

ANNEX XI
REPORTING ON LEVERAGE

PART I: GENERAL INSTRUCTIONS	2
1. STRUCTURE AND OTHER CONVENTIONS	2
1.1. STRUCTURE	2
1.2. NUMBERING CONVENTION	2
1.3. ABBREVIATIONS	2
1.4. SIGN CONVENTION	3
PART II: TEMPLATE RELATED INSTRUCTIONS	4
1. FORMULAS FOR LEVERAGE RATIO CALCULATION	4
3. MATERIALITY THRESHOLDS FOR DERIVATIVES	4
4. C 47.00 – LEVERAGE RATIO CALCULATION (LRCALC)	5
5. C 40.00 – ALTERNATIVE TREATMENT OF THE EXPOSURE MEASURE (LR1)	23
8. C 43.00 – ALTERNATIVE BREAKDOWN OF LEVERAGE RATIO EXPOSURE MEASURE COMPONENTS (LR4)	32
9. C 44.00 – GENERAL INFORMATION (LR5)	48
10. C 48.00 LEVERAGE RATIO VOLATILITY (LR6)	49
11. C 48.01 LEVERAGE RATIO VOLATILITY: MEAN VALUE FOR THE REPORTING PERIOD	49
12. C 48.02 LEVERAGE RATIO VOLATILITY: DAILY VALUES FOR THE REPORTING PERIOD	49

PART I: GENERAL INSTRUCTIONS

1. Structure and other conventions

1.1. Structure

1. This Annex contains additional instructions for the templates (hereinafter “LR”) included in Annex X of this Regulation.
2. Overall, the framework consists of five templates:
 - C47.00: Leverage Ratio Calculation (LRCalc): Leverage ratio calculation;
 - C40.00: Leverage Ratio Template 1 (LR1): Alternative treatment of the exposure measure;
 - C43.00: Leverage Ratio Template 4 (LR4): Alternative breakdown of leverage ratio exposure measure components; and
 - C44.00: Leverage Ratio Template 5 (LR5): General information.
 - C48.00: C 48.00 Leverage ratio volatility (LR6)
3. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

1.2. Numbering convention

4. The document will follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.
5. The following general notation is followed in the instructions: {Template;Row;Column}. An asterisk sign will be used to refer to the whole row or column.
6. In the case of validations within a template, where only data points from that template are used, notations will not refer to a template: {Row;Column}.
7. For the purpose of the reporting on leverage, “of which” refers to an item that is a subset of a higher level exposure category whereas “memo item” refers to a separate item that is not a subset of an exposure class. Reporting of both types of cells is mandatory unless otherwise specified.

1.3. Abbreviations

8. For the purposes of this annex and related templates the following abbreviations are used:
 - a. CRR, which is an abbreviation of Capital Requirements Regulation and shall mean Regulation (EU) No 575/2013;
 - b. CRD, which is an abbreviation of Capital Requirements Directive and shall mean Directive 2013/36/EU;

- c. SFT, which is an abbreviation of Securities Financing Transaction and shall mean “repurchase transaction, securities or commodities lending or borrowing transaction, or margin lending transaction” as referred to in point (139) of Article 4(1) in Regulation (EU) No 575/2013;
- d. CRM, which is an abbreviation for Credit Risk Mitigation.
- e. CSD, which is an abbreviation for Central Securities Depository.
- f. QCCP, which is an abbreviation for Qualifying Central Counterparty.
- g. PFE, which is an abbreviation for Potential Future Exposure.

1.4. Sign convention

- 9. All amounts shall be reported as positive figures. With the exception of:
 - a. The items whose label is preceded by a negative sign (-), where no positive figure is expected to be reported for that item.
 - b. {LRCalc;0310;0010}, {LRCalc;0320;0010}, {LRCalc;0330;0010}, {LRCalc;0340;0010}, which could take negative values in extreme cases, otherwise they take positive values.
 - c. {LRCalc;0280;0010} can take a positive values due to Article 473a (7) CRR, otherwise they take negative values.

PART II: TEMPLATE RELATED INSTRUCTIONS

1. Formulas for leverage ratio calculation

1. The leverage ratio is based on a capital measure and a total exposure measure, which can be calculated with cells from LRCalc.
2. Leverage Ratio – fully phased-in definition = {LRCalc;0310;0010} / {LRCalc;0290;0010}.
3. Leverage Ratio – transitional definition = {LRCalc;0320;0010} / {LRCalc;0300;0010}.

3. Materiality thresholds for derivatives

4. In order to reduce the reporting burden for institutions with limited exposures in derivatives, the following measures are used to gauge the relative importance of derivatives exposures to the total exposure of the leverage ratio. Institutions shall calculate these measures as follows:

5. Derivatives share = $\frac{\text{Derivative exposure measure}}{\text{Total exposure measure}}$.

6. Where the derivative exposure measure is equal to: $\{ \{ \text{LRCalc;0061;0010} \} + \{ \text{LRCalc;0065;0010} \} + \{ \text{LRCalc;0071;0010} \} + \{ \text{LRCalc;0081;0010} \} + \{ \text{LRCalc;0091;0010} \} + \{ \text{LRCalc;0092;0010} \} + \{ \text{LRCalc;0093;0010} \} + \{ \text{LRCalc;0101;0010} \} + \{ \text{LRCalc;0102;0010} \} + \{ \text{LRCalc;0103;0010} \} + \{ \text{LRCalc;0104;0010} \} + \text{LRCalc;0110;0010} + \{ \text{LRCalc;0120;0010} \} + \{ \text{LRCalc;0130;0010} \} + \{ \text{LRCalc;0140;0010} \} \}$

7. Where total exposure measure is equal to: {LRCalc;0290;0010}.
8. Total notional amount referenced by derivatives = {LR1; 0010;0070}. This is a cell that institutions shall always report.
9. Credit derivatives volume = {LR1;0020;0070} + {LR1;0050;0070}. These are cells that institutions shall always report.
10. Institutions are required to report the cells referred to in paragraph 13 if any of the following conditions is met:
 - a) the derivatives share referred to in paragraph 5 is more than 1.5%;
 - b) the derivatives share referred to in paragraph 5 exceeds 2.0%.

The entry and exit criteria of Article 4 of this Regulation shall apply, except for point (b) where institutions shall start reporting information from the next reporting reference date, where they have exceeded the threshold on one reporting reference date.

11. Institutions for which the total notional amount referenced by derivatives as defined in paragraph 8 exceeds 10 billion € shall report the cells referred to in paragraph 13, even though their derivatives share does not fulfil the conditions described in paragraph 10.

The entry criteria of Article 4 of this Regulation shall not apply for paragraph 4. Institutions shall start reporting information from the next reporting reference date where they have exceeded the threshold on one reporting reference date.

12. Institutions are required to report the cells referred to in paragraph 14 if any of the following conditions is met:

- a) the credit derivatives volume referred to in paragraph 9 is more than 300 million €
- b) the credit derivatives volume referred to in paragraph 9 exceeds 500 million €

The entry and exit criteria of Article 4 of this Regulation shall apply, except for point (b) where institutions shall start reporting from the next reporting reference date where they have exceeded the threshold on one reporting reference date.

13. The cells which are required to be reported by institutions in accordance with paragraphs 10 and 11 are the following: {LR1;0010;0010}, {LR1;0010;0020}, {LR1;0020;0010}, {LR1;0020;0020}, {LR1;0030;0070}, {LR1;0040;0070}, {LR1;0050;0010}, {LR1;0050;0020}, {LR1;0060;0010}, {LR1;0060;0020}, and {LR1;0060;0070}.

14. The cells which are required to be reported by institutions in accordance with paragraph 12 are the following: {LR1;0020;0075}, {LR1;0050;0075} and {LR1;0050;0085}.

4. C 47.00 – Leverage ratio calculation (LRCalc)

15. This template collects the data that are needed to calculate the leverage ratio as defined in Part Seven CRR.

16. Institutions shall perform the reporting of the leverage ratio quarterly. In each quarter, the value “at reporting reference date” shall be the value at the last calendar day of the third month of the respective quarter.

17. Institutions shall report the items in the Exposure values section with positive sign in accordance with the sign convention in paragraph 9 of Part I of this Annex (excluding {LRCalc;0270;0010} and {LRCalc;0280;0010}), as if the items with a negative sign (for example exemptions/deductions) in accordance with the sign convention in paragraph 9 of Part I of this Annex did not apply.

18. Any amount that increases the own funds or the leverage ratio exposure shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the leverage ratio exposure 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.

19. Where an amount could qualify for deduction on multiple grounds, the amount shall only be reduced from the exposure in one of the rows of template C47.00.

	Legal references and instructions
Row and column	Exposure Values
{0010;0010}	<p>SFTs: Exposure value</p> <p>Point (b) of paragraph (1) and paragraphs (4) and (5) of Article 429b CRR</p> <p>The exposure for SFTs calculated in accordance with point (b) of paragraph (1) and paragraphs (4) and (5) of Article 429b CRR.</p> <p>Institutions shall consider in this cell transactions in accordance with point (c) of Article 429e(7) CRR.</p>

	<p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include those items in {0190;0010}.</p> <p>Institutions shall not include in this cell agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with point (a) of Article 429e(7) CRR.</p>
{0020;0010}	<p>SFTs: Add-on for counterparty credit risk</p> <p>Article 429e(1) CRR</p> <p>The add-on for counterparty credit risk of SFTs, including those that are off-balance sheet, determined in accordance with paragraph (2) or (3) and paragraph (4) of Article 429e CRR, as applicable.</p> <p>Institutions shall consider in this cell transactions in accordance with point (c) Article 429e(7)CRR.</p> <p>Institutions shall not include in this cell agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with point (a) of Article 429e(7) CRR. Institutions shall instead include those items in {0040;0010}.</p>
{0030;0010}	<p>Derogation for SFTs: Add-on in accordance with Articles 429e(5) and 222 CRR</p> <p>Article 429e(5) and 222 CRR</p> <p>The exposure value for SFTs, including those that are off-balance sheet, calculated in accordance with Article 222 CRR, subject to a 20% floor for the applicable risk weight.</p> <p>Institutions shall consider in this cell transactions in accordance with point (c) of Article 429e(7) CRR.</p> <p>Institutions shall not consider in this cell transactions for which the add-on part of the leverage ratio exposure value is determined in accordance with the method refer to in Article 429e(1) CRR.</p>
{0040;0010}	<p>Counterparty credit risk of SFT agent transactions</p> <p>Point (a) of paragraph (7) and paragraphs (2) and (3) of Article 429e CRR</p> <p>The exposure value for agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with point (a) of Article 429e(7) CRR, consists only of the add-on determined in accordance with paragraph (2) or (3) of Article 429e CRR, as applicable.</p> <p>Institutions shall not include in this cell transactions in accordance with point (c) of Article 429e(7). Institutions shall instead include those items in {0010;0010} and {0020;0010} or {0010;0010} and {0030;0010}, as applicable.</p>
{0050;0010}	<p>(-) Exempted CCP leg of client-cleared SFT exposures</p> <p>Point (g) of Article 429a(1) and point (c) of Article 306(1) CRR</p>

