

Annex IV (b) - INSTRUCTIONS LEVERAGE RATIO REPORTING (Revised Annex II of EBA/CP/2012/06)

This is a revised version following the completion of the public consultation that ended on 27 August 2012. It might be subject to changes depending on the final version of what is now a draft Capital Requirements Regulation (CRR).

1. This Annex contains additional instructions for the tables (hereinafter “LR”) included in Annex I of this Standard.

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PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

3. Overall, the framework consists of six templates:
- Leverage Ratio Calculation (LRCalc): Leverage ratio calculation
 - Leverage Ratio Template 1 (LR1): Alternative treatment of the exposure measure
 - Leverage Ratio Template 2 (LR2): On and off-balance sheet items – additional breakdown of exposures
 - Leverage Ratio Template 3 (LR3): Alternative definition of capital
 - Leverage Ratio Template 4 (LR4): Breakdown of leverage ratio exposure measure components
 - Leverage Ratio Template 5 (LR5): General information
 - Leverage Ratio Template 6 (LR6): Asset encumbrance
4. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.
5. The leverage ratio shall be calculated according to Article 416 of the CRR.

1.2. Numbering convention

6. 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.
7. The following general notation is followed in the instructions: {Template;Row;Column}. An asterisk sign will be used to express that the validation is done for the whole row or column. For example {LR1;*;2} refers to the data point of any row for column 2 of LR1 template.
8. 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}.
9. For the purpose of this Standard, “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. Both types of fields are mandatory unless otherwise specified in Paragraphs 25 to 35.

1.3. Sign convention

10. All amounts shall be reported as positive figures.

11. Zero is default value.

PART II: TEMPLATE RELATED INSTRUCTIONS

2. General remarks

12. The leverage ratio template is divided into two parts. Part A comprises all the data items that enter into the calculation of the leverage ratio, while Part B comprises all the data items that are collected for the purposes of the monitoring exercise and the report referred to in Article 482 of the CRR.
13. In Part A, end-of-month values shall be reported unless the derogation specified in Article 475 (3) of the CRR applies. In Part B, end-of-quarter values shall be reported.
14. The leverage ratio is based on a total exposure measure and a capital measure, which can be calculated with fields from Part A.
15. **Leverage Ratio – fully phased – in definition** =
$$\frac{\text{LR month 1(PI)} + \text{LR month 2(PI)} + \text{LR month 3(PI)}}{3}$$
16. LR month 1 (PI) =
$$\{\text{LRCalc};090;1\} / [\{\{\text{LRCalc};010;1\} + \{\text{LRCalc};020;1\} + \{\text{LRCalc};030;1\} + \{\text{LRCalc};040;1\} + \{\text{LRCalc};050;1\} + \{\text{LRCalc};060;1\} + \{\text{LRCalc};070;1\} + \{\text{LRCalc};080;1\} - \{\text{LRCalc};110;1\} - \{\text{LRCalc};120;1\} + \{\text{LRCalc};130;1\}\}]$$
17. LR month 2 (PI) =
$$\{\text{LRCalc};090;2\} / [\{\{\text{LRCalc};010;2\} + \{\text{LRCalc};020;2\} + \{\text{LRCalc};030;2\} + \{\text{LRCalc};040;2\} + \{\text{LRCalc};050;2\} + \{\text{LRCalc};060;2\} + \{\text{LRCalc};070;2\} + \{\text{LRCalc};080;2\} - \{\text{LRCalc};110;2\} - \{\text{LRCalc};120;2\} + \{\text{LRCalc};130;2\}\}]$$
18. LR month 3 (PI) =
$$\{\text{LRCalc};090;3\} / [\{\{\text{LRCalc};010;3\} + \{\text{LRCalc};020;3\} + \{\text{LRCalc};030;3\} + \{\text{LRCalc};040;3\} + \{\text{LRCalc};050;3\} + \{\text{LRCalc};060;3\} + \{\text{LRCalc};070;3\} + \{\text{LRCalc};080;3\} - \{\text{LRCalc};110;3\} - \{\text{LRCalc};120;3\} + \{\text{LRCalc};130;3\}\}]$$
19. **Leverage Ratio – transitional definition** =
$$\frac{\text{LR month 1(T)} + \text{LR month 2(T)} + \text{LR month 3(T)}}{3}$$
20. LR month 1 (T) =
$$\{\text{LRCalc};100;1\} / [\{\{\text{LRCalc};010;1\} + \{\text{LRCalc};020;1\} + \{\text{LRCalc};030;1\} + \{\text{LRCalc};040;1\} + \{\text{LRCalc};050;1\} + \{\text{LRCalc};060;1\} + \{\text{LRCalc};070;1\} + \{\text{LRCalc};080;1\} - \{\text{LRCalc};110;1\} - \{\text{LRCalc};140;1\} + \{\text{LRCalc};130;1\}\}]$$
21. LR month 2 (T) =
$$\{\text{LRCalc};100;2\} / [\{\{\text{LRCalc};010;2\} + \{\text{LRCalc};020;2\} + \{\text{LRCalc};030;2\} + \{\text{LRCalc};040;2\} + \{\text{LRCalc};050;2\} + \{\text{LRCalc};060;2\} + \{\text{LRCalc};070;2\} + \{\text{LRCalc};080;2\} - \{\text{LRCalc};110;2\} - \{\text{LRCalc};140;2\} + \{\text{LRCalc};130;2\}\}]$$
22. LR month 3 (T) =
$$\{\text{LRCalc};100;3\} / [\{\{\text{LRCalc};010;3\} + \{\text{LRCalc};020;3\} + \{\text{LRCalc};030;3\} + \{\text{LRCalc};040;3\} + \{\text{LRCalc};050;3\} + \{\text{LRCalc};060;3\} + \{\text{LRCalc};070;3\} + \{\text{LRCalc};080;3\} - \{\text{LRCalc};110;3\} - \{\text{LRCalc};140;3\} + \{\text{LRCalc};130;3\}\}]$$
23. When the derogation specified in Article 475 (3) of the CRR applies, the leverage ratio – fully phased-in definition is equal to LR month 3 (PI) and the leverage ratio – transitional definition is equal to LR month 3 (T).
24. When compiling the data for this ITS, institutions shall consider the treatment of fiduciary assets in accordance with Article 416(11) of the CRR.

25. 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. These measures shall be calculated as follows:

26. Derivatives share =
$$\frac{\{\text{LRCalc};030;3\}+\{\text{LRCalc};040;3\}+\{\text{LRCalc};050;3\}}{\text{Total exposure measure}}$$

27. Where Total exposure measure is equal to

$$\begin{aligned} & [\{\text{LRCalc};010;1\}+\{\text{LRCalc};020;1\}+\{\text{LRCalc};030;1\}+\{\text{LRCalc};040;1\}+\{\text{LRCalc};050;1\}+\{\text{LRCalc};060;1\}+ \\ & \{\text{LRCalc};070;1\}+\{\text{LRCalc};080;1\}-\{\text{LRCalc};110;1\}-\{\text{LRCalc};120;1\}+\{\text{LRCalc};130;1\}]+\{\text{LRCalc};010;2\}+ \\ & \{\text{LRCalc};020;2\}+\{\text{LRCalc};030;2\}+\{\text{LRCalc};040;2\}+\{\text{LRCalc};050;2\}+\{\text{LRCalc};060;2\}+\{\text{LRCalc};070;2\}+ \\ & \{\text{LRCalc};080;2\}-\{\text{LRCalc};110;2\}-\{\text{LRCalc};120;2\}+\{\text{LRCalc};130;2\}]+\{\text{LRCalc};010;3\}+\{\text{LRCalc};020;3\} \\ & +\{\text{LRCalc};030;3\}+\{\text{LRCalc};040;3\}+\{\text{LRCalc};050;3\}+\{\text{LRCalc};060;3\}+\{\text{LRCalc};070;3\}+\{\text{LRCalc};080;3\}- \\ & \{\text{LRCalc};110;3\}-\{\text{LRCalc};120;3\}+\{\text{LRCalc};130;3\}] / 3 \end{aligned}$$

