non-LEI code'. The type of code shall always be reported.
0040	<u>Contract identifier</u> The contract identifier of the instrument, such as CUSIP, ISIN or Bloomberg identifier for private placement, shall be reported. This item is part of the row identifier.
0050	<u>Governing law (third country)</u> The third country (countries other than the countries of the EEA) the law of which governs the contract, or parts of the contract, shall be indicated.
0060	<u>Contractual recognition of write down and conversion powers</u>

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	It shall be indicated whether the contract contains the contractual terms referred to in Article 55(1) of the BRRD, points (p) and (q) of Article 52(1) and points (n) and (o) of Article 63 CRR.
0070 - 0080	<u>Regulatory treatment</u>
0070	<p><u>Type of own funds or eligible liabilities</u></p> <p>Type of own funds or eligible liabilities, as which the instrument qualifies at the reference date. Transitional provisions on the eligibility of instruments shall be taken into consideration. Instruments that qualify for multiple capital classes shall be reported once per applicable capital class.</p> <p>The type of own funds or eligible liabilities shall be one of the following:</p> <ul style="list-style-type: none"> - CET1 - Additional Tier 1 - Tier 2 - Eligible liabilities
0080	<p><u>Instrument type</u></p> <p>The type of instrument to be specified depends on the governing law under which it is issued.</p> <p>In case of CET1 instruments, the type of instrument shall be selected from the list of CET1 instruments published by the EBA pursuant to Article 26(3) CRR.</p> <p>In case of own funds other than CET1, and eligible liabilities, the type of instrument shall be selected from a list of corresponding instruments published by EBA, competent authorities or resolution authorities, where such list is available. Where no lists is available, the reporting entity shall specify the type of instruments itself.</p>
0090	<p><u>Amount</u></p> <p>The amount recognised in own funds or eligible liabilities shall be reported considering the level the report refers to, in case of instruments included at multiple levels. The amount shall be the amount relevant at the reference date, considering the effect of transitional provisions.</p>
0100 – 0110	<p><u>Rank in normal insolvency proceedings</u></p> <p>The ranking of the instrument in normal insolvency proceedings shall be specified.</p> <p>It shall consist of the two letter ISO code of the country the law of which governs the ranking of the contract (column 0100), which shall be the law of a Member State, and the number of the relevant insolvency rank (column 0110).</p> <p>The relevant insolvency rank shall be determined based on the insolvency rankings published by resolution or other authorities, where such a standardised list is available.</p>

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0120	<p><u>Maturity</u></p> <p>The maturity of the instrument shall be reported in the following format: dd/mm/yyyy. In case of perpetual instruments, the cell shall be left empty.</p>
0130	<p><u>(First) Call date</u></p> <p>Where the issuer possesses a call option, the first date at which the call can be exercised shall be reported.</p> <p>If the first call date has occurred prior to the reference date, that date shall be reported if the call is still exercisable. If it is not exercisable anymore, the next date at which the call be exercised shall be reported.</p> <p>In case of issuer call options with unspecified exercise date or call options triggered by specific events, the conservatively estimated likely call date shall be reported.</p> <p>Regulatory or tax calls options shall not be considered for the purposes of this column.</p>
0140	<p><u>Regulatory call (Y/N)</u></p> <p>It shall be indicated whether the issuer possesses a call option exercisable upon the occurrence of a regulatory event affecting the eligibility of the contract to MREL.</p>