

ANNEX VII – Instructions for own funds disclosure templates

Template EU IF CC1.01, EU IF CC1.02 and EU IF CC1.03 - Composition of regulatory own funds

1. Investment firms shall apply the instructions provided in this Annex in order to complete template EU IF CC1 as presented in Annex VI according to Article 49(a) and (c) of Regulation (EU) No 2019/2033 on the prudential requirements of investment firms (IFR).
2. Investment firms shall complete column (b) to explain the source of every major input, which is to be cross-referenced to the corresponding rows in Template EU IF CC2.
3. Investment firms shall include in the narrative accompanying the template a description of all restrictions applied to the calculation of own funds in accordance with Article 49 (1)(c) IFR and the instruments and deductions to which those restrictions apply. They shall also explain the main changes in the amounts disclosed compared with previous disclosure periods.
4. This template is fixed, and investment firms shall disclose it with exactly the same format provided in Annex VI.
5. Investment firms other than small and non-interconnected shall disclose the information on composition of own funds in accordance with Template EU IF CC1.01 in Annex VI. Small and non-interconnected investment firms with Additional Tier 1 instruments issuances shall disclose the information on composition of own funds in accordance with Template EU IF CC1.02 also in Annex VI.

Template EU IF CC1.01 - Composition of regulatory own funds (Investment firms other than small and non-interconnected)

Legal references and instructions	
Row	Legal references and instructions
1	<p><u>Own funds</u></p> <p>Article 9(1) IFR</p> <p>The own funds of an investment firm shall consist of the sum of its Common equity Tier 1 Capital, Additional Tier 1 Capital and Tier 2 Capital.</p> <p>This row is the sum of rows 2 and 40.</p>
2	<p><u>Tier 1 capital</u></p> <p>The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital</p> <p>This row is the sum of rows 3 and 28.</p>
3	<p><u>Common Equity Tier 1 capital</u></p>

	<p>Article 9(1) IFR</p> <p>Article 50 CRR</p> <p>The total sum of rows 4 to 12 and 27 shall be disclosed</p>
4	<p><u>Fully paid up capital instruments</u></p> <p>Article 9(1), point (i) of IFR</p> <p>Article 26(1), point (a) and Articles 27 to 31 CRR</p> <p>Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 CRR) shall be included.</p> <p>The share premium related to the instruments shall not be included.</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 CRR are fulfilled.</p>
5	<p><u>Share premium</u></p> <p>Article 9(1), point (i) of IFR</p> <p>Article 26(1), point (b) of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be disclosed in this item shall be the part related to the "Paid up capital instruments".</p>
6	<p><u>Retained earnings</u></p> <p>Article 9(1), point (i) of IFR</p> <p>Article 26(1), point (c) of CRR</p> <p>Retained earnings shall include the previous year retained earnings plus the eligible interim or year-end profits</p>
7	<p><u>Accumulated other comprehensive income</u></p> <p>Article 9(1), point (i) of IFR.</p> <p>Article 26(1), point (d) of CRR.</p>
8	<p><u>Other reserves</u></p> <p>Article 9(1), point (i) of IFR.</p> <p>Article 4(1), point (117) and Article 26(1), point (e) of CRR</p> <p>The amount to be disclosed shall be net of any tax charge foreseeable at the moment of the calculation.</p>
9	<p><u>Minority interest given recognition in CET1 capital</u></p> <p>Sum of all the amounts of minority interests of subsidiaries included in consolidated CET1.</p>
10	<p><u>Adjustments to CET1 due to prudential filters</u></p> <p>Article 9 (1) point (i) IFR</p> <p>Articles 32 to 35 CRR</p>

11	<p><u>Other funds</u> Article 9(4) IFR.</p>
12	<p><u>(-)TOTAL DEDUCTIONS FROM COMMON EQUITY TIER 1</u> The total sum of row 13 and rows 17 to 26 shall be disclosed</p>
13	<p><u>(-) Own CET1 instruments</u> Article 9(1), point (i) of IFR Article 36(1), point (f) and Article 42 CRR. Own CET1 held by the reporting institution or group at the reporting date. Subject to exceptions in Article 42 CRR. Holdings on shares included as "Capital instruments not eligible" shall not be disclosed in this row. The amount to be disclosed shall include the share premium related to the own shares.</p>
14	<p><u>(-) Direct holdings of CET1 instruments</u> Article 9(1), point (i) of IFR Article 36(1), point (f) and Article 42 CRR. Common Equity Tier 1 instruments held by the investment firm.</p>
15	<p><u>(-) Indirect holdings of CET1 instruments</u> Article 9(1), point (i) of IFR Article 36(1), point (f) and Article 42 CRR. Common Equity Tier 1 instruments held by the investment firm</p>
16	<p><u>(-) Synthetic holdings of CET1 instruments</u> Article 9(1), point (i) of IFR Article 4(1), Point (114), Article 36(1), point (f) and Article 42 CRR</p>
17	<p><u>(-) Losses for the current financial year</u> Article 36(1) point (a) of CRR</p>
18	<p><u>(-) Goodwill</u> Article 9(1), point (i) of IFR Article 4(1), point (113), Article 36(1), point (b) and Article 37 CRR</p>
19	<p><u>(-) Other intangible assets</u> Article 9(1), point (i) of IFR. Article 4(1), point (115), Article 36(1), point (b), and Article 37 point (a) of CRR Other intangible assets shall include intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.</p>