Or

$\{\text{LRCalc};010;3\}+\{\text{LRCalc};020;3\}+\{\text{LRCalc};030;3\}+\{\text{LRCalc};040;3\}+\{\text{LRCalc};050;3\}+\{\text{LRCalc};060;3\}+$
 $\{\text{LRCalc};070;3\}+\{\text{LRCalc};080;3\}-\{\text{LRCalc};110;3\}-\{\text{LRCalc};120;3\}+\{\text{LRCalc};130;3\}$ when the derogation specified in Article 475 (3) of the CRR applies.

28. Total notional value of derivatives = $\{\text{LR1};010;7\}$

29. Credit derivatives volume = $\{\text{LR1};020;7\} + \{\text{LR1};050;7\}$

30. Institutions are required to report the fields referred to in paragraph 33, if one of the following conditions is met:

- The derivatives share referred to in paragraph 26 is normally¹ more than 1.5%;
- The derivatives share referred to in paragraph 26 exceeds 2.0%².

31. Institutions for which the total notional value of derivatives as defined in paragraph 28 exceeds 10 billion Euros must report the fields referred to in paragraph 33, even though their derivatives share does not fulfil the conditions described in paragraph 30.

32. Institutions are required to report the fields referred to in paragraph 34 if one of the following conditions is met:

- The credit derivatives volume referred to in paragraph 29 is normally more than 300 million €;

¹ For the purpose of this Standard, a pattern is considered as “normal” when observable during three quarters in a row.

² For the first two quarters of the reporting, banks do not have to report, unless the derivatives share referred to in paragraph 26 is more than 2% at reporting date, or if national competent authorities judge that it would normally be more than 1,5%. This rule shall apply during the first two quarters of the coming into force of this standard and then for any new reporting entity subject to this standard, during the first two quarters of the reporting.

- The credit derivatives volume referred to in paragraph 29 exceeds 500 million €3.

33. {LR1;010;1},{LR1;010;2},{LR1;010;5},{LR1;010;6},{LR1;020;1},{LR1;020;2},{LR1;020;5},
{LR1;030;5},{LR1;030;7},{LR1;040;5},{LR1;040;7},{LR1;050;1},{LR1;050;2},{LR1;050;5},
{LR1;060;1},{LR1;060;2},{LR1;060;5}.

34. {LR1;050;8}, {LR1;050;9},{LR1;050;10}.

35. If an institution is requested to report the fields referred to in paragraphs 33 and 34 for one reporting quarter, then it shall continue to do so for the following quarters, even if the conditions referred to in paragraphs 30, 31 and 32 are not met.

3. LRCalc: Leverage ratio calculation

36. This part of the reporting template collects the data that are needed to calculate the leverage ratio as defined in Article 416 of the CRR.

37. Since the leverage ratio shall be calculated “as the simple arithmetic mean of the monthly leverage ratios over a quarter”, institutions shall report the components at an end-of-month basis unless the derogation specified in Article 475(3) of the CRR applies. If the latter is the case, institutions shall only report values in column 3 of LRCalc.

38. The reporting of the leverage ratio shall be performed quarterly. In each quarter, the “Month-1-value” shall be the value at the last calendar day of the first month of the respective quarter, the “Month-2-value” shall be the value at the last calendar day of the second month of the respective quarter and the “Month-3-value” shall be the value at the last calendar day of the third month of the respective quarter.

	Legal references and instructions
Row and column	Exposure Values
{010; *}	<p>SFTs covered by a master netting agreement</p> <p>Articles 201, 215 (1) to (3) and 416 of the CRR</p> <p>The net exposure for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are covered by a master netting agreement eligible under Article 201 and calculated in accordance with Article 416(7). In particular, the exposure value of the aforementioned transactions shall be the sum of all current exposures for the netting sets with a floor of zero for each netting set.</p>

³ For the first two quarters of the reporting, banks do not have to report, unless the credit derivatives volume referred to in paragraph 29 is more than 500 million €, or if national competent authorities judge that it would normally be more than 300 millions €. This rule shall apply during the first two quarters of the coming into force of this standard and then for any new reporting entity subject to this standard, during the first two quarters of the reporting.

	<p>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) shall be included in fields {080, 1}, {080, 2} and {080, 3}.</p>
{020; *}	<p>SFTs not covered by a master netting agreement</p> <p>Articles 416 of the CRR</p> <p>The exposure value for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are not covered by a master netting agreement eligible under Article 201 calculated in accordance with Article 416.</p> <p>Cash received or any security or commodity 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) shall not be included here but in fields {080, 1}, {080, 2} and {080, 3}.</p>
{030; *}	<p>Derivatives: Market value</p> <p>Articles 269, 289, 290, 291, 292 and 416 of the CRR.</p> <p>The current replacement cost as specified in Article 269(1) of contracts listed in Annex II of the CRR and credit derivatives.</p> <p>As determined by Article 416(6) of the CRR, institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross-product netting agreements, in accordance with Article 289 of the CRR.</p> <p>All credit derivatives, not solely those in the trading book, shall be considered.</p> <p>Contracts measured by application of the Original Exposure Method in accordance with Articles 416(6) and 270 of the CRR shall not be considered in this field.</p> <p>Institutions that use the Original Exposure Method should enter 0.</p>
{040; *}	<p>Derivatives: Add-on Mark-to-Market Method</p> <p>Articles 269, 289, 293(2), 416 of the CRR</p> <p>This cell provides the add-on for the potential future exposure of contracts listed in Annex II of the CRR and of credit derivatives calculated in accordance with the Mark-to-market Method (Article 269 of the CRR for contracts listed in Annex II of the</p>

	<p>CRR and Article 293(2) of the CRR for credit derivatives) and applying netting rules according to Article 416(6) of the CRR. In determining the exposure value of those contracts, institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross-product netting agreements, in accordance with Article 289 of the CRR.</p> <p>In accordance with Article 416(6a) of the CRR, when determining the potential future credit exposure of credit derivatives, institutions shall apply the principles laid down in Article 293(2) of the CRR to all their credit derivatives, not just those assigned to the trading book.</p> <p>Institutions that use the Original Exposure Method should enter 0.</p>
{050; *}	<p>Derivatives: Original Exposure Method</p> <p>Article 416(6aa) of the CRR</p> <p>This cell provides the exposure measure of derivatives calculated according to the Original Exposure Method set out in Article 270 of the CRR.</p> <p>Institutions that do not use the Original Exposure Method should enter 0.</p>
{060; *}	<p>Undrawn credit facilities which may be cancelled unconditionally at any time without notice</p> <p>Article 416(8)(a) of the CRR</p> <p>The exposure value of undrawn credit facilities, which may be cancelled unconditionally at any time without notice, referred to in the first indent of paragraph 4 of Annex I of the CRR, determined in accordance with Article 416(8) of the CRR and modified by applying the percentage according to Article 416(8) point a of the CRR (which is 10%).</p> <p>Items referred to in paragraphs 6 and 7 of Article 416 of the CRR shall not be considered in this cell.</p>
{070; *}	<p>Other off-balance sheet items</p> <p>Article 416(8)(b) of the CRR</p> <p>The exposure value of credit facilities of all other off-balance sheet items listed in Annex I of the CRR, determined in accordance with Article 416(8) of the CRR and modified by applying the percentage according to Article 416(8) point b of the CRR (which is 100%).</p>