	<p>The exempted CCP leg of client-cleared trade exposures of SFTs, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR.</p> <p>Where the exempted leg to the CCP is a security it shall not be reported in this cell unless it is a re-pledged security that under the applicable accounting framework (i.e. in accordance with the first sentence of Article 111(1) CRR) is included at full value.</p> <p>Institutions shall, as if no exemption applies, also include the amount reported in this cell in {0010;0010}, {0020;0010} and {0030;0010}, and, if it is a re-pledged security that under the applicable accounting framework is included at full value, , additionally in {0190;0010}.</p> <p>Where there is initial margin posted by the institution for an exempted leg of an SFT that is reported in {0190;0010} and not reported in {0020;0010} or {0030;0010}, then the institution can report it in this cell.</p>
{0061;0010}	<p>Derivatives: replacement cost contribution under the SA-CCR (without the effect of collateral on NICA)</p> <p>Articles 429c (1) CRR.</p> <p>The replacement Cost as per Article 275 CRR without the effect of collateral on NICA, and without the effect of any variation margin. Institutions shall not apply the derogations of paragraph (3) and (4) of Article 429c and point (g) of Article 429a(1) CRR for the purposes of this cell. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p> <p>As determined by Article 429c(1) CRR, institutions may take into account the effects of contracts for novation and other netting agreements in accordance with Article 295 CRR. Cross-product netting shall not apply. However, institutions may net within the product category referred to in point (25)(c) of Article 272 CRR and credit derivatives when they are subject to a contractual cross-product netting agreement referred to in Article 295(c) CRR. Institutions shall include all credit derivatives, not solely those in the trading book.</p> <p>Institutions shall not consider in this cell contracts measured by application of the simplified standardised approach or the original exposure method.</p>
{0065;0010}	<p>(-) Effect of the recognition of collateral on NICA on QCCP client-cleared transactions (SA-CCR - replacement cost)</p> <p>Article 429c(4) CRR.</p> <p>Application of the derogation of 429c(4) CRR on the calculation of the replacement cost for derivative contracts with clients where those contracts are cleared by a QCCP. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p> <p>Institutions shall include the amount reported in this cell also in {0061;0010} as if no derogation applies.</p>
{0071;0010}	<p>(-) Effect of the eligible cash variation margin received offset against derivatives market value (SA-CCR - replacement cost)</p> <p>Article 429c(3) CRR</p> <p>Variation margin received in cash from the counterparty eligible for offsetting against the replacement cost portion of the derivatives exposure in accordance with Article 429c(3) CRR. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p>

	<p>Any cash variation margin received on an exempted CCP leg in accordance with point (g) of Article 429a(1) CRR shall not be reported.</p> <p>Institutions shall include the amount reported in this cell also in {0061;0010} as if no deduction of cash variation margin applies.</p>
{0081;0010}	<p>(-) Effect of the exempted CCP leg of client-cleared trade exposures (SA-CCR - replacement cost)</p> <p>Point (g) of Article 429a(1) CRR</p> <p>The replacement cost portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. This amount shall be reported gross of cash variation margin received on this leg. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p> <p>Institutions shall include the amount reported in this cell also in {0061;0010} as if no exemption applies.</p>
{0091;0010}	<p>Derivatives: Potential future exposure contribution under SA-CCR (multiplier at 1)</p> <p>Article 429c(5) CRR</p> <p>Potential future exposure as per Article 278 CRR assuming a multiplier of 1, i.e. without the application of the derogation regarding contracts with clients where those contracts are cleared by a QCCP of 429c(5) CRR. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p>
{0092;0010}	<p>(-) Effect lower multiplier for QCCP client-cleared transactions on the PFE contribution (SA-CCR - Potential future exposure)</p> <p>Article 429c(5) CRR.</p> <p>Application of the derogation of Article 429c(5) CRR on the calculation of the PFE for derivative contracts with clients where those contracts are cleared by a QCCP. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p> <p>Institutions shall include the amount reported in this cell also in {0091;0010} as if no derogation applies.</p>
{0093;0010}	<p>(-)Effect of the exempted CCP leg of client-cleared trade exposures (SA-CCR approach-potential future exposure)</p> <p>Point (g) of Article 429a(1) CRR</p> <p>The potential future exposure of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p> <p>Institutions shall include the amount reported in this cell also in {0091;0010} as if no exemption applies.</p>
{0101;0010}	<p>Derogation for derivatives: replacement costs contribution under the simplified standardised approach</p> <p>Articles 429c(6) and 281 CRR</p>

	<p>This cell provides the exposure measure of contracts listed in points 1 and 2 of Annex II CRR calculated in accordance with the simplified standardised approach set out in Article 281 CRR. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p> <p>Institutions that apply the simplified standardised approach shall not reduce the total exposure measure by the amount of margin received in accordance with Article 429c(6) CRR. Hence the exception for derivative contracts with clients where those contracts are cleared by a QCCP in Article 429c(4) CRR shall not apply.</p> <p>Institutions shall not consider in this cell contracts measured by application of the SA-CCR or the original exposure method.</p>
{0102;0010}	<p>(-) Effect of exempted CCP leg of client-cleared trade exposures (simplified standardised approach - replacement costs)</p> <p>Point (g) of Article 429a(1) CRR</p> <p>The replacement cost portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. This amount shall be reported gross of cash variation margin received on this leg. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p> <p>Institutions shall include the amount reported in this cell also in {0101;0010} as if no exemption applied.</p>
{0103;0010}	<p>Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach (multiplier at 1)</p> <p>Point (f) of Article 281(2) and Article 429c(6) CRR</p> <p>The potential future exposure in accordance with the simplified standardised approach set out in Article 281 CRR, assuming a multiplier of 1. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p> <p>Institutions that apply the simplified standardised approach shall not reduce the total exposure measure by the amount of margin received in accordance with Article 429c(6) CRR.</p>
{0104;0010}	<p>(-)Effect of exempted CCP leg of client-cleared trade exposures (simplified standardised approach - potential future exposure)</p> <p>Point (g) of Article 429a(1) CRR.</p> <p>The potential future exposure of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.</p> <p>Institutions shall include the amount reported in this cell also in {0103;0010} as if no exemption applied.</p>
{0110;0010}	<p>Derogation for derivatives: original exposure method</p> <p>Articles 429c(6) and 282 CRR</p> <p>This cell provides the exposure measure of contracts listed in points 1 and 2 of Annex II CRR calculated in accordance with the original exposure method set out in Article 282 CRR.</p>

	<p>Institutions that apply the original exposure method shall not reduce the total exposure measure by the amount of margin received in accordance with Article 429c(6) CRR.</p> <p>Institutions that do not use the original exposure method shall not report this cell.</p> <p>Institutions shall not consider in this cell contracts measured by application of the SA-CCR or the simplified standardised approach.</p>
{0120;0010}	<p>(-) Exempted CCP leg of client-cleared trade exposures (original exposure method)</p> <p>Point (g) of Article 429a(1) CRR</p> <p>The exempted CCP leg of client-cleared trade exposures when applying the original exposure method as set out in Article 282 CRR, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR.</p> <p>Institutions shall include the amount reported in this cell also in {0110;0010} as if no exemption applied.</p>
{0130;0010}	<p>Capped notional amount of written credit derivatives</p> <p>Article 429d CRR</p> <p>Capped notional amount of written credit derivatives (as defined in Article 429d(1)) as set out in Article 429d CRR.</p>
{0140;0010}	<p>(-) Eligible purchased credit derivatives offset against written credit derivatives</p> <p>Article 429d CRR</p> <p>Capped notional amount of purchased credit derivatives (i.e. where the institution is buying credit protection from a counterparty) on the same reference names as those credit derivatives written by the institution, where the remaining maturity of the purchased protection is equal to or greater than the remaining maturity of the sold protection. Hence, the value shall not be greater than the value entered in {0130;0010} for each reference name.</p>
{0150;0010}	<p>Off-balance sheet items with a 10% CCF in accordance with Article 429f CRR</p> <p>Article 429f , point (d) of Article 111(1) and Article 166(9) CRR</p> <p>The exposure value, in accordance with Articles 429f and point (d) of Article 111(1) CRR, of low risk off-balance sheet items that would be assigned a 0% credit conversion factor referred to in points 4(a) to (c) of Annex I CRR (as a reminder the exposure value here shall be 10% of the nominal value). That is commitments which may be cancelled unconditionally at any time by the institution without prior notice (UCC), or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness.</p> <p>As a reminder the nominal value shall not be reduced by specific credit risk adjustments. Instead, as indicated in Article 429f(2) institutions may reduce the credit exposure equivalent amount of an off-balance-sheet item by the corresponding amount of specific credit risk adjustments. This calculation is subject to a floor of zero.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) CRR.</p>