20	<p><u>(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</u></p> <p>Article 9(2), point (a) of IFR. Article 36(1), point (c) of CRR.</p>
21	<p><u>(-) Qualifying holding outside the financial sector which exceeds 15% of own funds</u></p> <p>Article 10(1), point (a) of IFR.</p>
22	<p><u>(-) Total qualifying holdings in undertaking other than financial sector entities which exceeds 60% of its own funds</u></p> <p>Article 10(1), point (b) of IFR.</p>
23	<p><u>(-) CET1 instruments of financial sector entities where the institution does not have a significant investment</u></p> <p>Article 9(2), point (c) of IFR. Article 36 (1), point (h) of CRR.</p>
24	<p><u>(-) CET1 instruments of financial sector entities where the institution has a significant investment</u></p> <p>Article 9(2), point (d) of IFR. Article 36(1), point (i) of CRR.</p>
25	<p><u>(-) Defined benefit pension fund assets</u></p> <p>Article 9(2), point (b) of IFR. Article 36(1), point (e) of CRR.</p>
26	<p><u>(-) Other deductions</u></p> <p>The sum of any other deductions listed in Article 36(1) of CRR.</p>
27	<p><u>CET1: Other capital elements, deductions and adjustments</u></p> <p>This row shall include the sum of the following items, where applicable:</p> <ul style="list-style-type: none"> - Transitional adjustments due to grandfathered CET1 Capital instruments (Article 483, paragraphs 1, 2 and 3 and Articles 484 to 487 CRR) - Transitional adjustments due to additional minority interests (Articles 479 and 480 CRR) - Other transitional adjustments to CET1 Capital (Articles 469 to 478 and 481 CRR): adjustments to the deductions from CET1 due to transitional provisions - Other CET1 capital elements or deductions from a CET1 element that cannot be assigned to one of the rows 4 to 26. <p>This row shall not be used to include capital items or deductions which are not covered by the IFR or CRR into the calculation of the solvency ratios.</p>
28	<p><u>ADDITIONAL TIER 1 CAPITAL</u></p>

	<p>Article 9, point (1) IFR.</p> <p>Article 61 of CRR.</p> <p>The total sum of rows 29 to 31 and 39 shall be disclosed.</p>
29	<p><u>Fully paid up, directly issued capital instruments</u></p> <p>Article 9(1), point (i) of IFR.</p> <p>Article 51, point (a) of and Articles 52, 53 and 54 CRR.</p> <p>The amount to be disclosed shall not include the share premium related to the instruments.</p>
30	<p><u>Share premium</u></p> <p>Article 9(1), point (i) of IFR.</p> <p>Article 51, point (b) of CRR.</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be disclosed in this item shall be the part related to the "Paid up capital instruments".</p>
31	<p><u>(-) TOTAL DEDUCTIONS FROM ADDITIONAL TIER 1</u></p> <p>Article 56 of CRR.</p> <p>The total sum of rows 32 and 36 to 38 shall be disclosed.</p>
32	<p><u>(-) Own AT1 instruments</u></p> <p>Article 9 (1), point (i) of IFR.</p> <p>Article 52(1), point (b), Article 56, point (a) and Article 57 CRR</p> <p>Own AT1 instruments held by the investment firm at the reporting date. Subject to exceptions in Article 57 CRR.</p> <p>The amount to be disclosed shall include the share premium related to the own shares.</p>
33	<p><u>(-) Direct holdings of AT1 instruments</u></p> <p>Article 9(2), point (c) of IFR.</p> <p>Article 56, point (a) of CRR.</p>
34	<p><u>(-) Indirect holdings of AT1 instruments</u></p> <p>Article 9(2), point (c) of IFR.</p> <p>Article 56, point (a) of CRR.</p>
35	<p><u>(-) Synthetic holdings of AT1 instruments</u></p> <p>Article 9(2), point (c) of IFR.</p> <p>Article 56, point (a) of CRR.</p>
36	<p><u>(-) AT1 instruments of financial sector entities where the institution does not have a significant investment</u></p> <p>Article 9(2), point (c) of IFR.</p>

	Article 56, point (c) of CRR.
37	<p><u>(-) AT1 instruments of financial sector entities where the institution has a significant investment</u></p> <p>Article 9(2), point (c) of IFR.</p> <p>Article 56, point (d) of CRR.</p>
38	<p><u>(-) Other deductions</u></p> <p>The sum of all other deductions in accordance with Article 56 CRR that are not included in any of the rows above.</p>
39	<p><u>Additional Tier 1: Other capital elements, deductions and adjustments</u></p> <p>This row shall include the sum of the following items, where applicable:</p> <ul style="list-style-type: none"> - Transitional adjustments due to grandfathered AT1 Capital instruments (Article 483, paragraphs 4 and 5, Articles 484 to 487, Articles 489 and 491 CRR) - Instruments issued by subsidiaries that are given recognition in AT1 Capital (Articles 83, 85 and 86 CRR): Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1, also including capital issued by a special purpose entity (Article 83 CRR) - Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries (Article 480 CRR) adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions - Other transitional adjustments to AT1 Capital (Articles 472, 473a, 474, 475, 478 and 481 CRR): adjustments to deductions due to transitional provisions - Excess of deduction from AT1 items over AT1 Capital, deducted from CET1 in accordance with Article 36(1), point (j) CRR: Additional Tier 1 cannot be negative, but it is possible that the deductions from AT1 items exceed the amount of available AT1 items. Where this happens, this item represents the amount needed to increase the amount reported in row 28 to zero and equals the inverse of the excess of deductions from AT1 items over AT1 Capital included, among other deductions, in row 38. - Other AT1 capital elements or deductions from AT1 element that cannot be assigned to one of the rows 29 to 38. <p>This row shall not be used to include capital items or deductions which are not covered by the IFR or CRR into the calculation of the solvency ratios</p>
40	<p><u>TIER 2 CAPITAL</u></p> <p>Article 9(2) IFR.</p> <p>Article 71 CRR.</p> <p>The total sum of rows 41 to 43 and 50 shall be disclosed.</p>
41	<p><u>Fully paid up, directly issued capital instruments</u></p> <p>Article 9(1), point (i) of IFR.</p>