	Items referred to in paragraphs 6 and 7 of Article 416 of the CRR shall not be considered in this cell.
{080; *}	<p>Other assets</p> <p>Article 416 of the CRR</p> <p>All assets other than contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions. Valuation shall be based on the principles set out in Article 416 (5) of the CRR.</p> <p>Cash received or any security that is provided to a counterparty via repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met) shall be included in these fields.</p>
Row and column	Capital and regulatory adjustments
{090; *}	<p>Tier 1 capital - fully phased-in definition</p> <p>Articles 416 (3) and 475 (1) of the CRR</p> <p>This is the amount of Tier 1 capital as calculated according to article 23 of the CRR, without taking into account the derogation laid down in Chapters 2 and 3 of Part Ten of the CRR.</p>
{100; *}	<p>Tier 1 capital - transitional definition</p> <p>Articles 416 (3) and 475 (1) of the CRR</p> <p>This is the amount of Tier 1 capital as calculated according to article 23 of the CRR, after taking into account the derogation laid down in Chapters 2 and 3 of Part Ten of the CRR.</p>
{110; *}	<p>Total reduction amount for financial sector entities included in accounting consolidation but not in prudential consolidation due to Article 416 (4), second subparagraph, of the CRR</p> <p>Article 416 (4), subparagraph 2, of the CRR</p> <p>The sum of the amounts by which the exposure measure shall be reduced according to Article 416 (4) subparagraph 2 where institutions include financial sector entities in which they hold significant investments in their consolidation according to the applicable accounting framework, but not in their prudential</p>

	consolidation.
{120; *}	<p>Regulatory adjustments - Tier 1 - fully phased-in definition</p> <p>Article 416 (4), subparagraph 1, of the CRR</p> <p>It includes all the adjustments required by Article 29 to 32, the deductions pursuant to Articles 33 to 44, the exemptions and alternatives laid down in Article 45, 46 and 74, as well as the deductions pursuant to Article 53 to 57. There should not be double counting, so that adjustments already applied when calculating the exposure value in row 80 should not be reported here.</p>
{130; *}	<p>Regulatory adjustments regarding own credit risk</p> <p>Article 30 (b) of the CRR</p> <p>It includes the amount of regulatory value adjustments from own funds as reported in CRR article 30 (b)</p> <p>Amount to be deducted from (or added to if negative) Common Equity Tier 1 capital (if gain report as positive; if loss report as negative).</p>
{140; *}	<p>Regulatory adjustments - Tier 1 - transitional definition</p> <p>Article 416 (4) , subparagraph 1, and Article 475 (1)(b) of the CRR</p> <p>It includes all the adjustments required by Article 29 to 32, the deductions pursuant to Articles 33 to 44, the exemptions and alternatives laid down in Article 45, 46 and 74, as well as the deductions pursuant to Articles 53 to 57 after taking into account the derogations laid down in Chapter 1 of Part Ten of the CRR. There should not be double counting, so that adjustments already applied when calculating the exposure value in row 80 should not be reported here.</p>
Row and column	Leverage Ratio
{150; 1}	<p>Leverage Ratio – using a fully phased-in definition of Tier 1 – Month 1</p> <p>Articles 416 (2) and 475 (1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraph 16 of this Standard.</p> <p>When the derogation specified in Article 475 (3) of the CRR applies, institutions do not need to populate this field.</p>
{150; 2}	<p>Leverage Ratio – using a fully phased-in definition of Tier 1 – Month 2</p> <p>Articles 416 (2) and 475 (1) of the CRR</p>

	<p>This is the leverage ratio as calculated under paragraph 17 of this Standard.</p> <p>When the derogation specified in Article 475 (3) of the CRR applies, institutions do not need to populate this field.</p>
{150; 3}	<p>Leverage Ratio – using a fully phased-in definition of Tier 1 – Month 3</p> <p>Articles 416 (2) and 475 (1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraph 18 of this Standard.</p>
{150; 4}	<p>Leverage Ratio – using a fully phased-in definition of Tier 1 – Simple arithmetic mean of the monthly leverage ratio over a quarter</p> <p>Articles 416 (2) and 475 (1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraph 15 of this Standard.</p> <p>When the derogation specified in Article 475 (3) of the CRR applies, institutions do not need to populate this field.</p>
{160; 1}	<p>Leverage Ratio – using a transitional definition of Tier 1 – Month 1</p> <p>Articles 416 (2) and 475 (1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraphs 20 of this Standard.</p> <p>When the derogation specified in Article 475 (3) of the CRR applies, institutions do not need to populate this field.</p>
{160; 2}	<p>Leverage Ratio – using a transitional definition of Tier 1 – Month 2</p> <p>Articles 416 (2) and 475 (1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraphs 21 of this Standard.</p> <p>When the derogation specified in Article 475 (3) of the CRR applies, institutions do not need to populate this field.</p>
{160; 3}	<p>Leverage Ratio – using a transitional definition of Tier 1 – Month 3</p> <p>Articles 416 (2) and 475 (1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraphs 22 of this Standard.</p>

{160; 4}	<p>Leverage Ratio – using a transitional definition of Tier 1 – Simple arithmetic mean of the monthly leverage ratio over a quarter</p> <p>Articles 416 (2) and 475 (1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraphs 19 of this Standard.</p> <p>When the derogation specified in Article 475 (3) of the CRR applies, institutions do not need to populate this field.</p>

4. LR1 on alternative treatment of the Exposure Measure

39. This part of the reporting collects data on alternative treatment of derivatives, SFTs and off-balance sheet items.

40. The “accounting balance sheet values” in LR1 shall be determined based on the applicable accounting standard in accordance with Article 94 of the CRR. “Accounting value assuming not netting or other CRM” refers to the accounting balance sheet value not taking into account any effects of netting or risk mitigation.