	<p>Institutions shall not consider in this cell contracts listed in Annex II CRR, credit derivatives, SFTs and positions referred to in Article 429d in accordance with Article 429f CRR.</p>
{0160;0010}	<p>Off-balance sheet items with a 20% CCF in accordance with Article 429f CRR</p> <p>Article 429f, point (c) of Article 111(1) and Article 166(9) CRR</p> <p>The exposure value, in accordance with Articles 429f and point (c) of Article 111(1) CRR, of medium/low risk off-balance-sheet items that would be assigned a 20% credit conversion factor referred to in points 3(a) and (b) of Annex I CRR (as a reminder the exposure value here shall be 20% of the nominal value).</p> <p>As a reminder the nominal value shall not be reduced by specific credit risk adjustments. Instead, as indicated in Article 429f(2) institutions may reduce the credit exposure equivalent amount of an off-balance-sheet item by the corresponding amount of specific credit risk adjustments. This calculation is subject to a floor of zero.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II CRR, credit derivatives, SFTs and positions referred to in Article 429d in accordance with Article 429f CRR.</p>
{0170;0010}	<p>Off-balance sheet items with a 50% CCF in accordance with Article 429f CRR</p> <p>Article 429f, point (b) of Article 111(1) and Article 166(9) CRR</p> <p>The exposure value, in accordance with Articles 429f and point (b) of Article 111(1) CRR, of medium risk off-balance sheet items that would be assigned a 50% credit conversion factor as defined in the Standardised Approach to credit risk referred to in points 2(a) and (b) of Annex I CRR (as a reminder the exposure value here shall be 50% of the nominal value).</p> <p>As a reminder the nominal value shall not be reduced by specific credit risk adjustments. Instead, as indicated in Article 429f(2) institutions may reduce the credit exposure equivalent amount of an off-balance-sheet item by the corresponding amount of specific credit risk adjustments. This calculation is subject to a floor of zero.</p> <p>This cell includes liquidity facilities and other commitments to securitisations. In other words the CCF for all liquidity facilities in accordance with Article 255 CRR is 50% regardless of the maturity.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II CRR, credit derivatives, SFTs and positions referred to in Article 429d in accordance with Article 429f CRR.</p>
{0180;0010}	<p>Off-balance sheet items with a 100% CCF in accordance with Article 429f CRR</p> <p>Article 429f, point (a) of Article 111(1) and Article 166(9) CRR</p> <p>The exposure value, in accordance with Articles 429f and point (a) of Article 111(1) CRR, of high risk off-balance sheet items that would be assigned a 100% credit conversion factor referred to in points 1(a) to (k) of Annex I CRR (as a reminder the exposure value here shall be 100% of the nominal value).</p>

	<p>As a reminder the nominal value shall not be reduced by specific credit risk adjustments. Instead, as indicated in Article 429f(2) institutions may reduce the credit exposure equivalent amount of an off-balance-sheet item by the corresponding amount of specific credit risk adjustments. This calculation is subject to a floor of zero.</p> <p>This cell includes liquidity facilities and other commitments to securitisations.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II CRR, credit derivatives, SFTs and positions referred to in Article 429d in accordance with Article 429f CRR.</p>
{0181;0010}	<p>(-) General credit risk adjustments to off balance sheet items</p> <p>Article 429(4) CRR</p> <p>The amount of general credit risk adjustments corresponding to off-balance sheet items referred to in point (d) of Article 429(4), which institutions deduct in accordance with the last paragraph of Article 429 (4) CRR.</p> <p>The amount reported shall not be taken into account as a reduction in the calculation of off-balance sheet items reported in rows from {0150;0010} to {0180;0010}.</p>
{0185;0010}	<p>Regular-way purchases and sales awaiting settlement: Accounting value under trade date accounting</p> <p>Article 429g(1) CRR</p> <p>The sum of :</p> <ul style="list-style-type: none"> - The amount of the cash related to regular-way purchases which remain on the balance sheet until the settlement date as assets in accordance with point (a) of Article 429(4) CRR. - The cash receivables related to regular-way sales which remain on the balance sheet as assets until the settlement date in accordance with point (a) of Article 429(4) CRR. This amount is after the effect of offsetting between cash receivables for regular-way sales awaiting settlement and cash payables for regular-way purchases awaiting settlement, as allowed under the applicable accounting framework. <p>Institutions that follow the trade date accounting shall report the abovementioned sum in this cell instead of row 0190 “other assets”, while they shall report the securities related to regular-way purchases in row 0190.</p>
{0186;0010}	<p>Regular-way sales awaiting settlement: Reverse out of accounting offsetting under trade date accounting</p> <p>Article 429g(2) CRR</p> <p>The amount offset between cash receivables for regular-way sales awaiting settlement and cash payables for regular-way purchase awaiting settlement allowed under the accounting framework.</p>
{0187;0010}	<p>(-) Regular-way sales awaiting settlement: offset in accordance with 429g(2) CRR</p>

	<p>Article 429g(2) CRR.</p> <p>The amount offset between cash receivables and cash payables where both the related regular-way sales and purchases are settled on a delivery-versus-payment basis in accordance with Article 429g(2) CRR.</p>
{0188;0010}	<p>Regular-way purchases awaiting settlement: Full recognition of commitments to pay under settlement date accounting</p> <p>Article 429g(3) CRR.</p> <p>The full nominal value of commitments to pay related to regular-way purchases, for institutions that, in accordance with the applicable accounting framework, apply settlement date accounting to regular-way purchases and sales.</p> <p>Securities related to regular-way sales shall be reported in row 0190 “other assets”.</p>
{0189;0010}	<p>(-) Regular-way purchases awaiting settlement: offset to commitments to pay under settlement date accounting in accordance with 429g(3) CRR</p> <p>Article 429g(3) CRR.</p> <p>The part of the amount reported in row 0188 offset by the full nominal value of cash receivables related to regular-way sales awaiting settlement in accordance with Article 429g(3) CRR.</p>
{0190;0010}	<p>Other assets</p> <p>Point (a) of Article 429(4) CRR</p> <p>All assets other than derivatives contracts listed in Annex II CRR, credit derivatives and SFTs (e.g. amongst others assets to be reported in this cell are accounting receivables for cash variation margin provided where recognised under the operative accounting framework, liquid assets as defined under the liquidity coverage ratio, failed and unsettled transactions). Institutions shall base valuation on the principles set out in Article 429b(1) and 429(7) CRR.</p> <p>Institutions shall include in this cell cash received or any security that is provided to a counterparty via SFTs and that is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Furthermore, institutions shall recognise items that are deducted from CET1 and Additional Tier 1 items (e.g. intangibles, deferred tax assets etc.) here.</p> <p>The amount reported in row {0191;0010} shall not be taken into account as a reduction in the calculation of this row.</p> <p>Cash pooling arrangements shall be reported in rows {0193;0010}, {0194;0010}, {0195;0010}, {0196;0010}, {0197;0010} and {0198;0010} and not here.</p>
{0191;0010}	<p>(-) General credit risk adjustments to on balance sheet items</p> <p>Article 429(4) CRR.</p> <p>The amount of general credit risk adjustments corresponding to on-balance sheet items referred to in point (a) of Article 429(4) CRR, which institutions deduct in accordance with the last paragraph of Article 429 (4) CRR.</p>

	The amount reported shall not be taking into account as a reduction in the calculation of other assets reported in {0190;0010}.
{0193;0010}	<p>Cash pooling arrangements that cannot be netted prudentially : value in the accounting framework</p> <p>Paragraphs (2) and (3) of Article 429b CRR</p> <p>The accounting value of cash pooling arrangements, i.e. of arrangements whereby the credit or debit balances of several individual accounts are combined for the purposes of cash or liquidity management, that cannot be netted in accordance to paragraphs (2) and (3) of Article 429b CRR.</p>
{0194;0010}	<p>Cash pooling arrangements that cannot be netted prudentially : effect of grossing-up the netting applied in the accounting framework</p> <p>Article 429 (7(b) and paragraph (2) and (3) of 429b CRR</p> <p>The amount netted under the applicable accounting framework on the cash pooling arrangements that cannot be netted prudentially, reported in {0193;0010}.</p>
{0195;0010}	<p>Cash pooling arrangements that can be netted prudentially: value in the accounting framework</p> <p>Paragraph (2) and (3) of Article 429b CRR</p> <p>The accounting value of cash pooling arrangements, i.e. of arrangements whereby the credit or debit balances of several individual accounts are combined for the purposes of cash or liquidity management, that can be netted in accordance to paragraph (2) and (3) of Article 429b CRR.</p>
{0196;0010}	<p>Cash pooling arrangements that can be netted prudentially: effect of grossing-up the netting applied in the accounting framework</p> <p>Paragraph (2) and (3) of Article 429b CRR</p> <p>The amount netted under the applicable accounting framework on the cash pooling arrangements that can be netted prudentially, reported in {0195;0010}.</p> <p>Where the institution meets point (b) of Article 429b(2), they shall not apply the gross-up in this row to balances extinguished on the basis of the process set out in point (a) of Article 429b(2).</p>
{0197;0010}	<p>(-) Cash pooling arrangements that can be netted prudentially: Recognition of netting in accordance with Article 429b(2) CRR</p> <p>Article 429b(2) CRR</p> <p>The amount netted from the gross exposure related to cash pooling arrangements (sum of rows 0195 and 0196) in accordance with Article 429b(2).</p>
{0198;0010}	<p>(-) Cash pooling arrangements that can be netted prudentially: Recognition of netting in accordance with Article 429b(3) CRR</p> <p>Article 429b(3) CRR.</p>

	The amount netted from the gross exposure related to cash pooling arrangements (sum of rows 0195 and 0196) in accordance with Article 429b(3).
{0200;0010}	<p>Gross-up for derivatives collateral provided</p> <p>Article 429c(2) CRR</p> <p>The amount of any derivatives collateral provided where the provision of that collateral reduces the amount of assets under the applicable accounting framework, as set out in Article 429c(2) CRR.</p> <p>Institutions shall not include in this cell initial margin for client-cleared derivative transactions with a qualifying CCP (QCCP) or eligible cash variation margin, as defined in Article 429c(3) CRR.</p>
{0210;0010}	<p>(-) Receivables for cash variation margin provided in derivatives transactions</p> <p>Point (c) of Article 429c(3) CRR</p> <p>The receivables for variation margin paid in cash to the counterparty in derivatives transactions if the institution is required, under the applicable accounting framework, to recognise these receivables as an asset, provided that the conditions in points (a) to (e) of Article 429c(3) CRR are met.</p> <p>The amount reported shall also be included in the other assets reported in {0190;0010}.</p>
{0220;0010}	<p>(-) Exempted CCP leg of client-cleared trade exposures (initial margin)</p> <p>Point (g) of Article 429a(1) CRR</p> <p>The initial margin (posted) portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR.</p> <p>The amount reported shall also be included in the other assets reported in {0190;0010}.</p>
{0230;0010}	<p>Adjustments for SFT sales accounting transactions</p> <p>Article 429e(6) CRR</p> <p>The value of securities lent in a repurchase transaction that are derecognised due to a sales accounting transaction under the applicable accounting framework.</p>
{0235;0010}	<p>(-) Reduction of the exposure value of pre-financing or intermediate loans</p> <p>Article 429(8) CRR.</p> <p>The amount reduced from the exposure value of a pre-financing loan or an intermediate loan, in accordance with Article 429(8) CRR.</p> <p>The amount reported shall be included in the other assets reported in {0190;0010}.</p>
{0240;0010}	<p>(-) Fiduciary assets</p> <p>Point (i) of Article 429a(1) CRR</p>