	<p>Article 62, point (a), Articles 63 and 65 CRR. The amount to be disclosed shall not include the share premium related to the instruments.</p>
42	<p><u>Share premium</u> Article 9(1), point (i) of IFR. Article 62, point (b) and Article 65 CRR. Share premium has the same meaning as under the applicable accounting standard. The amount to be disclosed in this item shall be the part related to the "Paid up capital instruments".</p>
43	<p><u>(-) TOTAL DEDUCTIONS FROM TIER 2</u> Article 66 of CRR.</p>
44	<p><u>(-) Own T2 instruments</u> Article 9(1), point (i) of IFR. Article 63, point (b)(i), Article 66 point (a), and Article 67 CRR Own T2 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in Article 67 CRR. Holdings on shares included as "Capital instruments not eligible" shall not be disclosed in this row. The amount to be disclosed shall include the share premium related to the own shares.</p>
45	<p><u>(-) Direct holdings of T2 instruments</u> Article 63, point (b), Article 66 point (a) and Article 67 CRR.</p>
46	<p><u>(-) Indirect holdings of T2 instruments</u> Article 4(1), point (114), Article 63 of point (b), Article 66, point (a) and Article 67 CRR.</p>
47	<p><u>(-) Synthetic holdings of T2 instruments</u> Point (126) of Article 4(1), point (b) of Article 63, point (a) of Article 66 and Article 67 CRR.</p>
48	<p><u>(-) T2 instruments of financial sector entities where the institution does not have a significant investment</u> Point (c) of Article 9(2) IFR. Point (c) of Article 66 CRR.</p>
49	<p><u>(-) T2 instruments of financial sector entities where the institution has a significant investment</u> Point (27) of Article 4(1), point (d) of Article 66, Articles 68, 69 and Article 79 CRR. Holdings by the institution of T2 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the investment firm has a significant investment shall be completely deducted.</p>

50	<p><u>Tier 2: Other capital elements, deductions and adjustments</u></p> <p>This row shall include the sum of the following items, where applicable:</p> <ul style="list-style-type: none"> - Transitional adjustments due to grandfathered T2 Capital instruments (Article 483, paragraphs 6 and 7, Articles 484, 486, 488, 490 and 491 CRR) - Instruments issued by subsidiaries that are given recognition in T2 Capital (Articles 83, 87 and 88 CRR): Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2, also including qualifying Tier 2 capital issued by a special purpose entity (Article 83 CRR) - Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries (Article 480 CRR): Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. - Other transitional adjustments to T2 Capital (Articles 472, 473a, 476, 477, 478 and 481 CRR): Adjustments to the deductions from Tier 2 due to transitional provisions - Excess of deduction from T2 items over T2 Capital, deducted from AT1 in accordance with Article 56 CRR, point (e): Tier 2 cannot be negative, but it is possible that the deductions from T2 items exceed the amount of available T2 items. Where this happens, this item represents the amount needed to increase the amount reported in row 40 to zero - Other T2 capital elements or deductions from a T2 element that cannot be assigned to one of the rows 41 to 49. <p>This row shall not be used to include capital items or deductions which are not covered by the IFR or CRR into the calculation of the solvency ratios.</p>
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Template EU IF CC1.02 - Composition of regulatory own funds (Small and non-interconnected investment firms)

Legal references and instructions	
Row	Legal references and instructions
1	<p><u>Own funds</u></p> <p>Article 9(1) IFR.</p> <p>The own funds of an investment firm shall consist of the sum of its Common equity Tier 1 Capital, Additional Tier 1 Capital and Tier 2 Capital.</p> <p>The total sum of rows 2 and 25 shall be disclosed.</p>
2	<p><u>Tier 1 capital</u></p> <p>The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital.</p> <p>The total sum of rows 3 and 20 shall be disclosed.</p>
3	<p><u>Common Equity Tier 1 capital</u></p>

	<p>Article 9(1) IFR.</p> <p>Article 50 CRR.</p> <p>The total sum of rows 4 to 11 and 19 shall be disclosed.</p>
4	<p><u>Fully paid up capital instruments</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 26(1), point (a) and Articles 27 to 31 CRR.</p> <p>Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 CRR) shall be included.</p> <p>The share premium related to the instruments shall not be included.</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 CRR are fulfilled.</p>
5	<p><u>Share premium</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 26(1), point (b) of CRR.</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be disclosed in this item shall be the part related to the "Paid up capital instruments".</p>
6	<p><u>Retained earnings</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 26(1), point (c) CRR.</p> <p>Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits.</p>
7	<p><u>Accumulated other comprehensive income</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 26(1), point (d) CRR.</p>
8	<p><u>Other reserves</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 4(1), point (117) and Article 26(1), point (e) CRR.</p> <p>The amount to be disclosed shall be net of any tax charge foreseeable at the moment of the calculation.</p>
9	<p><u>Adjustments to CET1 due to prudential filters</u></p> <p>Article 9(1), point (i) IFR</p> <p>Articles 32 to 35 CRR</p>
10	<p><u>Other funds</u></p> <p>Article 9(4) IFR.</p>