Row and column	Legal references and instructions
{010; 1}	<p>Derivatives – Accounting balance sheet value</p> <p>This is the sum of {020;1}, {050;1} and {060;1}</p>
{010; 2}	<p>Derivatives – Accounting value assuming no netting or other CRM</p> <p>This is the sum of {020;2}, {050; 2} and {060; 2}</p>
{010; 5}	<p>Derivatives – Add-on – Mark-to-market Method – Assuming no netting or CRM</p> <p>This is the sum of cells {020;5}, {050;5} and {060;5}</p>
{010; 6}	<p>Derivatives – Add-on – Mark-to-market method – Method 2</p> <p>Articles 269, 289, 293(2) of CRR</p> <p>This cell provides for the potential future exposure of contracts listed in Annex II of the CRR and credit derivatives calculated in accordance with the Mark-to-market Method (Article 269(2) of CRR for contracts listed in Annex II of CRR, Article 293(2) of CRR for credit derivatives) and applying netting rules according to Article 416(6) CRR. In determining the exposure value of those contracts institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross-product netting agreements, in accordance with Article 289 of CRR.</p>

	<p>When determining the potential exposure value for credit derivatives institutions shall <u>disregard</u> the following provision of Article 293(2) CRR:</p> <p>“In the case of an institution whose exposure arising from a credit default swap represents a long position in the underlying, the percentage for potential future credit exposure may be 0%, unless the credit default swap is subject to close-out upon the insolvency of the entity whose exposure arising from the swap represents a short position in the underlying, even though the underlying has not defaulted.”</p> <p>Therefore, for all sold credit default swaps banks should calculate the add-on at 5% or 10% depending on the nature (qualifying or not-qualifying) of the reference obligation.</p> <p>All credit derivatives, not just those assigned to the trading book, shall be considered.</p>
{010; 7}	<p>Derivatives – notional amount</p> <p>This is the sum of cells {020;7}, {050;7} and {060;7}</p>
{020; 1}	<p>Credit derivatives (protection sold) – Accounting balance sheet value</p> <p>Article 94 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard 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>
{020; 2}	<p>Credit derivatives (protection sold) – Accounting value assuming no netting or other CRM</p> <p>Article 94 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard 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 risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p>
{020; 5}	<p>Credit derivatives (protection sold) – Add-on – Mark-to-market Method – Assuming no netting or CRM</p> <p>This is the sum of cells {030;5} and {040;5}</p>

{020; 7}	<p>Credit derivatives (protection sold) – notional amount</p> <p>This is the sum of cells {030;7} and {040;7}</p>
{030; 5}	<p>Credit derivatives (protection sold) subject to close-out clause – Add-on – Mark-to-market Method – Assuming no netting or CRM</p> <p>Article 293(2) of the CRR</p> <p>This cell provides the potential future exposure of credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause assuming no netting or credit risk mitigation. The add-on for credit derivatives where the institution is selling credit protection to a counterparty not subject to a close-out clause should not be included here but in cell {LR1;040;5}.</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>All credit derivatives, not just those assigned to the trading book, shall be considered.</p>
{030; 7}	<p>Credit derivatives (protection sold) subject to close-out clause - notional amount</p> <p>This cell provides the notional amount of 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>All credit derivatives, not just those assigned to the trading book, shall be considered.</p>
{040; 5}	<p>Credit derivatives (protection sold) not subject to close-out clause – Add-on – Mark-to-market Method – Assuming no netting or CRM</p> <p>Article 293(2) of the CRR</p> <p>This cell provides the potential future exposure of credit derivatives where the institution is selling credit protection to a counterparty not subject to “close-out clause” assuming no netting or credit risk mitigation</p>

	All credit derivatives, not solely those assigned to the trading book, shall be considered.
{040; 7}	<p>Credit derivatives (protection sold) not subject to close-out clause - Notional amount</p> <p>This cell provides notional amount of credit derivatives where the institution is selling credit protection to a counterparty not subject to “close-out clause”.</p> <p>All credit derivatives, not solely those assigned to the trading book, shall be considered.</p>
{050; 1}	<p>Credit derivatives (protection bought): Accounting balance sheet value</p> <p>Article 94 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard 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>All credit derivatives, not solely those assigned to the trading book, shall be considered.</p>
{050; 2}	<p>Credit derivatives (protection bought): Accounting value assuming no netting or other CRM</p> <p>Article 94 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard 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 risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p> <p>All credit derivatives, not solely those assigned to the trading book, shall be considered.</p>
{050; 5}	<p>Credit derivatives (protection bought) – Add-on – Mark-to-market Method – Assuming no netting or CRM</p> <p>Article 293(2) of the CRR</p> <p>This cell provides the potential future exposure of credit derivatives where the institution is buying credit protection from a counterparty assuming no netting or</p>

	<p>credit risk mitigation.</p> <p>All credit derivatives, not solely those assigned to to the trading book, shall be considered.</p>
{050; 7}	<p>Credit derivatives (protection bought) - Notional amount</p> <p>This cell provides the notional amount of credit derivatives where the institution is buying credit protection from a counterparty.</p> <p>All credit derivatives, not solely those assigned to the trading book, shall be considered.</p>
{050; 8}	<p>Notional amount credit derivatives (protection bought, same reference name):</p> <p>The notional amount of credit derivatives where the reporting institution is buying credit protection.</p> <p>For each reference name, the notional amounts of credit protection bought which are considered in this field must not exceed the notional amounts of the credit protection sold.</p>
{050; 9}	<p>Notional amount credit derivatives (protection bought, same reference name and same counterparty or CCP):</p> <p>The notional amount of credit derivatives where the reporting institution is buying credit protection and where the following criteria are met:</p> <p>The contracts are subject to novation or other netting agreements eligible under Article 289 of the CRR or the counterparty is a central counterparty;</p> <p>The reporting institution is selling credit protection on the same underlying reference name to the same counterparty;</p> <p>For each reference name and counterparty, the notional amounts of credit protection bought which are considered in this field must not exceed the notional amounts of the credit protection sold.</p>
{050; 10}	<p>Notional amount credit derivatives (protection bought, same reference name and bought protection from CCP):</p> <p>The sum of notional amounts of credit derivatives of the CRR where the reporting institution is buying credit protection a central counterparty.</p> <p>For each reference name, the notional amounts of credit protection bought which</p>

	are considered in this field must not exceed the notional amounts of the credit protection sold.
{060; 1}	<p>Financial derivatives: Accounting balance sheet value</p> <p>Article 94 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard of contracts listed in Annex II of the CRR where the contracts are recognised as assets on the balance sheet.</p>
{060; 2}	<p>Financial derivatives: Accounting value assuming no netting or other CRM</p> <p>Article 94 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard of contracts listed in Annex II of the CRR where the contracts are recognised as assets on the balance sheet assuming no prudential or accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p>
{060; 5}	<p>Financial Derivatives – Add-on – Mark-to-market Method – Assuming no netting or CRM</p> <p>Article 269 of the CRR</p> <p>This cell provides the regulatory potential future exposure of contracts listed in Annex II of the CRR assuming no netting or credit risk mitigation.</p>
{060; 7}	<p>Financial Derivatives - Notional amount</p> <p>This cell provides the notional amount of contracts listed in Annex II of the CRR.</p>
{070; 1}	<p>Securities financing transactions covered by a master netting agreement: Accounting balance sheet value</p> <p>Articles 94 and 201 of the CRR</p> <p>The accounting balance sheet value of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions under the applicable accounting standard that are covered by a master netting agreement in accordance with Article 416(7).</p> <p>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</p>

	accounting criteria for derecognition are not met) shall be included in field {090, 1}.
{070; 2}	<p>Securities financing transactions covered by a master netting agreement: Accounting value assuming no netting or other CRM</p> <p>Articles 94 and 201 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are covered by a master netting agreement eligible under Article 416(7) where the contracts are recognised as an asset on the balance sheet assuming no prudential or accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p> <p>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) shall be included in field {090, 2}.</p>
{070; 3}	<p>Securities financing transactions covered by a master netting agreement – Method 2</p> <p>Article 201 of the CRR</p> <p>The net exposure for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are covered by a master netting agreement eligible under Article 201 calculated using the following method:</p> <p>For each netting set, on-balance sheet liabilities representing (cash) payables arising from repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are covered by a master netting agreement eligible under Article 201 shall be netted against on-balance sheet (cash) receivable assets arising from the aforementioned transactions (e.g. reverse repurchase agreements and cash receivables arising from security borrowing transactions), regardless of the maturity of any liability or asset or settlement system used and subject to a floor of zero for the net exposure of each netting set. Thus, under this treatment, only (cash) payables and receivables shall be netted against each other and not securities provided or received under a securities leg of a securities financing transaction.</p>
{070;4}	<p>Securities financing transactions covered by a master netting agreement – Method 3</p> <p>Articles 94, 201 and 215 of the CRR</p>