	<p>The value of fiduciary assets that are recognised on the institution's balance sheet by national generally accepted accounting principles, meet the IFRS9 criteria for non-recognition and, where applicable, IFRS 10 for non-consolidation, in accordance with point (i) of Article 429a(1) CRR, assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>The amount reported shall also be included in the other assets reported in {0190;0010}.</p>
{0250;0010}	<p>(-) Intragroup exposures (solo basis) exempted in accordance with point (c) of Article 429a(1) CRR</p> <p>Point (c) of Article 429a(1) and Article 113(6) CRR</p> <p>Exposures that have not been consolidated on the applicable level of consolidation, that can benefit from the treatment laid down in Article 113(6) CRR, provided that all the conditions set out in points (a) to (e) of Article 113(6) CRR are met and where the competent authorities have given their approval.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0251;0010}	<p>(-) IPS exposures exempted in accordance with point (c) of Article 429a(1) CRR</p> <p>Point (c) of Article 429a(1) and Article 113(7) CRR</p> <p>Exposures that can benefit from the treatment laid down in Article 113(7) CRR, provided that all the conditions set out in points (a) to (i) of Article 113(7) CRR are met and where the competent authorities have given their approval.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0252;0010}	<p>(-) Excluded guaranteed parts of exposures arising from export credits</p> <p>Point (f) of Article 429a(1) CRR</p> <p>The guaranteed parts of exposures arising from export credits that can be excluded when the conditions of point (f) of Article 429a(1) CRR are met.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0253;0010}	<p>(-) Excluded excess collateral deposited at triparty agents</p> <p>Point (k) of Article 429a(1) CRR</p> <p>The excess collateral deposited at triparty agents that has not been lent out, which can be excluded in accordance with point (k) of Article 429a(1).</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0254;0010}	<p>(-) Excluded securitised exposures representing significant risk transfer</p> <p>Point (m) of Article 429a(1) CRR</p>

	<p>The securitised exposures from traditional securitisations that meet the conditions for significant risk transfer set out in Article 244(2).</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0255;0010}	<p>(-) Exposures to the central bank exempted in accordance with point (n) of Article 429a(1) CRR</p> <p>Point (n) of Article 429a(1) CRR</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0256;0010}	<p>(-) Excluded banking-type ancillary services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR</p> <p>Point (o) of Article 429a(1) CRR</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0257;0010}	<p>(-) Excluded banking-type ancillary services of designated institutions in accordance with point (p) of Article 429a(1) CRR</p> <p>Point (p) of Article 429a(1) CRR</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0260;0010}	<p>(-) Exposures exempted in accordance with point (j) of Article 429a(1) CRR</p> <p>Point (j) of Article 429a(1) CRR</p> <p>Exposures exempted in accordance with point (j) of 429a(1) CRR subject to the therein stated conditions being met.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0261;0010}	<p>(-) Excluded exposures of public development credit institutions - Public sector investments</p> <p>Point (d) of paragraph (1) and paragraph (2) of Article 429a CRR.</p> <p>The exposures arising from assets that constitute claims on central governments, regional governments, local authorities or public sector entities in relation to public sector investments, which can be excluded in accordance with point (d) of Article 429a(1) CRR. Where the claim also qualifies as promotional loan under Article 429a(3), it shall not be reported in this cell but under rows 0262-0264 as applicable.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0262;0010}	<p>(-) Excluded exposures of public development credit institutions - Promotional loans granted by a public development credit institution</p> <p>Point (d) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR.</p>

	<p>The exposures arising from promotional loans, including passing-through promotional loans, granted by a public development credit institution, which can be excluded in accordance with point (d) of Article 429a(1) CRR. The exposures of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) CRR, shall also be considered.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0263;0010}	<p>(-) Excluded exposures of public development credit institutions - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State</p> <p>Point (d) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR.</p> <p>The exposures arising from promotional loans, including passing-through promotional loans, granted by an entity directly set up by the central government, regional governments or local authorities of a Member State, which can be excluded in accordance with point (d) of Article 429a(1). The exposures of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0264;0010}	<p>(-) Excluded exposures of public development credit institutions - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution</p> <p>Point (d) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR.</p> <p>The exposures arising from promotional loans, including passing-through promotional loans, granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution, which can be excluded in accordance with point (d) of Article 429a(1). The exposures of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0265;0010}	<p>(-) Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) - Promotional loans granted by a public development credit institution</p> <p>Point (e) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR.</p> <p>The parts of exposures arising from passing-through promotional loans to other credit institutions, when the promotional loans have been granted by a public development credit institution. The parts of the exposures of the units of an institution that are not treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>

{0266;0010}	<p>(-) Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State</p> <p>Point (e) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR.</p> <p>The parts of exposures arising from passing-through promotional loans to other credit institutions, when the promotional loans have been granted by an entity directly set up by the central government, regional governments or local authorities of a Member State. The parts of the exposures of the units of an institution that are not treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0267;0010}	<p>(-) Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution</p> <p>Point (e) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR.</p> <p>The parts of exposures arising from passing-through promotional loans to other credit institutions, when the promotional loans have been granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution. The parts of the exposures of the units of an institution that are not treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{0270;0010}	<p>(-) Asset amount deducted - Tier 1 capital - fully phased-in definition</p> <p>Point (b) of Article 429 a (1) and point (a) of Article 499(1) CRR</p> <p>It includes all the adjustments that target the value of an asset and which are required by:</p> <ul style="list-style-type: none"> - Articles 32 to 35 CRR, or - Articles 36 to 47 CRR, or - Articles 56 to 60 CRR, <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 CRR, without taking into account the derogation laid down in Chapters 1, 2 and 4 of Title I of Part Ten CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 CRR when calculating the exposure value in {0010;0010} to {0267;0010}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these amounts are already deducted from the capital measure, they reduce the leverage ratio exposure and shall be reported as a negative figure.</p>
{0280;0010}	<p>Asset amount deducted (-) or added (+) - Tier 1 capital - transitional definition</p> <p>Point (b) of Articles 429a (1) and point (a) of Article 499(1) CRR</p> <p>It includes all the adjustments that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> - Articles 32 to 35 CRR, or

	<ul style="list-style-type: none"> - Articles 36 to 47 CRR, or - Articles 56 to 60 CRR as applicable. <p>Institutions shall take into account exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 CRR, in addition to taking into account the derogations laid down in Chapter 1, 2 and 4 of Title I of Part Ten CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 CRR when calculating the exposure value in {0010;0010} to {0267;0010} nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these amounts are already deducted from the capital measure, they reduce the leverage ratio exposure and shall be reported as a negative figure.</p> <p>In addition, institutions shall report in this row as a positive value the amounts to be added back to the leverage ratio exposure measure in accordance with Article 473a (7) CRR.</p>
{0290;0010}	<p>Total Leverage Ratio exposure measure- using a fully phased-in definition of Tier 1 capital</p> <p>Institutions shall report the sum of all rows from 0010 to 0267 and row 0270.</p>
{0300;0010}	<p>Total Leverage Ratio exposure measure - using a transitional definition of Tier 1 capital</p> <p>Institutions shall report the sum of all rows from 0010 to 0267 and row 0280.</p>
Row and column	Capital
{0310;0010}	<p>Tier 1 capital - fully phased-in definition</p> <p>Article 429(3) and point (a) of Article 499(1) CRR</p> <p>This is the amount of Tier 1 capital as calculated in accordance with Article 25 CRR, without taking into account the derogation laid down in Chapters 1, 2 and 4 of Title I of Part Ten CRR.</p>
{0320;0010}	<p>Tier 1 capital - transitional definition</p> <p>Articles 429(3) and point (b) of Article 499(1) CRR</p> <p>This is the amount of Tier 1 capital as calculated in accordance with Article 25 CRR, after taking into account the derogation laid down in Chapters 1, 2 and 4 of Title I of Part Ten CRR.</p>
Row and column	Leverage Ratio
{0330;0010}	<p>Leverage Ratio – using a fully phased-in definition of Tier 1 capital</p> <p>Articles 429(2) and 499(1) CRR</p> <p>This is the leverage ratio as calculated under paragraph 4 of Part II of this Annex.</p>
{0340;0010}	<p>Leverage Ratio – using a transitional definition of Tier 1 capital</p> <p>Articles 429(2) and 499(1) CRR</p> <p>This is the leverage ratio as calculated under paragraph 5 of Part II of this Annex.</p>

Row and column	Requirements: amounts
{0350;0010}	<p>Pillar 2 requirement (P2R) to address risks of excessive leverage</p> <p>Article 104 and 104a of the CRD.</p> <p>Additional own funds required by the competent authority to address risks of excessive leverage, as referred to in Article 104 of the CRD.</p>
{0360;0010}	<p>of which: to be made up of CET1 capital</p> <p>The part of the P2R, referred to in row 0350, which is required by the competent authority to be held in the form of CET1 capital.</p>
{0370;0010}	<p>of which: to be made up of Tier 1 capital</p> <p>The part of the P2R, referred to in row 0350, which is required by the competent authority to be held in the form of Tier 1 capital.</p>
{0380;0010}	<p>G-SII leverage ratio buffer</p> <p>Article 92(1a) CRR.</p> <p>The G-SII add-on for the leverage ratio in accordance with Article 92(1a) CRR shall be reported as amount.</p> <p>G-SIIs shall report this amount as of the date of application of the buffer following the CRR.</p>
{0390;0010}	<p>Pillar 2 guidance (P2G) to address risks of excessive leverage</p> <p>Article 104b of the CRD.</p> <p>Additional own funds communicated by the competent authority to address risks of excessive leverage, as referred to in Article 104b of the CRD.</p>
{0400;0010}	<p>of which: to be made up of CET1 capital</p> <p>The part of P2G, referred to in row 0390, which is required by the competent authority to be held in the form of CET1 capital.</p>
{0410;0010}	<p>of which: to be made up of Tier 1 capital</p> <p>The part of P2G, referred to in row 0390, which is required by the competent authority to be held in the form of Tier 1 capital.</p>
Row and column	Requirements: ratios
{0420;0010}	<p>Pillar 1 Leverage Ratio requirement</p> <p>Point (d) of Article 92(1), Article 429a(7) and point (n) of Article 429a(1) CRR.</p> <p>The leverage ratio required to address risks of excessive leverage, as referred to in point (d) of Article 92(1) CRR. Institutions that exclude exposures to the institution's central bank as referred to in point (n) of paragraph 1 of Article 429a shall report the Adjusted Leverage Ratio requirement as per Article 429a(7) CRR.</p>