11	<p><u>(-)TOTAL DEDUCTIONS FROM COMMON EQUITY TIER 1</u></p> <p>The total sum of rows 12 to 18 shall be disclosed.</p>
12	<p><u>(-) Losses for the current financial year</u></p> <p>Article 36(1) point (a) of CRR.</p>
13	<p><u>(-) Goodwill</u></p> <p>Point (i) of Article 9(1) IFR.</p> <p>Point (113) of Article 4(1), point (b) of Article 36(1) and Article 37 CRR.</p>
14	<p><u>(-) Other intangible assets</u></p> <p>Point (i) of Article 9(1) IFR.</p> <p>Point (115) of Article 4(1), point (b) of Article 36(1) and point (a) of Article 37 CRR.</p> <p>Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.</p>
15	<p><u>(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</u></p> <p>Point (a) of Article 9(2) IFR.</p> <p>Point (c) of Article 36(1) of CRR.</p>
16	<p><u>(-) Qualifying holding outside the financial sector which exceeds 15% of own funds</u></p> <p>Point (a) of Article 10(1) IFR.</p>
17	<p><u>(-) Total qualifying holdings in undertaking other than financial sector entities which exceeds 60% of its own funds</u></p> <p>Point (a) of Article 10(1) IFR.</p>
18	<p><u>(-) Other deductions</u></p> <p>The sum of any other deductions listed in Article 36(1) of CRR.</p>
19	<p><u>CET1: Other capital elements, deductions and adjustments</u></p> <p>This row shall include the sum of the following items, where applicable:</p> <ul style="list-style-type: none"> - Transitional adjustments due to grandfathered CET1 Capital instruments (Article 483, paragraphs 1, 2 and 3 and Articles 484 to 487 CRR) - Transitional adjustments due to additional minority interests (Articles 479 and 480 CRR) - Other transitional adjustments to CET1 Capital (Articles 469 to 478 and 481 CRR): adjustments to the deductions from CET1 due to transitional provisions - Other CET1 capital elements or deductions from a CET1 element that cannot be assigned to one of the rows 4 to 18.

	This row shall not be used to include capital items or deductions which are not covered by the IFR or CRR into the calculation of the solvency ratios
20	<p><u>ADDITIONAL TIER 1 CAPITAL</u></p> <p>Article 9(1) IFR. Article 61 of CRR. The total sum of rows 21 to 24 shall be disclosed.</p>
21	<p><u>Fully paid up, directly issued capital</u></p> <p>Article 9(1), point (i) IFR. Article 51, point (a) and Articles 52, 53 and 54 CRR. The amount to be disclosed shall not include the share premium related to the instruments.</p>
22	<p><u>Share premium</u></p> <p>Article 9(1), point (i) IFR. Article 51, point (b) CRR. Share premium has the same meaning as under the applicable accounting standard. The amount to be disclosed in this item shall be the part related to the "Paid up capital instruments".</p>
23	<p><u>(-) TOTAL DEDUCTIONS FROM ADDITIONAL TIER 1</u></p> <p>Article 56 of CRR.</p>
24	<p><u>Additional Tier 1: Other capital elements, deductions and adjustments</u></p> <p>This row shall include the sum of the following items, where applicable:</p> <ul style="list-style-type: none"> - Transitional adjustments due to grandfathered AT1 Capital instruments (Article 483, paragraphs 4 and 5, Articles 484 to 487, Articles 489 and 491 CRR) - Instruments issued by subsidiaries that are given recognition in AT1 Capital (Articles 83, 85 and 86 CRR): Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1, also including capital issued by a special purpose entity (Article 83 CRR) - Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries (Article 480 CRR) adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions - Other transitional adjustments to AT1 Capital (Articles 472, 473a, 474, 475, 478 and 481 CRR): adjustments to deductions due to transitional provisions - Excess of deduction from AT1 items over AT1 Capital, deducted from CET1 in accordance with point (j) of Article 36(1) CRR: Additional Tier 1 cannot be negative, but it is possible that the deductions from AT1 items exceed the amount of available AT1 items. Where this happens, this item represents the amount needed to increase the amount reported in row 20 to

	<p>zero and equals the inverse of the excess of deductions from AT1 items over AT1 Capital included, among other deductions, in row 18.</p> <ul style="list-style-type: none"> - Other AT1 capital elements or deductions from a AT1 element that cannot be assigned to one of the rows 21 to 23. <p>This row shall not be used to include capital items or deductions which are not covered by the IFR or CRR into the calculation of the solvency ratios</p>
25	<p><u>TIER 2 CAPITAL</u></p> <p>Article 9(1) IFR.</p> <p>Article 71 CRR.</p> <p>The total sum of rows 26 to 29 shall be disclosed.</p>
26	<p><u>Fully paid up, directly issued capital instruments</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 62, point (a), Articles 63 and 65 CRR.</p> <p>The amount to be disclosed shall not include the share premium related to the instruments.</p>
27	<p><u>Share premium</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 62, point (b) and Article 65 CRR.</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be disclosed in this item shall be the part related to the "Paid up capital instruments".</p>
29	<p><u>(-) TOTAL DEDUCTIONS FROM TIER 2</u></p> <p>Article 66 of CRR.</p>
30	<p><u>Tier 2: Other capital elements, deductions and adjustments</u></p> <p>This row shall include the sum of the following items, where applicable:</p> <ul style="list-style-type: none"> - Transitional adjustments due to grandfathered T2 Capital instruments (Article 483, paragraphs 6 and 7 of, Articles 484, 486, 488, 490 and 491 CRR) - Instruments issued by subsidiaries that are given recognition in T2 Capital (Articles 83, 87 and 88 CRR): Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2, also including qualifying Tier 2 capital issued by a special purpose entity (Article 83 CRR) - Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries (Article 480 CRR): Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. - Other transitional adjustments to T2 Capital (Articles 472, 473a, 476, 477, 478 and 481 CRR): Adjustments to the deductions from Tier 2 due to transitional provisions

	<ul style="list-style-type: none"> - Excess of deduction from T2 items over T2 Capital, deducted from AT1 in accordance with Article 56, point (e) of CRR: Tier 2 cannot be negative, but it is possible that the deductions from T2 items exceed the amount of available T2 items. Where this happens, this item represents the amount needed to increase the amount reported in row 25 to zero - Other T2 capital elements or deductions from a T2 element that cannot be assigned to one of the rows 26 to 28. <p>This row shall not be used to include capital items or deductions which are not covered by the IFR or CRR into the calculation of the solvency ratios.</p>
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Template EU IF CC1.03 - Composition of regulatory own funds (Group capital test)

6. Entities referred to in Article 8(3) of Regulation (EU) 2019/2033 that are benefitting from the application of that same Article shall disclose the information on composition of own funds in accordance with template EU IF CC1.03 and with the following instructions.