	<p>The exposure for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are covered by a master netting agreement eligible under Article 201 calculated as the sum of:</p> <p>The gross amount recognised for accounting purposes with no recognition of netting effect. In cases where the applicable accounting standard recognizes the security as an asset for the transferor* if the transferor has the right to hypothecate but has not yet done so, this security shall be removed from the exposure measure for the purposes of the leverage ratio.</p> <p>The exposure value as calculated under paragraph 215 (1) to (3) of the CRR subject to a floor of 0</p> <p>*The transferor is the securities lender. The transferor is typically the party that receives a fee for engaging in the transaction and the party that has the security that is needed by the transferee or borrower. The borrowing bank will recognise an asset arising from the proceeds of selling the borrowed security (and a corresponding liability to return the security), but not the borrowed security itself.</p>
{080; 1}	<p>Securities financing transactions not covered by a master netting agreement: Accounting balance sheet value</p> <p>Article 94 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are not covered by a master netting agreement eligible under Article 201 where the contracts are recognised as assets on the balance sheet.</p>
{080; 2}	<p>Securities financing transactions not covered by a master netting agreement: Accounting value assuming no netting or other CRM</p> <p>Article 94 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are not covered by a master netting agreement eligible under Article 201 where the contracts are recognised as assets on the balance sheet assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p>

{080;4}	<p>Securities financing transactions not covered by a master netting agreement – Method 3</p> <p>Articles 94, 201 and 215 of the CRR</p> <p>The exposure for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are not covered by a master netting agreement eligible under Article 201 calculated as the sum of:</p> <p>The gross amount recognised for accounting purposes with no recognition of netting effect. In cases where the applicable accounting standard recognizes the security as an asset for the transferor* if the transferor has the right to hypothecate but has not yet done so, this security shall be removed from the exposure measure for the purposes of the leverage ratio.</p> <p>The exposure value as calculated under paragraph 215 (1) to (3) of the CRR subject to a floor of 0.</p> <p>*The transferor is the securities lender. The transferor is typically the party that receives a fee for engaging in the transaction and the party that has the security that is needed by the transferee or borrower. The borrowing bank will recognise an asset arising from the proceeds of selling the borrowed security (and a corresponding liability to return the security), but not the borrowed security itself.</p>
{090; 1}	<p>Other assets: Accounting balance sheet value</p> <p>Article 94 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard of all assets other than contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions.</p>
{090; 2}	<p>Other assets: Accounting value assuming no netting or other CRM</p> <p>Article 94 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting standard of all assets other than contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation)</p>
{100; 7}	<p>Low risk off-balance sheet items in the RSA; of which</p>

	<p>Article 106 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 0% credit conversion factor under the standardised approach to credit risk.</p>
{110; 7}	<p>Revolving retail exposures; of which</p> <p>Articles 106 and 149(4) of the CRR</p> <p>This cell provides the nominal value of off-balance sheet qualifying revolving retail exposures that meet the conditions set in points “a” to “c” of Article 149(4) of the CRR. This covers all exposures that are to individuals, are revolving and unconditionally cancellable as described in point b) of Article 194 of the CRR, and are in total limited to EUR 100 000 per obligor.</p>
{120; 7}	<p>Unconditionally cancellable credit cards commitments</p> <p>Articles 106 and 149(4) of the CRR</p> <p>It provides the nominal value of credit cards commitments that are unconditionally cancellable at any time by the institution without prior notice (UCC) that would receive a 0% credit conversion factor under the standardised approach to credit risk. Credit commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but are not UCC should not be included in this cell.</p>
{130; 7}	<p>Non revolving unconditionally cancellable commitments</p> <p>Articles 106 and 149(4) of the CRR</p> <p>It provides the value of other commitments that are unconditionally cancellable at any time by the institution without prior notice (UCC) and that would receive a 0% credit conversion factor under the standardised approach to credit risk. Credit commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but are not UCC should not be included in this cell.</p>
{140; 7}	<p>Medium/low risk off-balance sheet items under the RSA</p> <p>Article 106 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 20% credit conversion factor under the standardised approach to credit risk.</p>

{150; 7}	<p>Medium risk off-balance sheet items under the RSA</p> <p>Article 106 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 50% credit conversion factor under the standardised approach to credit risk.</p>
{160; 7}	<p>Full risk off-balance sheet items under the RSA</p> <p>Article 106 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 100% credit conversion factor under the standardised approach to credit risk.</p> <p>Items referred to in paragraphs 6 and 7 of Article 416 of the CRR shall not be considered in this cell.</p>
{170; 7}	<p>(Memo items) Drawn amounts on revolving retail exposures</p> <p>Article 149(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on off-balance sheet revolving retail exposures.</p>
{180; 7}	<p>(Memo item) Drawn amounts on unconditionally cancellable credit card commitments</p> <p>Articles 106 and 149(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on unconditionally credit card commitments.</p>
{190; 7}	<p>(Memo items) Drawn amounts on non revolving unconditionally cancellable commitments</p> <p>Articles 106 and 149(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on unconditionally credit card commitments.</p>
{200; 1}	<p>(Memo item) Derecognised fiduciary items according to Article 416(11) of the CRR</p>

	<p>Article 416(11) of the CRR.</p> <p>The accounting balance sheet value under the applicable accounting standard of derecognised fiduciary items according to Article 416(11) of the CRR.</p>
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5. LR2 On- and off-balance sheet items – additional breakdown of exposures

41. Panel LR2 provides information on additional breakdown items of all on and off balance sheet exposures⁴ belonging to the non-trading book, according to the risk weights applied under the credit risk section of the CRR (Article 87)⁵. The information is derived differently for exposures under respectively the standardised and the IRB approach.
42. For exposures supported by credit risk mitigation techniques implying the substitution of the risk weighting of the counterparty with the risk weighting of the guarantee, institutions should refer to the risk weight after the substitution effect. Under the internal ratings-based approach for credit risk, institutions should proceed with the following calculation. For exposures (other than those for which specific regulatory risk weights are provided for – e.g. exposures under specialized lending slotting criteria, securitisations exposures with an external credit assessment, equity exposures under the risk weight method, etc.) belonging to each obligor grade, the risk weight should be derived by dividing the risk weighted exposure obtained from the risk weight formula or the supervisory formula (for credit risk and securitisations exposures, respectively) by the exposure value after taking into account inflows and outflows due to CRM techniques with substitution effect on the exposure. Under the internal ratings-based approach, exposures classified as in default should be excluded from rows 020 to 090 and included in row 100.
43. Under both approaches, exposures deducted from the regulatory capital should be considered as being applied a 1250% risk weight.