{0430;0010}	<p>Total SREP leverage ratio requirement (TSLRR)</p> <p>Article 104 and 104a of the CRD.</p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the Pillar 1 Leverage Ratio Requirement as reported in row 0420; (ii) the additional own funds ratio required by the competent authority (P2R) to address risks of excessive leverage, as referred to in Article 104 of the CRD. <p>If no additional own funds requirements were communicated by the competent authority, then only point (i) shall be reported</p> <p>Institutions shall calculate point (ii) by dividing the value in {0350;0010} with that in {0300;0010}.</p>
{0440;0010}	<p>TSLRR: to be made up of CET1 capital</p> <p>The part of the additional own funds ratio, referred to in point (ii) of row 0430, which is required by the competent authority to be held in the form of CET1 capital.</p> <p>Institutions shall calculate this value by dividing the value in {0360;0010} with that in {0300;0010}.</p>
{0450;0010}	<p>TSLRR: to be made up of Tier 1 capital</p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the part of Pillar 1 Leverage Ratio Requirement as reported in row 0420, which shall be held in the form of Tier 1 capital; (ii) the part of the P2R ratio, referred to in point (ii) of row 0430, which is required by the competent authority to be held in the form of Tier 1 capital. <p>If no additional own funds requirements, to be held in the form of Tier 1 capital, were communicated by the competent authority, then only point (i) shall be re-reported.</p> <p>Institutions shall calculate point (ii) by dividing the value in {0370;0010} with that in {0300;0010}.</p>
{0460;0010}	<p>Overall leverage ratio requirement (OLRR)</p> <p>Article 92(1a) CRR.</p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the TSLRR referred to in row 0430; (ii) the G-SII leverage ratio buffer in accordance with Article 92(1a) CRR, expressed as a percentage of the total leverage ratio exposure. <p>Point (ii) shall only be taken into account by G-SIIs as of the date of application of the buffer following the CRR.</p> <p>If no G-SII add-on is applicable, only point (i) shall be reported.</p> <p>Institutions shall calculate point (ii) by dividing the value in {0380;0010} with that in {0300;0010}.</p>
{0470;0010}	<p>Overall leverage ratio requirement (OLRR) and Pillar 2 Guidance (P2G) ratio</p>

	<p>Article 104b of the CRD.</p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the OLRR referred to in row 0460; (ii) additional own funds communicated by the competent authority to address risks of excessive leverage, as referred to in Article 104b of the CRD, expressed as a percentage of the total leverage ratio exposure. <p>If no P2G is communicated by the competent authority, then only point (i) shall be reported.</p> <p>Institutions shall calculate point (ii) by dividing the value in {0390;0010} with that in {0300;0010}.</p>
{0480;0010}	<p>OLRR and P2G: to be made up of CET1 capital</p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the part of the additional own funds ratio which is required by the competent authority to be held in the form of CET1 capital, as referred to in row 0440. (ii) the part of the P2G ratio, referred to in point (ii) in row 0470, which is communicated by the competent authority to be held in the form of CET 1 capital. <p>If no P2G is communicated by the competent authority, then only point (i) shall be reported.</p> <p>Institutions shall calculate point (ii) by dividing the value in {0400;0010} with that in {0300;0010}.</p>
{0490;0010}	<p>OLRR and P2G: to be made up of Tier 1 capital</p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the part of the total SREP leverage ratio requirement to be held in the form of Tier 1 capital, as referred to in row 0450. (ii) the G-SII leverage ratio buffer in accordance with Article 92(1a) CRR, expressed as a percentage of the total leverage ratio exposure. (iii) the part of the P2G ratio, referred to in point (ii) in row 0470, which is required by the competent authority to be held in the form of Tier 1 capital. <p>If no G-SII add-on is applicable, only points (i) and (iii) shall be reported.</p> <p>If no P2G is communicated by the competent authority, then only points (i) and (ii) shall be reported.</p> <p>Institutions shall calculate point (ii) by dividing the value in {0380;0010} with that in {0300;0010}.</p> <p>Institutions shall calculate point (iii) by dividing the value in {0410;0010} with that in {0300;0010}.</p>

5. C 40.00 – Alternative treatment of the Exposure Measure (LR1)

20. This part of the reporting collects data on an alternative treatment of derivatives, SFTs, off-balance sheet items, exempted public sector investments and exempted exposures to promotional loans.
21. Institutions shall determine the “accounting balance sheet values” in LR1 based on the applicable accounting framework in accordance with point (77) of Article 4(1) CRR. “Accounting value assuming

no netting or other CRM” refers to the accounting balance sheet value not taking into account any effects of netting or other credit risk mitigation.

22. Institutions shall report LR1 items as if the items with a negative sign in the LRCalc template (for example exemptions/deductions) in accordance with the sign convention in paragraph 9 of Part I of this Annex, except rows {0270;0010} {0280;0010}, did not apply.

23. {r0410;c0010} in template 40.00 shall only be reported by:

- large institutions which are either G-SIIs or have issued securities that are admitted to trading on a regulated market with a semi-annual frequency,
- large institutions other than G-SIIs that are not-listed institutions with an annual frequency,
- other institutions than large institutions and small and non-complex institutions, which have issued securities that are admitted to trading on a regulated with an annual frequency.

Row and column	Legal references and instructions
{0010;0010}	<p>Derivatives – Accounting balance sheet value</p> <p>This is the sum of {0020;010}, {0050;0010} and {0060;0010}.</p>
{0010;0020}	<p>Derivatives – Accounting value assuming no netting or other CRM</p> <p>This is the sum of {0020;0020}, {0050;0020} and {0060;0020}.</p>
{0010;0070}	<p>Derivatives – Notional amount</p> <p>This is the sum of {0020;0070}, {0050;0070} and {0060;0070}.</p>
{0020;0010}	<p>Credit derivatives (protection sold) – Accounting balance sheet value</p> <p>Point (77) of Article 4(1) CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet.</p>
{0020;0020}	<p>Credit derivatives (protection sold) – Accounting value assuming no netting or other CRM</p> <p>Point (77) of Article 4(1) CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{0020;0070}	<p>Credit derivatives (protection sold) – Notional amount</p> <p>This is the sum of cells {0030;0070} and {0040;0070}.</p>
{0020;0075}	<p>Credit derivatives (protection sold) – Capped notional amount</p> <p>This cell provides the notional amount referenced by the credit derivatives (protection sold) as in {0020; 0070} after reduction by any negative fair value changes that have been incorporated in Tier 1 capital with respect to the written credit derivative.</p>

{0030;0070}	<p>Credit derivatives (protection sold), which are subject to a close-out clause – Notional amount</p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{0040;0070}	<p>Credit derivatives (protection sold), which are not subject to a close-out clause – Notional amount</p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is selling credit protection to a counterparty not subject to a “close-out clause”.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{0050;0010}	<p>Credit derivatives (protection bought) – Accounting balance sheet value</p> <p>Point (77) of Article 4(1) CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{0050;0020}	<p>Credit derivatives (protection bought) – Accounting value assuming no netting or other CRM</p> <p>Point (77) of Article 4(1) CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{0050;0070}	<p>Credit derivatives (protection bought) – Notional amount</p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is buying credit protection from a counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{0050;0075}	<p>Credit derivatives (protection bought) – Capped notional amount</p> <p>This cell provides the notional amount referenced by credit derivatives (protection bought) as in {0050;0070} after reduction by any positive fair value changes that have been incorporated in Tier 1 capital with respect to the bought credit derivative.</p>

{0050;0085}	<p>Credit derivatives (protection bought) – Capped notional amount (same reference name)</p> <p>The notional amount referenced by credit derivatives where the institution is buying credit protection on the same underlying reference name as those credit derivatives written by the reporting institution.</p> <p>For the purpose of reporting this cell value, underlying reference names are considered the same if they refer to the same legal entity and level of seniority.</p> <p>Credit protection bought on a pool of reference entities is considered the same if this protection is economically equivalent to buying protection separately on each of the individual names in the pool.</p> <p>If an institution is buying credit protection on a pool of reference names, then this credit protection is only considered the same if the bought credit protection covers the entirety of the subsets of the pool on which credit protection has been sold. In other words, offsetting may only be recognised when the pool of reference entities and the level of subordination in both transactions are identical.</p> <p>For each reference name, the notional amounts of credit protection bought which are considered in this cell shall not exceed the amounts reported in {0020;0075} and {0050;0075}.</p>
{0060;0010}	<p>Financial derivatives – Accounting balance sheet value</p> <p>Point (77) of Article 4(1) CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II CRR where the contracts are recognised as assets on the balance sheet.</p>
{0060;0020}	<p>Financial derivatives – Accounting value assuming no netting or other CRM</p> <p>Point (77) of Article 4(1) CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II CRR where the contracts are recognised as assets on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{0060;0070}	<p>Financial derivatives - Notional amount</p> <p>This cell provides the notional amount referenced by contracts listed in Annex II CRR.</p>
{0071;0010}	<p>Security Financing Transactions - Accounting balance sheet value</p> <p>Point (77) of Article 4(1) CRR</p> <p>The accounting balance sheet value of SFTs under the applicable accounting framework where the contracts are recognised as assets on the balance sheet.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {0090,0010}.</p>
{0071;0020}	<p>Security Financing Transactions - Accounting value assuming no netting or other CRM</p> <p>Point (77) of Article 4(1) CRR</p>