Row	Legal references and instructions
1	<p><u>OWN FUNDS</u></p> <p>Article 9(1) IFR.</p> <p>The own funds of an investment firm shall consist of the sum of its Tier 1 capital and Tier 2 capital.</p>
2	<p><u>TIER 1 CAPITAL</u></p> <p>The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital</p>
3	<p><u>COMMON EQUITY TIER 1 CAPITAL</u></p> <p>Article 9(1) IFR.</p> <p>Article 50 of CRR.</p>
4	<p><u>Paid up capital instruments</u></p> <p>Article 9(1), point (i) IFR</p> <p>Article 26(1), point (a) and Articles 27 to 31 CRR</p> <p>Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 CRR) shall be included.</p> <p>The share premium related to the instruments shall not be included.</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 CRR are fulfilled.</p>
5	<p><u>Share premium</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 26(1), point (b) CRR.</p>

	<p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be disclosed in this item shall be the part related to the "Paid up capital instruments".</p>
6	<p><u>Retained earnings</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 26(1), point (c) CRR.</p> <p>Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits</p>
7	<p><u>Previous years retained earnings</u></p> <p>Article 4(1), point (123) and Article 26(1), point (c) CRR.</p> <p>Article 4(1), point (123) CRR defines retained earnings as "Profit and losses brought forward as a result of the final application of profit or loss under the applicable accounting framework".</p>
8	<p><u>Profit or loss eligible</u></p> <p>Article 4(1), point (121), Article 26(2) and Article 36(1), point (a) CRR.</p> <p>Article 26(2) CRR allows including as retained earnings interim or year-end profits, with the prior consent of the competent authorities, if some conditions are met.</p> <p>On the other hand, losses shall be deducted from CET1, as stated in Article 36(1), point (a) of CRR.</p>
9	<p><u>Accumulated other comprehensive income</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 26(1), point (d) CRR.</p>
10	<p><u>Other reserves</u></p> <p>Article 9(1), point (i) IFR</p> <p>Article 4(1), point (117) and Article 26(1), point (e) CRR.</p> <p>The amount to be disclosed shall be net of any tax charge foreseeable at the moment of the calculation.</p>
11	<p><u>Adjustments to CET1 due to prudential filters</u></p> <p>Article 9(1), point (i) of IFR</p> <p>Articles 32 to 35 CRR</p>
12	<p><u>Other funds</u></p> <p>Article 9(4) IFR.</p>
13	<p><u>(-) TOTAL DEDUCTIONS FROM COMMON EQUITY TIER 1</u></p> <p>The total sum of rows 14 – 23 shall be disclosed.</p>
14	<p><u>(-) Own CET1 instruments</u></p>

	<p>Article 9(1), point (i) IFR.</p> <p>Article 36(1), point (f) of and Article 42 CRR.</p> <p>Own CET1 held by the reporting institution or group at the reporting date. Subject to exceptions in Article 42 CRR.</p> <p>Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.</p> <p>The amount to be disclosed shall include the share premium related to the own shares.</p>
15	<p><u>(-) Losses for the current financial year</u></p> <p>Article 36(1), point (a) CRR.</p>
16	<p><u>(-) Goodwill</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 4(1), point (113), Article 36(1), point (b) and Article 37 CRR</p>
17	<p><u>(-) Other intangible assets</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 4(1), point (115), Article 36(1), point (b) and Article 37, point (a) CRR</p> <p>Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also pursuant the applicable accounting standard.</p>
18	<p><u>(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</u></p> <p>Article 9(2), point (a) IFR.</p> <p>Article 36(1), point (c) CRR.</p>
19	<p><u>(-) Qualifying holding outside the financial sector which exceeds 15% of own funds</u></p> <p>Article 10(1), point (a) IFR.</p>
20	<p><u>(-) Total qualifying holdings in undertaking other than financial sector entities which exceeds 60% of its own funds</u></p> <p>Article 10(1), point (b) IFR.</p>
21	<p><u>(-) CET1 instruments of financial sector entities where the institution does not have a significant investment</u></p> <p>Article 9(2), point (c) IFR.</p> <p>Article 36(1), point (h) CRR.</p>
22	<p><u>(-) Defined benefit pension fund assets</u></p> <p>Article 9(2), point (b) IFR.</p> <p>Article 36(1), point (e) CRR.</p>
23	<p><u>(-) Other deductions</u></p> <p>The sum of any other deductions listed in Article 36(1) CRR.</p>
24	<p><u>CET1: Other capital elements, deductions and adjustments</u></p> <p>This row shall include the sum of the following items, where applicable:</p>