Row	Legal references and instructions
010	<p>Total on- and off-balance sheet exposures belonging to the banking book (breakdown according to the effective risk weight)</p> <p>This is the sum of rows from 020 to 100.</p>
020	<p>= 0%</p> <p>Exposures with a 0% risk weight</p>
030	<p>> 0% and <= 12%</p> <p>Exposures with a risk weight included within a range of risk weights strictly greater than 0% and smaller than or equal to 12%.</p>
040	<p>> 12% and <= 20%</p>

⁴ This includes securitisations and equity exposures subject to credit risk

⁵ Transactions subject to the treatment for counterparty credit risk should be included irrespective of whether they are classified in the banking or trading book.

	Exposures with a risk weight included within a range of risk weights strictly greater than 12% and smaller than or equal to 20%.
050	> 20% and <= 50% Exposures with a risk weight included within a range of risk weights strictly greater than 20% and smaller than or equal to 50%.
060	> 50% and <= 75% Exposures with a risk weight included within a range of risk weights strictly greater than 50% and smaller than or equal to 75%.
070	> 75% and <= 100% Exposures with a risk weight included within a range of risk weights strictly greater than 75% and smaller than or equal to 100%.
080	> 100% and <= 425% Exposures with a risk weight included within a range of risk weights strictly greater than 100% and smaller than or equal to 425%.
090	> 425% and <= 1250% Exposures with a risk weight included within a range of risk weights strictly greater than 425% and smaller than or equal to 1250%.
100	Exposures in default Under the SA approach, exposures falling under Article 107 (j) of the CRR Under the IRB approach, all exposures with a PD of 100% are default exposures.
110	Low-risk off-balance sheet items or off-balance sheet items attracting a 0% conversion factor under the solvency ratio (memo item) Low risk off-balance sheet items according to Article 106 of the CRR and off-balance sheet items attracting a 0% conversion factor according to Article 162 of the CRR.
Column	Legal references and instructions
1	On and off-balance sheet exposures (SA exposures) On- and off-balance sheet exposure values after taking into account value adjustments, all credit risk mitigants and credit conversion factors, as calculated under Title II, Chapter 2 of the CRR.
2	On and off-balance sheet exposures (IRB exposures) On- and off balance sheet exposures values in accordance with Article 162 of the

	<p>CRR and Article 225 (1) sentence 2 of the CRR, after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.</p> <p>For off-balance sheet items, the conversion factors as defined in Article 162 (8) to (10) of the CRR shall apply.</p>
3	<p>Nominal amount</p> <p>Exposure values of off-balance sheet items as defined in Article 106 and 162 of the CRR without the application of conversion factors.</p>

6. LR3 Alternative definition of capital

44. Template LR3 provides with the capital measures needed for the review of Article 482 of the CRR.

Row and column	Legal references and instructions
{010; 1}	<p>Common Equity Tier One – fully phased-in definition</p> <p>Article 47 of the CRR</p> <p>This is the amount of capital as calculated under Article 47 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{020; 1}	<p>Common Equity Tier One – transitional definition</p> <p>Article 47 of the CRR</p> <p>This is the amount of capital as calculated under Article 47 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{030; 1}	<p>Total own funds– fully phased-in definition</p> <p>Article 69 of the CRR</p> <p>This is the amount of capital as referred to in Article 69 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{040; 1}	<p>Total own funds – transitional definition</p> <p>Article 69 of the CRR</p> <p>This is the amount of capital as referred to in Article 69 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>

{050;1}	<p>Regulatory adjustments – CET1 – fully phased-in definition</p> <p>It includes the amount of regulatory adjustments from CET1 as reported in Articles 29 to 32 of the CRR, the deductions pursuant to Article 33 and the exemptions and alternatives laid down in Article 45, 46 and 74, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{060; 1}	<p>Regulatory adjustments – CET1 – transitional definition</p> <p>It includes the amount of regulatory adjustments from CET1 as reported in Articles 29 to 32 of the CRR, the deductions pursuant to Article 33 and the exemptions and alternatives laid down in Article 45, 46 and 74, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{070; 1}	<p>Regulatory adjustments – Total own funds – fully phased-in definition</p> <p>It includes the adjustments required by Articles 29 to 32 of the CRR, the deductions pursuant to Article 33, the exemptions and alternatives laid down in Article 45, 46 and 74, the deductions pursuant to Article 53, as well as the deductions referred to in Article 63, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{080, 1}	<p>Regulatory adjustments – Total own funds – transitional definition</p> <p>It includes the adjustments required by Articles 29 to 32 of the CRR, the deductions pursuant to Article 33, the exemptions and alternatives laid down in Article 45, 46 and 74, the deductions pursuant to Article 53, as well as the deductions referred to in Article 63, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>

7. LR4 Alternative breakdown of leverage ratio exposure measure components

45. In order to avoid double-counting, the following shall be true:

46.
$$\text{SUM}[\{\text{LRCalc};010;3\};\{\text{LRCalc};080;3\}] = \text{SUM}[\{\text{LR4};010;1\} + \{\text{LR4};040;1\} + \{\text{LR4};050;1\} + \{\text{LR4};060;1\} + \{\text{LR4};070;1\} + \{\text{LR4};080;1\} + \{\text{LR4};080;2\} + \{\text{LR4};090;1\} + \{\text{LR4};090;2\} + \{\text{LR4};140;1\} + \{\text{LR4};140;2\} + \{\text{LR4};180;1\} + \{\text{LR4};180;2\} + \{\text{LR4};190;1\} + \{\text{LR4};190;2\} + \{\text{LR4};210;1\} + \{\text{LR4};210;2\} + \{\text{LR4};230;1\} + \{\text{LR4};230;2\} + \{\text{LR4};280;1\} + \{\text{LR4};280;2\} + \{\text{LR4};290;1\} + \{\text{LR4};290;2\}]$$

Row and column	Legal references and instructions
{010;1}	<p>Off-balance sheet items - Leverage Ratio Exposure Value; of which</p> <p>The leverage ratio exposure value calculated as the sum of $\{\text{LRCalc};060;3\} + \{\text{LRCalc};070;3\}$</p>
{010;2}	<p>Off-balance sheet items – RWA; of which</p> <p>This risk-weighted exposure amount of off-balance sheet items treated under the Standardised Approach and under the Internal Ratings Based Approach. For exposures under the</p>

	Standardised Approach, the risk-weighted exposure amount shall be determined as defined in Chapter 2, Title II of the CRR. For exposures under the Internal Ratings Based Approach, the risk-weighted exposure amount shall be determined as defined in Chapter 3, Title II of the CRR.
{020;1}	Trade Finance; of which The leverage ratio exposure value of off-balance sheet items related to trade finance. For the purpose of this Standard, 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.
{020;2}	Trade Finance; of which The risk-weighted exposure value of off-balance sheet items related to trade finance. For the purpose of this Standard, 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.
{030;1}	Under official export credit insurance scheme The leverage ratio exposure value of off-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of this Standard, 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.
{030;2}	Under official export credit insurance scheme The risk-weighted exposure value of off-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of this Standard, 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.
{040;1}	Derivatives and SFTs subject to a cross-product netting agreement The leverage ratio exposure value of derivatives and SFTs as calculated in {LRCalc;010;3}, {LRCalc;020;3}, {LRCalc;030;3}, {LRCalc;040;3} and {LRCalc;050;3} if subject to a cross-product netting agreement as defined in Article 267(25) of the CRR.
{040;2}	Derivatives and SFTs subject to a cross-product netting agreement The risk-weighted exposure amounts of derivatives and SFTs if subject to a cross-product netting agreement as defined in Article 267(25) of the CRR. For exposures under the Standardised Approach, the risk-weighted exposure amount shall be determined as defined in Chapter 4, Title II of the CRR or, if relevant, as defined in Chapter 6, Title II of the CRR. For exposures under the Internal Ratings Based Approach, the risk-weighted exposure amount shall be determined as defined in Chapter 4, Title II of the CRR or, if relevant, as defined in Chapter 6, Title II of the CRR.
{050;1}	Derivatives not subject to a cross-product netting agreement The leverage ratio exposure value of derivatives as calculated in {LRCalc;030;3}, {LRCalc;040;3} and {LRCalc;050;3} if not subject to a cross-product netting agreement as defined in Article 267(25) of the CRR.
{050;2}	Derivatives not subject to a cross-product netting agreement