	<p>The accounting balance sheet value under the applicable accounting framework where the contracts are recognised as an asset on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales-related accounting entries.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {0090,0020}.</p>
{0090;0010}	<p>Other assets – Accounting balance sheet value</p> <p>Point (77) of Article 4(1) CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II CRR, credit derivatives and SFTs.</p>
{0090;0020}	<p>Other assets – Accounting value assuming no netting or other CRM</p> <p>Point (77) of Article 4(1) CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II CRR, credit derivatives and SFTs assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{0095;0070}	<p>Off-balance sheet items</p> <p>This cell provides the nominal value of off-balance sheet items. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II CRR, credit derivatives and SFTs in accordance with Article 429f(1) CRR.</p>
{0210;0020}	<p>Cash collateral received in derivatives transactions – Accounting value assuming no netting or other CRM</p> <p>The accounting balance sheet value under the applicable accounting framework of cash collateral received in derivatives transactions assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>For the purpose of this cell, cash is defined as the total amount of cash including coins and banknotes/currency. Total amount of deposits held with central banks is included to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report cash on deposit with other institutions in this cell.</p>
{0220;0020}	<p>Receivables for cash collateral posted in derivatives transactions – Accounting value assuming no netting or other CRM</p> <p>The accounting balance sheet value under the applicable accounting framework of receivables for cash collateral posted against derivatives transactions assuming no accounting netting or CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Institutions that are permitted under the applicable accounting framework to net the receivable for cash collateral posted against the related derivative liability (negative fair value) and that elect to do so shall reverse out the netting and report the net cash receivable.</p>

{0230;0020}	<p>Securities received in an SFT that are recognised as an asset – Accounting value assuming no netting or other CRM</p> <p>The accounting balance sheet value under the applicable accounting framework of securities received in an SFT that are recognised as an asset under the applicable accounting framework assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{0240;0020}	<p>SFT cash conduit lending (cash receivables) – Accounting value assuming no netting or other CRM</p> <p>The accounting balance sheet value under the applicable accounting framework of the cash receivable for the cash on-lent to the securities owner in a qualifying cash conduit lending transaction (CCLT) assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>For the purpose of this cell, cash is defined as the total amount of cash including coins and banknotes/currency. Total amount of deposits held with central banks is included to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report in this cell cash on deposit with other institutions.</p> <p>A CCLT is defined as a combination of two transactions where an institution borrows securities from the securities owner and on-lends securities to the securities borrower. Concurrently, the institution receives cash collateral from the securities borrower and on-lends the cash received to the securities owner. A qualifying CCLT shall comply with all the following conditions:</p> <ul style="list-style-type: none"> (a) both of the individual transactions which comprise the qualifying CCLT shall be effected on the same trade date, or for international transactions adjacent business days; (b) where its comprising transactions do not specify a maturity, the institution shall have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice; (c) where its comprising transactions specify a maturity, the CCLT shall not give rise to maturity mismatches for the institution; the institution shall have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice; (d) it does not give rise to any other incremental exposures.
{0270;0010}	<p>Public sector investments- Claims on central governments - Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on central governments in relation to public sector investments. The accounting balance sheet values of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0280;0010}	<p>Public sector investments- Claims on regional governments - Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on regional governments in relation to public sector investments. The accounting balance sheet values of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>

{0290;0010}	<p>Public sector investments - Claims on local authorities - Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on local authorities in relation to public sector investments. The accounting balance sheet values of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0300;0010}	<p>Public sector investments- Claims on public sector entities - Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on public sector entities in relation to public sector investments. The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0310;0010}	<p>Promotional loans - Claims on central governments - Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on central governments in relation to promotional loans. The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0310;0070}	<p>Promotional loans - Claims on central governments - Notional amount/ nominal value</p> <p>Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to central governments. The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0320;0010}	<p>Promotional loans - Claims on regional governments - Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on regional governments in relation to promotional loans. The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0320;0070}	<p>Promotional loans - Claims on regional governments - Notional amount/ nominal value</p> <p>Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to regional governments. The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0330;0010}	<p>Promotional loans - Claims on local authorities - Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on local authorities in relation to promotional loans. The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>

{0330;0070}	<p>Promotional loans - Claims on local authorities - Notional amount/ nominal value</p> <p>Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to local authorities. The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0340;0010}	<p>Promotional loans - Claims on public sector entities - Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on public sector entities in relation to promotional loans. The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0340;0070}	<p>Promotional loans - Claims on public sector entities - Notional amount/ nominal value</p> <p>Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to public sector entities. The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0350;0010}	<p>Promotional loans - Claims on non-financial corporations - Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on non-financial corporations in relation to promotional loans. The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0350;0070}	<p>Promotional loans - Claims on non-financial corporations - Notional amount/ nominal value</p> <p>Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to non-financial corporations.</p> <p>The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0360;0010}	<p>Promotional loans - Claims on households - Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on households in relation to promotional loans. The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0360;0070}	<p>Promotional loans - Claims on households - Notional amount/ nominal value</p> <p>Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to households.</p>

	The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.
{0370;0010}	<p>Promotional loans – Passing-through- Accounting balance sheet value</p> <p>Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of passing-through promotional loans, when the promotional loans have not been granted by the institution itself. The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0370;0070}	<p>Promotional loans – Passing-through- Notional amount/ nominal value</p> <p>Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of passing-through promotional loans, when the promotional loans have not been granted by the institution itself. The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.</p>
{0380;0010}	<p>Central bank exposures - Accounting balance sheet value</p> <p>Institutions shall report, in accordance with the applicable accounting framework, the value of the following exposures to the institution's central bank: (i) coins and banknotes constituting legal currency in the jurisdiction of the central bank; (ii) assets representing claims on the central bank, including reserves held at the central bank.</p> <p>Institutions shall only include exposures that meet both of the following conditions: (a) they are denominated in the same currency as the deposits taken by the institution; (b) their average maturity does not significantly exceed the average maturity of the deposits taken by the institution.</p> <p>Institutions shall report these exposures irrespectively of whether they are exempted from the total exposure measure following Article 429a(5) and (6) CRR.</p>
{0390;0140}	<p>The central bank exposures value used for the calculation of the adjusted leverage ratio requirement referred to in Article 429a(7) CRR - Leverage ratio exposure amount</p> <p>The daily average total value of the institution's exposures to its central bank, calculated over the full reserve maintenance period of the central bank just preceding the date referred to in point (c) of Article 429a(5) CRR, that are eligible to be excluded in accordance with point (n) of Article 429a(1) CRR.</p>
{0400;0140}	<p>Leverage ratio exposure measure used for the calculation of the adjusted leverage ratio requirement referred to in Article 429a(7) CRR - Leverage ratio exposure amount</p> <p>The institution's total exposure measure as defined in Article 429(4) CRR, including any exposures excluded in accordance with point (n) of Article 429(1) CRR, on the date referred to in point (c) of Article 429a(5) CRR.</p>
{0410;0010}	<p>Total assets</p> <p>Institutions shall report in this item the total assets following the scope used in the published financial statements.</p>

8. C 43.00 – Alternative breakdown of leverage ratio exposure measure components (LR4)

24. Institutions shall report the leverage ratio exposure values in LR4 after the application of exemptions and deductions in the LRCalc template, i.e. the items with a negative sign in accordance with the sign convention in paragraph 9 of Part I of this Annex, except rows {0270;0010} {0280;0010}.

25. In order to avoid double-counting, institutions shall uphold the following equation:

The sum of all rows from {0010; 0010} to {0267;0010} in template LRCalc shall be equal to = [{LR4;0010;0010} + {LR4;0040;0010} + {LR4;0050;0010} + {LR4;0060;0010} + {LR4;0065;0010} + {LR4;0070;0010} + {LR4;0080;0010} + {LR4;080;0020} + {LR4;0090;0010} + {LR4;00090;0020} + {LR4;0140;0010} + {LR4;0140;0020} + {LR4;0180;0010} + {LR4;0180;0020} + {LR4;190;0010} + {LR4;0190;0020} + {LR4;0210;0010} + {LR4;0210;0020} + {LR4;0230;0010} + {LR4;0230;0020} + {LR4;0280;0010} + {LR4;0280;0020} + {LR4;0290;0010} + {LR4;0290;0020}].

26. In order to be consistent with the leverage ratio exposure values, the risk-weighted exposure amounts shall also be reported fully phased in.

27. Institutions shall report the counterparty in relation to RWEA after credit risk mitigation (CRM) techniques and its substitution effects. Institutions shall report the counterparty in relation to LRE in accordance with the original counterparty, i.e. without taking into account any CRM or substitution effect applicable to RWEA.

Row and column	Legal references and instructions
{0010;0010}	<p>Off-balance sheet items– Leverage Ratio Exposure Value</p> <p>The leverage ratio exposure value calculated as the sum of {LRCalc;0150;0010}, {LRCalc;0160;0010}, {LRCalc;0170;0010} and {LRCalc;0180;0010} excluding the respective intragroup exposures (solo basis) exempted in accordance with point (c) of Article 429a(1) CRR.</p>
{0010;0020}	<p>Off-balance sheet items– RWEA</p> <p>The risk-weighted exposure amount of off-balance sheet items – excluding SFTs and derivatives – as in the Standardised Approach and the IRB Approach. For exposures under the Standardised Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 2 of Title II of Part Three CRR. For exposures under the IRB Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 3 of Title II of Part Three CRR.</p>
{0020;0010}	<p>of which: Trade Finance;– Leverage Ratio Exposure Value</p> <p>The leverage ratio exposure value of off-balance sheet items related to trade finance. For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions.</p>
{0020;0020}	<p>of which: Trade Finance– RWEA</p> <p>The risk-weighted exposure value of off-balance sheet items – excluding SFTs and derivatives – related to trade finance. For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions.</p>