	<ul style="list-style-type: none"> - Transitional adjustments due to grandfathered CET1 Capital instruments (Article 483, paragraphs 1, 2 and 3 and Articles 484 to 487 CRR) - Other transitional adjustments to CET1 Capital (Articles 469 to 478 and 481 CRR): adjustments to the deductions from CET1 due to transitional provisions - Other CET1 capital elements or deductions from a CET1 element that cannot be assigned to one of the rows 4 to 23. <p>This row shall not be used to include capital items or deductions which are not covered by the IFR or CRR into the calculation of the solvency ratios</p>
25	<p><u>ADDITIONAL TIER 1 CAPITAL</u></p> <p>Article 9(1) IFR.</p> <p>Article 61 CRR.</p> <p>The total sum of rows 26 to 28 and 32 shall be disclosed.</p>
26	<p><u>Paid up capital instruments</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 51, point (a) and Articles 52, 53 and 54 CRR.</p> <p>The amount to be disclosed shall not include the share premium related to the instruments.</p>
27	<p><u>Share premium</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 51, point (b) CRR.</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be disclosed in this item shall be the part related to the "Paid up capital instruments".</p>
28	<p><u>(-) TOTAL DEDUCTIONS FROM ADDITIONAL TIER 1</u></p> <p>Article 56 of CRR.</p> <p>The total sum of rows 29 – 31 shall be disclosed.</p>
29	<p><u>(-) Own AT1 instruments</u></p> <p>Article 9(1), point (i) of IFR.</p> <p>Article 52(1), point (b), Article 56, point (a) and Article 57 CRR.</p> <p>Own AT1 instruments held by the investment firm at the reporting date. Subject to exceptions in Article 57 CRR.</p> <p>The amount to be disclosed shall include the share premium related to the own shares.</p>
30	<p><u>(-) AT1 instruments of financial sector entities where the institution does not have a significant investment</u></p> <p>Article 9(2), point (c) IFR.</p> <p>Article 56, point (c) CRR.</p>
31	<p><u>(-) Other deductions</u></p> <p>The sum of all other deductions in accordance with Article 56 CRR, with the exception of the deductions in accordance with Article 56 CRR, point (d) that are not included in any of the rows 0340 or 0380 above.</p>

32	<p><u>Additional Tier 1: Other capital elements, deductions and adjustments</u></p> <p>This row shall include the sum of the following items, where applicable:</p> <ul style="list-style-type: none"> - Transitional adjustments due to grandfathered AT1 Capital instruments (Article 483, paragraphs 4 and 5, Articles 484 to 487, Articles 489 and 491 CRR) - Other transitional adjustments to AT1 Capital (Articles 472, 473a, 474, 475, 478 and 481 CRR): adjustments to deductions due to transitional provisions - Excess of deduction from AT1 items over AT1 Capital, deducted from CET1 in accordance with Article 36(1), point (j) of CRR: Additional Tier 1 cannot be negative, but it is possible that the deductions from AT1 items exceed the amount of available AT1 items. Where this happens, this item represents the amount needed to increase the amount reported in row 0300 to zero and equals the inverse of the excess of deductions from AT1 items over AT1 Capital included, among other deductions, in row 23. - Other AT1 capital elements or deductions from AT1 element that cannot be assigned to one of the rows 26 to 31. <p>This row shall not be used to include capital items or deductions which are not covered by the IFR or CRR into the calculation of the solvency ratios.</p>
33	<p><u>TIER 2 CAPITAL</u></p> <p>Article 9(1) IFR.</p> <p>Article 71 CRR.</p> <p>The total sum of rows 34 to 36 and 39 shall be disclosed.</p>
34	<p><u>Fully paid up, directly issued capital instruments</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 62, point (a), Articles 63 and 65 CRR.</p> <p>The amount to be disclosed shall not include the share premium related to the instruments.</p>
35	<p><u>Share premium</u></p> <p>Article 9(1), point (i) IFR.</p> <p>Article 62, point (b) and Article 65 CRR.</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be disclosed in this item shall be the part related to the "Paid up capital instruments".</p>
36	<p><u>(-) TOTAL DEDUCTIONS FROM TIER 2</u></p> <p>Article 66 of CRR.</p>
37	<p><u>(-) Own T2 instruments</u></p> <p>Article 9(1), point (i) of IFR.</p> <p>Article 63, point (b)(i), Article 66, point (a), and Article 67 CRR</p> <p>Own T2 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in Article 67 CRR.</p> <p>Holdings on shares included as "Capital instruments not eligible" shall not be disclosed in this row.</p> <p>The amount to be disclosed shall include the share premium related to the own shares.</p>
38	<p><u>(-) T2 instruments of financial sector entities where the institution does not have a significant investment</u></p>

	Article 9(2), point (c) IFR. Article 66, point (c) CRR.
39	<p><u>Tier 2: Other capital elements, deductions and adjustments</u></p> <p>This row shall include the sum of the following items, where applicable:</p> <ul style="list-style-type: none"> - Transitional adjustments due to grandfathered T2 Capital instruments (Article 483, paragraphs 6 and 7, Articles 484, 486, 488, 490 and 491 CRR) - Other transitional adjustments to T2 Capital (Articles 472, 473a, 476, 477, 478 and 481 CRR): Adjustments to the deductions from Tier 2 due to transitional provisions - Excess of deduction from T2 items over T2 Capital, deducted from AT1 in accordance with Article 56, point (e) of CRR: Tier 2 cannot be negative, but it is possible that the deductions from T2 items exceed the amount of available T2 items. Where this happens, this item represents the amount needed to increase the amount reported in row 33 to zero - Other T2 capital elements or deductions from a T2 element that cannot be assigned to one of the rows 34 to 38. <p>This row shall not be used to include capital items or deductions which are not covered by the IFR or CRR into the calculation of the solvency ratios.</p>