	The risk-weighted exposure amounts of derivatives and SFTs if not subject to a cross-product netting agreement as defined in Article 267(25) of the CRR. For exposures under the Standardised Approach, the risk-weighted exposure amount shall be determined as defined in Chapter 4, Title II of the CRR or, if relevant, as defined in Chapter 6, Title II of the CRR. For exposures under the Internal Ratings Based Approach, the risk-weighted exposure amount shall be determined as defined in Chapter 4, Title II of the CRR or, if relevant, as defined in Chapter 6, Title II of the CRR.
{060;1}	SFTs not subject to a cross-product netting agreement The leverage ratio exposure value of exposures of SFTs as calculated in {LRCalc;010;3,} and {LRCalc;020;3} if not subject to a cross-product netting agreement as defined in Article 267(25) of the CRR.
{060;2}	SFTs not subject to a cross-product netting agreement The risk-weighted exposure amounts of SFTs if not subject to a cross-product netting agreement as defined in Article 267(25) of the CRR.
{070;1}	Other assets belonging to the trading book The leverage ratio exposure value of items reported in cell {LRCalc; 040;3} excluding non-trading book items.
{070;2}	Other assets belonging to the trading book Own fund requirements divided by 12.5 of items subject to Title IV of the CRR if not off-balance sheet items, derivatives or SFTs.
{080;1}	Covered bonds The leverage ratio exposure value of assets that are exposures in the form of covered bonds as defined in Article 124 of the CRR. SA exposures
{080;2}	Covered bonds The leverage ratio exposure value of assets that are exposures in the form of covered bonds as defined in Article 157(d) of the CRR. IRB exposures
{080;3}	Covered bonds The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 124 of the CRR. SA exposures
{080;4}	Covered bonds RWA: The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 157(d) of the CRR. IRB exposures
{090;1}	Exposures treated as sovereigns This is the sum of cells from {100,1} to {130,1}.
{090;2}	Exposures treated as sovereigns This is the sum of cells from {100,2} to {130,2}.
{090;3}	Exposures treated as sovereigns This is the sum of cells from {100,3} to {130,3}.
{090;4}	Exposures treated as sovereigns This is the sum of cells from {100,3} to {150,3}.
{100;1}	Central governments and central banks The leverage ratio exposure value of assets that are exposures to central governments or central banks as defined in Article 109 of the CRR. SA exposures
{100;2}	Central governments and central banks

	The leverage ratio exposure value of assets that are exposures to central governments or central banks as defined in Article 142(2)(a) of the CRR. IRB exposures
{100;3}	Central governments and central banks The risk-weighted exposure amount of assets that are exposures to central governments or central banks as defined in Article 109 of the CRR. SA exposures
{100;4}	Central governments and central banks The risk-weighted exposure amount of assets that are exposures to central governments or central banks as defined in Article 142(2)(a) of the CRR. IRB exposures
{110;1}	Regional governments and local authorities treated as sovereigns The leverage ratio exposure value of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 110(2) and (4) of the CRR. SA exposures
{110;2}	Regional governments and local authorities treated as sovereigns The leverage ratio exposure value of assets that are exposures to regional governments and local authorities that fall under Article 142(3)(a) in conjunction with Article 110(2) and (4) of the CRR. IRB exposures.
{110;3}	Regional governments and local authorities treated as sovereigns The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 110(2) and (4) of the CRR. SA exposures
{110;4}	Regional governments and local authorities treated as sovereigns The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities that fall under Article 142(3)(a) in conjunction with Article 110(2) and (4) of the CRR. IRB exposures
{120;1}	MDBs and international organisations treated as sovereigns The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Articles 112(2) and 113 of the CRR. SA exposures
{120;2}	MDBs and international organisations treated as sovereigns The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Articles 142 (3) and (c) of the CRR. IRB exposures
{120;3}	MDBs and international organisations treated as sovereigns The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations and that fall under Articles 112(2) and 113 of the CRR. SA exposures
{120;4}	MDBs and international organisations treated as sovereigns The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations that fall under Articles 142 (3) and (c) of the CRR. IRB exposures
{130;1}	PSEs treated as sovereigns The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 111(4) of the CRR. SA exposures
{130;2}	PSEs treated as sovereigns

	The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 142 (3)(a) in conjunction with Article 111 (4) of the CRR. IRB exposures
{130;3}	PSEs treated as sovereigns The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 111(4) of the CRR. SA exposures
{130;4}	PSEs treated as sovereigns The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 142 (3)(a) in conjunction with Article 111 (4) of the CRR. IRB exposures
{140;1 }	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns This is the sum of cells from {150,1} to {170,1}
{140;2 }	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns This is the sum of cells from {150,2} to {170,2}
{140;3}	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns This is the sum of cells from {150,3} to {170,3}
{140;4}	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns This is the sum of cells from {150,4} to {170,4}
{150;1}	Regional governments and local authorities NOT treated as sovereigns The leverage ratio exposure value of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 110(1), (3) and (5) of the CRR. SA exposures.
{150;2}	Regional governments and local authorities NOT treated as sovereigns The leverage ratio exposure value of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 142(4)(a) of the CRR. IRB exposures.
{150;3}	Regional governments and local authorities NOT treated as sovereigns The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 110(1), (3) and (5) of the CRR. SA exposures
{150;4}	Regional governments and local authorities NOT treated as sovereigns The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 142(4)(a) of the CRR. IRB exposures
{160;1}	MDBs NOT treated as sovereigns The leverage ratio exposure value of assets that are exposures to multilateral development banks that fall under Article 112(1) and (3) of the CRR. SA exposures.
{160;2}	MDBs NOT treated as sovereigns The leverage ratio exposure value of assets that are exposures to multilateral development banks not treated as sovereigns that fall under Article 142(4)(c) of the CRR. IRB exposures
{160;3}	MDBs NOT treated as sovereigns The risk-weighted exposure amount of assets that are exposures to multilateral development