{0030;0010}	<p>of which: Under official export credit insurance scheme – Leverage Ratio Exposure Value</p> <p>The leverage ratio exposure value of off-balance sheet items related to trade finance under an official export credit insurance scheme.</p> <p>For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p>
{0030;0020}	<p>of which: Under official export credit insurance scheme – RWEA</p> <p>The risk-weighted exposure value of off-balance sheet items – excluding SFTs and derivatives – related to trade finance under an official export credit insurance scheme.</p> <p>For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p>
{0040;0010}	<p>Derivatives and SFTs subject to a cross-product netting agreement – Leverage Ratio Exposure Value</p> <p>The leverage ratio exposure value of derivatives and SFTs if subject to a cross-product netting agreement as defined in Article 272(25) CRR.</p>
{0040;0020}	<p>Derivatives and SFTs subject to a cross-product netting agreement – RWEA</p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk as calculated under Title II of Part Three CRR of derivatives and SFTs, including those that are off-balance sheet, if subject to a cross-product netting agreement as defined in Article 272(25) CRR.</p>
{0050;0010}	<p>Derivatives not subject to a cross-product netting agreement – Leverage Ratio Exposure Value</p> <p>The leverage ratio exposure value of derivatives if not subject to a cross-product netting agreement as defined in Article 272(25) CRR.</p>
{0050;0020}	<p>Derivatives not subject to a cross-product netting agreement – RWEA</p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk of derivatives as calculated under Title II of Part Three CRR, including those that are off-balance sheet, if not subject to a cross-product netting agreement as defined in Article 272(25) CRR.</p>
{0060;0010}	<p>SFTs not subject to a cross-product netting agreement – Leverage Ratio Exposure Value</p> <p>The leverage ratio exposure value of exposures of SFTs if not subject to a cross-product netting agreement as defined in Article 272(25) CRR.</p>
{0060;0020}	<p>SFTs not subject to a cross-product netting agreement – RWEA</p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk of SFTs, as calculated under Title II of Part Three CRR, including those that are off-balance sheet, if not subject to a cross-product netting agreement as defined in Article 272(25) CRR.</p>

{0065;0010}	<p>Exposure amounts resulting from the additional treatment for credit derivatives – Leverage Ratio Exposure Value</p> <p>This cell shall equal the difference between {LRCalc;0130;0010} and {LRCalc;0140;0010} excluding the respective intragroup exposures (solo basis) exempted in accordance with point (c) of Article 429a(1) CRR.</p>
{0070;0010}	<p>Other assets belonging to the trading book – Leverage Ratio Exposure Value</p> <p>The leverage ratio exposure value of items reported in {LRCalc;0190;0010} excluding non-trading book items.</p>
{0070;0020}	<p>Other assets belonging to the trading book – RWEA</p> <p>Own fund requirements multiplied by 12.5 of items subject to Title IV of Part Three CRR.</p>
{0080;0010}	<p>Covered bonds – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures in the form of covered bonds as in Article 129 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0080;0020}	<p>Covered bonds – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures in the form of covered bonds as in point (d) of Article 161(1) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0080;0030}	<p>Covered bonds – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 129 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0080;0040}	<p>Covered bonds – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in point (d) of Article 161(1) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0090;0010}	<p>Exposures treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</p> <p>This is the sum of cells from {0100,0010} to {0130,0010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0090;0020}	<p>Exposures treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</p> <p>This is the sum of cells from {0100,0020} to {0130,0020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0090;0030}	<p>Exposures treated as sovereigns – RWEA – SA exposures</p>

	<p>This is the sum of cells from {0100,0030} to {0130,0030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0090;0040}	<p>Exposures treated as sovereigns – RWEA – IRB exposures</p> <p>This is the sum of cells from {0100,0040} to {0130,0040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0100;0010}	<p>Central governments and central banks – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to central governments or central banks as in Article 114 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0100;0020}	<p>Central governments and central banks – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to central governments or central banks as in point (a) of Article 147(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0100;0030}	<p>Central governments and central banks – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to central governments or central banks as in Article 114 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0100;0040}	<p>Central governments and central banks – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to central governments or central banks as in point (a) of Article 147(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0110;0010}	<p>Regional governments and local authorities treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under paragraph (2) and (4) of Article 115 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0110;0020}	<p>Regional governments and local authorities treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities that fall under point (a) of Article 147(3) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0110;0030}	<p>Regional governments and local authorities treated as sovereigns – RWEA – SA exposures</p>

	<p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under paragraphs (2) and (4) of Article 115 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0110;0040}	<p>Regional governments and local authorities treated as sovereigns – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities that fall under point (a) of Article 147(3) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0120;0010}	<p>MDBs and international organisations treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0120;0020}	<p>MDBs and international organisations treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under point (b) and (c) of Article 147(3) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0120;0030}	<p>MDBs and international organisations treated as sovereigns – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{1020;0040}	<p>MDBs and international organisations treated as sovereigns – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations that fall under point (b) and (c) of Article 147(3) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0130;0010}	<p>PSEs treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 116(4) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0130;0020}	<p>PSEs treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure amount of assets that are exposures to public sector entities that fall under point (a) of Article 147(3) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

{0130;0030}	<p>PSEs treated as sovereigns – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 116(4) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0130;0040}	<p>PSEs treated as sovereigns – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under point (a) of Article 147(3) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0140;0010}	<p>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</p> <p>This is the sum of cells from {0150,0010} to {0170,0010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0140;0020}	<p>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</p> <p>This is the sum of cells from {0150,0020} to {0170,0020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0140;0030}	<p>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – RWEA – SA exposures</p> <p>This is the sum of cells from {0150,0030} to {0170,0030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0140;0040}	<p>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – RWEA – IRB exposures</p> <p>This is the sum of cells from {0150,0040} to {0170,0040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0150;0010}	<p>Regional governments and local authorities not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under paragraphs (1), (3) and (5) of Article 115 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0150;0020}	<p>Regional governments and local authorities not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under point (a) of Article 147(4) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

{0150;0030}	<p>Regional governments and local authorities not treated as sovereigns – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under paragraphs (1), (3) and (5) of Article 115 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0150;0040}	<p>Regional governments and local authorities not treated as sovereigns – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under point (a) of Article 147(4) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0160;0010}	<p>MDBs <u>not</u> treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks that fall under paragraphs (1) and (3) of Article 117 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0160;0020}	<p>MDBs <u>not</u> treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks not treated as sovereigns that fall under point (c) of Article 147(4) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0160;0030}	<p>MDBs not treated as sovereigns – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks that fall under paragraphs (1) and (3) of Article 117 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0160;0040}	<p>MDBs not treated as sovereigns – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks not treated as sovereigns that fall under point (c) of Article 147(4) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0170;0010}	<p>PSEs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities that fall under paragraphs (1), (2), (3) and (5) of Article 116 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0170;0020}	<p>PSEs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities not treated as sovereigns that fall under point (b) of Article 147(4) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

{0170;0030}	<p>PSEs not treated as sovereigns – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under paragraphs (1), (2), (3) and (5) of Article 116 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0170;0040}	<p>PSEs not treated as sovereigns – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount assets that are exposures to public sector entities not treated as sovereigns that fall under point (b) of Article 147(4) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0180;0010}	<p>Institutions – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to institutions that fall under Articles 119 to 121 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0180;0020}	<p>Institutions – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to institutions that fall under point (b) of Article 147(2) CRR and are not exposures in the form of covered bonds under point (d) of Article 161 (1) CRR and do not fall under points (a) to (c) of Article 147(4) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0180;0030}	<p>Institutions – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to institutions that fall under Articles 119 to 121 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0180;0040}	<p>Institutions – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to institutions that fall under point (b) of Article 147(2) CRR and are not exposures in the form of covered bonds under point (d) of Article 161(1) CRR and do not fall under points (a) to (c) of Article 147(4) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0190;0010}	<p>Secured by mortgages on immovable properties– Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures secured by mortgages on immovable property that fall under Article 124 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0190;0020}	<p>Secured by mortgages on immovable properties– Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to corporate under point (c) of Article 147(2) or retail exposures under point (d) of Article 147(2) CRR if these exposures</p>

	<p>are secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0190;0030}	<p>Secured by mortgages on immovable properties– RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures secured by mortgages on immovable property that fall under Article 124 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0190;0040}	<p>Secured by mortgages on immovable properties– RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to corporate under point (c) of Article 147(2) or retail exposures under point (d) of Article 147(2) CRR if these exposures are secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0200;0010}	<p>of which: Secured by mortgages of residential properties – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 125 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0200;0020}	<p>of which: Secured by mortgages of residential properties – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to corporates under point (c) of Article 147(2) or retail exposures under point (d) of Article 147(2) CRR if these exposures are secured by mortgages on residential property in accordance with point (a) of Article 199(1) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0200;0030}	<p>of which: Secured by mortgages of residential properties – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 125 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0200;0040}	<p>of which: Secured by mortgages of residential properties – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under point (c) of Article 147(2) or retail exposures under point (d) of Article 147(2) CRR if these exposures are secured by mortgages on residential property in accordance with point (a) of Article 199(1) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0210;0010}	<p>Retail exposures– Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are retail exposures that fall under Article 123 CRR.</p>

	Institutions shall report net of defaulted exposures.
{0210;0020}	<p>Retail exposures– Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are retail exposures under point (d) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0210;0030}	<p>Retail exposures– RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are retail exposures that fall under Article 123 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0210;0040}	<p>Retail exposures– RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are retail exposures under point (d) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0220;0010}	<p>of which: Retail SME – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are retail exposures to small- and medium-sized enterprises that fall under Article 123 CRR.</p> <p>For the purpose of this cell, the term 'small and medium enterprise' is defined in accordance with point (b) of Article 501(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0220;0020}	<p>of which: Retail SME – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are retail exposures under point (d) of Article 147(2) CRR if these exposures are exposures to small- and medium-sized enterprises and are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR.</p> <p>For the purpose of this cell, the term 'small and medium enterprise' is defined in accordance with point (b) of Article 501(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0220;0030}	<p>of which: Retail SME – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are retail exposures to small- and medium-sized enterprises that fall under Article 123 CRR.</p> <p>For the purpose of this cell, the term 'small and medium enterprise' is defined in accordance with point (b) of Article 501(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0220;0040}	<p>of which: Retail SME – RWEA – IRB exposures</p>