Template EU IF CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements

7. Investment firms shall apply the instructions provided in this Annex in order to complete template EU IF CC2 as presented in Annex VI, in accordance with Article 49(1) point (a) IFR.
8. Investment firms shall disclose the balance sheet included in their published financial statements. Financial statements shall be the audited financial statements for the year-end disclosures.
9. The rows of the template are flexible and shall be disclosed by investment firms in line with their financial statements. Own funds items in the audited financial statements shall include all items that are components of or are deducted from regulatory own funds, including equity, liabilities such as debt, or other balance sheet lines that affect regulatory own funds such as intangible assets, goodwill, deferred tax assets. Investment firms shall expand the own funds items of the balance sheet as necessary in order to ensure that all of the components included in the composition of own funds disclosure template (template EU IF CC1) appear separately. Investment firms shall only expand elements of the balance sheet up to the level of granularity that is necessary for deriving the components required by template EU IF CC1. Disclosure shall be proportionate to the complexity of the investment firm's balance sheet.
10. The columns are fixed and shall be disclosed as follows:
 - a. Column a: Investment firms shall include the figures reported in the balance sheet included in their audited financial statements according to the accounting scope of consolidation.

- b. Column b: Investment firms shall report the figures corresponding to the regulatory scope of consolidation.
 - c. Column c: Investment firms shall include the cross-reference between the own funds item in template EU IF CC2 and the relevant items in the own funds disclosure template EU IF CC1. The reference in column c of template EU IF CC2 will be linked to the reference included in column b of template EU IF CC1.
11. In the following cases where investment firms' scope of accounting consolidation and its scope of regulatory consolidation are exactly the same, only column (a) shall be filled and this fact shall be clearly disclosed:
- d. Where investment firms comply with the obligations laid down in Part Six of IFR on the prudential requirements of investment firms on a consolidated basis but the scope of consolidation and the method for consolidation used for the balance sheet in the financial statements are identical to the scope of consolidation and the method for consolidation defined pursuant to Part One, Title II, Chapter 2 of Regulation (EU) No 2033/2019, and investment firms clearly state the absence of differences between the respective scopes and methods for consolidation in accompanying narrative to the template.
 - e. Where investment firms meet the obligations laid down in Part Six of IFR on an individual basis.

Table EU IF CCA – Main features of own instruments issued by the firm.

12. Investment firms shall apply the instructions provided in this Annex in order to complete table EU IF CCA as presented in Annex VI, according to Article 49 (1)(b) IFR.
13. Investment firms shall complete table EU IF CCA for the following categories: Common Equity Tier 1 instruments, Additional Tier 1 instruments and Tier 2 instruments.
14. The tables shall comprise separate columns with the features of each regulatory own fund instruments. In cases where different instruments of a same category have identical features, investment firms may complete only one column disclosing these identical features and identify the issuances to which the identical features refer.

Instructions for completing the own funds instruments issued by the firm main features table	
Row number	Explanation
1	Issuer Identifies issuer legal entity. <i>Free text</i>
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement). <i>Free text</i>
3	Public or private placement Specifies if the instrument has been publicly or privately placed. <i>Select from menu: [Public] [Private]</i>
4	Governing law(s) of the instrument Specifies the governing law(s) of the instrument. <i>Free text</i>
5	Instrument type (types to be specified by each jurisdiction) Specifies instrument type, varying by jurisdiction.

	<p><i>For CETI instruments, select name of the instrument in the CETI list published by the EBA.</i></p> <p><i>For other instruments, select from: menu options to be provided to investment firms by each jurisdiction – legal references of IFR articles for each type of instrument to be inserted.</i></p>
6	<p>Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)</p> <p>Specifies the amount recognised in regulatory own funds (total amount of the instrument recognised before transitional provisions for the relevant level of the disclosure - currency used for the reporting obligations).</p> <p><i>Free text – specify in particular if some parts of the instruments are in different tiers of the regulatory own funds and if the amount recognised in regulatory own funds is different from the amount issued.</i></p>
7	<p>Nominal amount of instrument</p> <p>Nominal amount of instrument (in currency of issuance and currency used for the reporting obligations).</p> <p><i>Free text</i></p>
8	<p>Issue price</p> <p>Issue price of instrument.</p> <p><i>Free text</i></p>
9	<p>Redemption price</p> <p>Redemption price of instrument.</p> <p><i>Free text</i></p>
10	<p>Accounting classification</p> <p>Specifies accounting classification.</p> <p><i>Select from menu: [Shareholders' equity] [Liability – amortised cost] [Liability – fair value option] [Non-controlling interest in consolidated subsidiary]</i></p>
11	<p>Original date of issuance</p>

	<p>Specifies date of issuance.</p> <p><i>Free text</i></p>
12	<p>Perpetual or dated</p> <p>Specifies whether dated or perpetual.</p> <p><i>Select from menu: [Perpetual] [Dated]</i></p>
13	<p>Original maturity date</p> <p>For dated instrument, specifies original maturity date (day, month and year). For perpetual instrument put 'no maturity'.</p> <p><i>Free text</i></p>
14	<p>Issuer call subject to prior supervisory approval</p> <p>Specifies whether there is an issuer call option (all types of call options).</p> <p><i>Select from menu: [Yes] [No]</i></p>
15	<p>Optional call date, contingent call dates and redemption amount</p> <p>For instrument with issuer call option, specifies first date of call if the instrument has a call option on a specific date (day, month and year) and, in addition, specifies whether the instrument has a tax and/or regulatory event call. Also specifies the redemption price. Helps to assess permanence.</p> <p><i>Free text</i></p>
16	<p>Subsequent call dates, if applicable</p> <p>Specifies the existence and frequency of subsequent call dates, if applicable. Helps to assess permanence.</p> <p><i>Free text</i></p>
17	<p>Fixed or floating dividend/coupon</p> <p>Specifies whether the coupon/dividend is: either fixed over the life of the instrument, or floating over the life of the instrument, or currently fixed but will move to a floating rate in the future, or currently floating but will move to a fixed rate in the future.</p> <p><i>Select from menu: [Fixed], [Floating] [Fixed to floating], [Floating to fixed]</i></p>