	<p>The risk-weighted exposure amount of assets that are retail exposures under point (d) of Article 147(2) CRR if these exposures are exposures to small- and medium-sized enterprises and are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR.</p> <p>For the purpose of this cell, the term 'small and medium enterprise' is defined in accordance with point (b) of Article 501(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0230;0010}	<p>Corporate– Leverage Ratio Exposure Value – SA exposures</p> <p>This is the sum of {0240,0010} and {0250,0010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0230;0020}	<p>Corporate– Leverage Ratio Exposure Value – IRB exposures</p> <p>This is the sum of {0240,0020} and {0250,0020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0230;0030}	<p>Corporate– RWEA – SA exposures</p> <p>This is the sum of {0240,0030} and {0250,0030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0230;0040}	<p>Corporate– RWEA – IRB exposures</p> <p>This is the sum of {0240,0040} and {0250,0040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0240;0010}	<p>Financial – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to financial corporates that fall under Article 122 CRR. For the purpose of the reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {0180;0010}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in point (27) of Article 4(1) CRR other than institutions referred to in {0180;0010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0240;0020}	<p>Financial – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to financial corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {0180;0010}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in point (27) of Article 4(1) CRR other than institutions referred to in {0180;0010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0240;0030}	<p>Financial – RWEA – SA exposures</p>

	<p>The risk-weighted exposure amount of assets that are exposures to financial corporates that fall under Article 122 CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {0180;0010}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in point (27) of Article 4(1) CRR other than institutions referred to in {0180;0010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0240;0040}	<p>Financial – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to financial corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {0180;0010}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in point (27) of Article 4(1) CRR other than institutions referred to in {0180;0010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0250;0010}	<p>Non-financial– Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to non-financial corporates that fall under Article 122 CRR.</p> <p>This is the sum of {0260,0010} and {0270,0010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0250;0020}	<p>Non-financial– Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to non-financial corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR.</p> <p>This is the sum of {0260,0020} and {0270,0020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0250;0030}	<p>Non-financial– RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to non-financial corporates that fall under Article 122 CRR.</p> <p>This is the sum of {0260,0030} and {0270,0030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0250;0040}	<p>Non-financial– RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to non-financial corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR.</p> <p>This is the sum of {0260,0040} and {0270,0040}.</p> <p>Institutions shall report net of defaulted exposures.</p>

{0260;0010}	<p>SME exposures – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to corporates in the form of small- and medium-sized enterprises that fall under Article 122 CRR.</p> <p>For the purpose of this cell, a small and medium enterprise is in accordance with point (b) of Article 501(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0260;0020}	<p>SME exposures – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to corporates under point (c) of Article 147(2) CRR if these exposures are exposures to small- and medium-sized enterprises and are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR.</p> <p>For the purpose of this cell, the term 'small and medium enterprise' is defined in accordance with point (b) of Article 501(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0260;0030}	<p>SME exposures – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to corporates in the form of small- and medium-sized enterprises that fall under Article 122 CRR.</p> <p>For the purpose of this cell, the term 'small and medium enterprise' is defined in accordance with point (b) of Article 501(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0260;0040}	<p>SME exposures – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under point (c) of Article 147(2) CRR if these exposures are exposures to small- and medium-sized enterprises and are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR.</p> <p>For the purpose of this cell, the term 'small and medium enterprise' is defined in accordance with point (b) of Article 501(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0270;0010}	<p>Exposures other than SME exposures – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to corporates that fall under Article 122 CRR and that are not reported in {0230;0040} and {0250;0040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0270;0020}	<p>Exposures other than SME exposures – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR and that are not reported in {0230;0040} and {0250;0040}.</p>

	Institutions shall report net of defaulted exposures.
{0270;0030}	<p>Exposures other than SME exposures – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to corporates that fall under Article 122 CRR and that are not reported in {0230;0040} and {0250;0040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0270;0040}	<p>Exposures other than SME exposures – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR and that are not reported in {0230;0040} and {0250;0040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0280;0010}	<p>Exposures in default – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures in default and thus fall under Article 127 CRR.</p>
{0280;0020}	<p>Exposures in default – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 147(2) CRR if a default in accordance with Article 178 CRR has occurred.</p>
{0280;0030}	<p>Exposures in default – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures in default and thus fall under Article 127 CRR.</p>
{0280;0040}	<p>Exposures in default – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets categorised in the exposures classes listed in Article 147(2) CRR if a default in accordance with Article 178 CRR has occurred.</p>
{0290;0010}	<p>Other exposures– Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets categorised in the exposures classes listed in paragraphs (k), (m), (n), (o), (p) and (q) of Article 112 CRR.</p> <p>Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 0030} and {*; 0040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0290;0020}	<p>Other exposures– Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure amount of assets categorised in the exposures classes listed in points (e), (f) and (g) of Article 147(2) CRR.</p> <p>Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 0030} and {*; 0040}.</p>

	Institutions shall report net of defaulted exposures.
{0290;0030}	<p>Other exposures– RWEA – SA exposures</p> <p>The risk-weighted exposure value of assets categorised in the exposures classes listed in paragraphs (k), (m), (n), (o), (p) and (q) of Article 112 CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0290;0040}	<p>Other exposures– RWEA – IRB exposures</p> <p>The risk-weighted exposure value of assets categorised in the exposures classes listed in points (e), (f) and (g) of Article 147(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0300;0010}	<p>of which: Securitisation exposures – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of assets that are exposures to securitisations that fall under Article 112(m) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0300;0020}	<p>of which: Securitisation exposures – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure value of assets that are exposures to securitisations and fall under point (f) of Article 147(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0300;0030}	<p>of which: Securitisation exposures – RWEA – SA exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to securitisations that fall under Article 112(m) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0300;0040}	<p>of which: Securitisation exposures – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of assets that are exposures to securitisations and fall under point (f) of Article 147(2) CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0310;0010}	<p>Trade finance (memo item)– Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0310;0020}	<p>Trade finance (memo item)– Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>

{0310;0030}	<p>Trade finance (memo item)– RWEA – SA exposures</p> <p>The risk-weighted exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0310;0040}	<p>Trade finance (memo item)– RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0320;0010}	<p>of which: Under official export credit insurance scheme – Leverage Ratio Exposure Value – SA exposures</p> <p>The leverage ratio exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0320;0020}	<p>of which: Under official export credit insurance scheme – Leverage Ratio Exposure Value – IRB exposures</p> <p>The leverage ratio exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0320;0030}	<p>of which: Under official export credit insurance scheme – RWEA – SA exposures</p> <p>The risk-weighted exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>
{0320;0040}	<p>of which: Under official export credit insurance scheme – RWEA – IRB exposures</p> <p>The risk-weighted exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the</p>

	<p>government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>
--	---

9. C 44.00 – General information (LR5)

28. Additional information is collected here for the purpose of categorising the institution activities and the regulatory options chosen by the institution.

Row and column	Instructions
{0010;0010}	<p>Institution's company structure</p> <p>The institution shall classify its company structure in accordance with the categories given below:</p> <ul style="list-style-type: none"> - Joint stock company; - Mutual/cooperative; - Other non-joint stock company.
{0020;0010}	<p>Derivatives treatment</p> <p>The institution shall specify the regulatory derivatives treatment in accordance with the categories given below:</p> <ul style="list-style-type: none"> - Standardised Approach for Counterparty Credit Risk (SA-CCR); - Simplified Standardised Approach for Counterparty Credit Risk; - Original exposure method;
{0040;0010}	<p>Institution type</p> <p>The institution shall classify its institution type in accordance with the categories given below:</p> <ul style="list-style-type: none"> - Universal banking (retail/commercial and investment banking); - Retail/commercial banking; - Investment banking; - Specialised lender - Public development credit institutions - Other business model.
{0070;0010}	<p>Institution with a public development unit</p> <p>Institutions that are not public development credit institutions shall indicate whether they have a public development unit.</p>
{0080;0010}, {00090;0010}, {0100;0010}	<p>Entity guaranteeing the public development credit institution / unit in accordance with point (d) of Article 429a(2) CRR: Central government, Regional government, Local authority</p> <p>The institutions that either are a public development credit institution or have a public development unit shall report whether they are guaranteed by a central government, a regional government or a local authority.</p> <p>Institutions shall indicate 'TRUE' in the row corresponding to the applicable type(s) of protection provider and 'FALSE' otherwise.</p>

{0080;0010}	Central government guaranteeing the public development credit institutions/ unit
{0090;0010}	Regional government guaranteeing the public development credit institutions/ unit
{0100;0010}	Local authority guaranteeing the public development credit institutions/ unit
{0110;0010}; {0120;0010}; {0130;0010}	Type of guarantee received in accordance with point (d) of Article 429a(2) CRR The institutions that either are a public development credit institution or have a public development unit shall report the type of protection received. Institutions shall indicate 'TRUE' in the row corresponding to the applicable type(s) of protection and 'FALSE' otherwise.
{0110;0010}	Obligation to protect the credit institutions' viability
{0120;0010}	Direct guarantee of the credit institutions' own funds requirements, funding requirements or promotional loans granted
{0130;0010}	Indirect guarantee of the credit institutions' own funds requirements, funding requirements or promotional loans granted

10. C 48.00 Leverage ratio volatility (LR6)

29. Information is collected for the purpose of monitoring the volatility of the leverage ratio. The information shall be reported by large institutions only.

11. C 48.01 Leverage ratio volatility: Mean value for the reporting period

Row and column	Instructions
{0010;0010}	Mean value for the reporting period - SFTs exposure value Mean of the daily values of the reporting quarter of the SFT exposure value net of the exempted CCP leg of client-cleared trade exposures as defined in rows 0010 and 0050 of template C47.00.
{0010;0020}	Mean value for the reporting period – Adjustments for SFT sales accounting transactions Mean of the daily values of the reporting quarter of the adjustments for SFT sales accounting transactions as defined in row 0230 of template C47.00.

12. C 48.02 Leverage ratio volatility: Daily values for the reporting period

30. The daily values over the quarter shall be reported.

Row and column	Instructions
{0010;0010}	Reference date within reporting period The date to which the daily value reported refers shall be provided. Each day of the reporting quarter shall be reported.
{0010;0020}	SFTs exposure value

	Daily values of the reporting quarter of the SFT exposure value net of the exempted CCP leg of client-cleared trade exposures as refer to in rows 0010 and 0050 of template C47.00.
{0010;0030}	<p>Adjustments for SFT sales accounting transactions</p> <p>Daily values of the reporting quarter of the adjustments for SFT sales accounting transactions as defined in row 0230 of template C 47.00.</p>