18	<p>Coupon rate and any related index</p> <p>Specifies the coupon rate of the instrument and any related index that the coupon/dividend rate references.</p> <p><i>Free text</i></p>
19	<p>Existence of a dividend stopper</p> <p>Specifies whether the non-payment of a coupon or dividend on the instrument prohibits the payment of dividends on common shares (i.e. whether there is a dividend stopper).</p> <p><i>Select from menu: [yes], [no]</i></p>
20	<p>Fully discretionary, partially discretionary or mandatory (in terms of timing)</p> <p>Specifies whether the issuer has full discretion, partial discretion or no discretion over whether a coupon/dividend is paid. If the institution has full discretion to cancel coupon/dividend payments under all circumstances it must select ‘fully discretionary’ (including when there is a dividend stopper that does not have the effect of preventing the institution from cancelling payments on the instrument). If there are conditions that must be met before payment can be cancelled (e.g. own funds below a certain threshold), the institution must select ‘partially discretionary’. If the institution is unable to cancel the payment outside of insolvency the institution must select ‘mandatory’.</p> <p><i>Select from menu: [Fully discretionary] [Partially discretionary] [Mandatory]</i></p> <p><i>Free text (specify the reasons for discretion, existence of dividend pushers, dividend stoppers, ACSM - Alternative Coupon Satisfaction Mechanism)</i></p>
21	<p>Fully discretionary, partially discretionary or mandatory (in terms of amount)</p> <p>Specifies whether the issuer has full discretion, partial discretion or no discretion over the amount of the coupon/dividend.</p> <p><i>Select from menu: [Fully discretionary] [Partially discretionary] [Mandatory]</i></p>
22	<p>Existence of step up or other incentive to redeem</p>

	<p>Specifies whether there is a step-up or other incentive to redeem.</p> <p><i>Select from menu: [Yes] [No]</i></p>
23	<p>Non-cumulative or cumulative</p> <p>Specifies whether dividends / coupons are cumulative or noncumulative.</p> <p><i>Select from menu: [Noncumulative] [Cumulative] [ACSM]</i></p>
24	<p>Convertible or non-convertible</p> <p>Specifies whether instrument is convertible or not.</p> <p><i>Select from menu: [Convertible] [Nonconvertible]</i></p>
25	<p>If convertible, conversion trigger(s)</p> <p>Specifies the conditions under which the instrument will convert, including point of non-viability. Where one or more authorities have the ability to trigger conversion, the authorities shall be listed. For each of the authorities it shall be stated whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger conversion (a contractual approach) or whether the legal basis is provided by statutory means (a statutory approach).</p> <p><i>Free text</i></p>
26	<p>If convertible, fully or partially</p> <p>Specifies whether the instrument will always convert fully, may convert fully or partially, or will always convert partially.</p> <p><i>Select from menu: [Always Fully] [Fully or Partially] [Always partially]</i></p>
27	<p>If convertible, conversion rate</p> <p>Specifies rate of conversion into the more loss absorbing instrument.</p> <p><i>Free text</i></p>
28	<p>If convertible, mandatory or optional conversion</p> <p>For convertible instruments, specifies whether conversion is mandatory or optional.</p>

	<i>Select from menu: [Mandatory] [Optional] [NA] and [at the option of the holders] [at the option of the issuer] [at the option of both the holders and the issuer]</i>
29	<p>If convertible, specify instrument type convertible into</p> <p>For convertible instruments, specifies instrument type convertible into.</p> <p><i>Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Other]</i></p>
30	<p>If convertible, specify issuer of instrument it converts into</p> <p>If convertible, specify issuer of instrument it converts into.</p> <p><i>Free text</i></p>
31	<p>Write-down features</p> <p>Specifies whether there is a write down feature.</p> <p><i>Select from menu: [Yes] [No]</i></p>
32	<p>If write-down, write-down trigger(s)</p> <p>Specifies the triggers at which write-down occurs, including point of non-viability. Where one or more authorities have the ability to trigger write-down, the authorities shall be listed. For each of the authorities it shall be stated whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger write-down (a contractual approach) or whether the legal basis is provided by statutory means (a statutory approach).</p> <p><i>Free text</i></p>
33	<p>If write-down, full or partial</p> <p>Specifies whether the instrument will always be written down fully, may be written down partially, or will always be written down partially. Helps assess the level of loss absorbency at write-down.</p> <p><i>Select from menu: [Always Fully] [Fully or Partially] [Always partially]</i></p>
34	<p>If write-down, permanent or temporary</p> <p>For write down instrument, specifies whether write down is permanent or temporary.</p>

	<i>Select from menu: [Permanent] [Temporary] [NA]</i>
35	<p>If temporary write-down, description of write-up mechanism</p> <p>Describes the write-up mechanism.</p> <p><i>Free text</i></p>
36	<p>Non-compliant transitioned features</p> <p>Specification if there are non-compliant features.</p> <p>Select from [yes] or [no].</p>
37	<p>If yes, specify non-compliant features</p> <p>If there are non-compliant features, institution shall specify which ones.</p> <p><i>Free text</i></p>
38	<p>Link to the full term and conditions of the instrument (signposting)</p> <p>Investment firms shall include the hyperlink that gives access to the prospectus of the issuance, including all the terms and conditions of the instrument.</p>