	banks that fall under Article 112(1) and (3) of the CRR. SA exposures
{160;4}	MDBs NOT treated as sovereigns The risk-weighted exposure amount of assets that are exposures to multilateral development banks not treated as sovereigns that fall under Article 142(4)(c) of the CRR. IRB exposures
{170;1}	PSEs NOT treated as sovereigns The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 111(1), (2), (3) and (5) of the CRR. SA exposures
{170;2}	PSEs NOT treated as sovereigns The leverage ratio exposure value of assets that are exposures to public sector entities not treated as sovereigns that fall under Article 142(4)(b) of the CRR. IRB exposures.
{170;3}	PSEs NOT treated as sovereigns The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 111(1), (2), (3) and (5) of the CRR. SA exposures.
{170;4}	PSEs NOT treated as sovereigns The risk-weighted exposure amount assets that are exposures to public sector entities not treated as sovereigns that fall under Article 142(4)(b) of the CRR. IRB exposures
{180;1}	Institutions The leverage ratio exposure value of assets that are exposures to institutions that fall under Articles 114 to 116 of the CRR. SA exposures
{180;2}	Institutions The leverage ratio exposure value of assets that are exposures to institutions that fall under Article 142(2)(b) of the CRR and are not exposures in the form of covered bonds under Article 157(d) of the CRR and do not fall under Article 142(4)(a), (b) and (c) of the CRR. IRB exposures
{180;3}	Institutions The risk-weighted exposure amount of assets that are exposures to institutions that fall under Articles 114 to 116 of the CRR. SA exposures
{180;4}	Institutions The risk-weighted exposure amount of assets that are exposures to institutions that fall under Article 142(2)(b) of the CRR and are not exposures in the form of covered bonds under Article 157(d) of the CRR and do not fall under Article 142(4)(a), (b) and (c) of the CRR. IRB exposures
{190;1}	Secured by mortgages of immovable properties; of which The leverage ratio exposure value of assets that are exposures secured by mortgages on immovable property that fall under Article 119 of the CRR. SA exposures
{190;2}	Secured by mortgages of immovable properties; of which The leverage ratio exposure value of assets that are exposures to corporate under Article 142(2)(c) or retail exposures under Article 142(2)(d) of the CRR if these exposures are secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. IRB exposures
{190;3}	Secured by mortgages of immovable properties; of which The risk-weighted exposure amount of assets that are exposures secured by mortgages on immovable property that fall under Article 119 of the CRR. SA exposures
{190;4}	Secured by mortgages of immovable properties; of which

	The risk-weighted exposure amount of assets that are exposures to corporate under Article 142(2)(c) or retail exposures under Article 142(2)(d) of the CRR if these exposures are secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. IRB exposures
{200;1}	Secured by mortgages of residential properties The leverage ratio exposure value of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 120 of the CRR. SA exposures
{200;2}	Secured by mortgages of residential properties The leverage ratio exposure value of assets that are exposures to corporates under Article 142(2)(c) or retail exposures under Article 142(2)(d) of the CRR if these exposures are secured by mortgages on residential property in accordance with Article 195(1)(a) of the CRR. IRB exposures
{200;3}	Secured by mortgages of residential properties The risk-weighted exposure amount of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 120 of the CRR. SA exposures
{200;4}	Secured by mortgages of residential properties The risk-weighted exposure amount of assets that are exposures to corporates under Article 142(2)(c) or retail exposures under Article 142(2)(d) of the CRR if these exposures are secured by mortgages on residential property in accordance with Article 195(1)(a) of the CRR. IRB exposures
{210;1}	Retail exposures The leverage ratio exposure value of assets that are retail exposures that fall under Article 118 of the CRR. SA exposures.
{210;2}	Retail exposures The leverage ratio exposure value of assets that are retail exposures under Article 142(2)(d) of the CRR if these exposures are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. IRB exposures
{210;3}	Retail exposures The risk-weighted exposure amount of assets that are retail exposures that fall under Article 118 of the CRR. SA exposures
{210;4}	Retail exposures The risk-weighted exposure amount of assets that are retail exposures under Article 142(2)(d) of the CRR if these exposures are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. IRB exposures
{220;1}	Retail SME The leverage ratio exposure value of assets that are retail exposures to small and medium sized enterprises that fall under Article 118 of the CRR. SA exposures
{220;2}	Retail SME The leverage ratio exposure value of assets that are retail exposures under Article 142(2)(d) of the CRR if these exposures are exposures to small and medium sized enterprises and are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. IRB exposures
{220;3}	Retail SME The risk-weighted exposure amount of assets that are retail exposures to small and medium

	sized enterprises that fall under Article 118 of the CRR. SA exposures
{220;4}	Retail SME The risk-weighted exposure amount of assets that are retail exposures under Article 142(2)(d) of the CRR if these exposures are exposures to small and medium sized enterprises and are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. IRB exposures
{230;1}	Corporate This is the sum of cells {240,1} and {260,1}
{230;2}	Corporate This is the sum of cells {240,2} and {260,2}
{230;3}	Corporate This is the sum of cells {240,3} and {260,3}
{230;4}	Corporate This is the sum of cells {240,4} and {260,4}
{240;1}	Financial The leverage ratio exposure value of assets that are exposures to financial corporates that fall under Article 117 of the CRR. For the purpose of this Standard, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in row 160, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive, as well as undertakings as defined in Article 4(3) of the Directive. SA exposures
{240;2}	Financial The leverage ratio exposure value of assets that are exposures to financial corporates under Article 142(2)(c) of the CRR if these exposures are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. For the purpose of this Standard, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in row 160, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive, as well as undertakings as defined in Article 4(3) of the Directive. IRB exposures
{240;3}	Financial The risk-weighted exposure amount of assets that are exposures to financial corporates that fall under Article 117 of the CRR. For the purpose of this Standard, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in row 160, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive, as well as undertakings as defined in Article 4(3) of the Directive. SA exposures
{240;4}	Financial The risk-weighted exposure amount of assets that are exposures to financial corporates under Article 142(2)(c) of the CRR if these exposures are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. For the purpose of this Standard, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in row 160, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive, as well as undertakings as defined in Article 4(3) of the Directive. IRB exposures

{250;1}	<p>non Financial</p> <p>The leverage ratio exposure value of assets that are exposures to non financial corporates that fall under Article 117 of the CRR. SA exposures.</p> <p>This is the sum of cells {260,1} and {270,1}</p>
{250;2}	<p>non Financial</p> <p>The leverage ratio exposure value of assets that are exposures to non financial corporates under Article 142(2)(c) of the CRR if these exposures are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. IRB exposures.</p> <p>This is the sum of cells {260,2} and {270,2}</p>
{250;3}	<p>non Financial</p> <p>The risk-weighted exposure amount of assets that are exposures to non financial corporates that fall under Article 117 of the CRR. SA exposures.</p> <p>This is the sum of cells {260,3} and {270,3}</p>
{250;4}	<p>non Financial</p> <p>The risk-weighted exposure amount of assets that are exposures to non financial corporates under Article 142(2)(c) of the CRR if these exposures are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. IRB exposures.</p> <p>This is the sum of cells {260,4} and {270,4}</p>
{260;1}	<p>SME</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 117 of the CRR. SA exposures</p>
{260;2}	<p>SME</p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 142(2)(c) of the CRR if these exposures are exposures to small and medium sized enterprises and are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. IRB exposures</p>
{260;3}	<p>SME</p> <p>The risk-weighted exposure amount of assets that are exposures to corporates in the form of small and medium enterprises that fall under Article 117 of the CRR.</p>
{260;4}	<p>SME</p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 142(2)(c) of the CRR if these exposures are exposures to small and medium sized enterprises and are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR. IRB exposures</p>
{270;1}	<p>Corporate exposures other than SME</p> <p>The leverage ratio exposure value of assets that are exposures to corporates that fall under Article 117 of the CRR and that are not reported in rows 230, 240 and 250. SA exposures</p>
{270;2}	<p>Corporate exposures other than SME</p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 142(2)(c) of the CRR if these exposures are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR and that are not reported in rows 230, 240 and 250. IRB exposures</p>
{270;3}	<p>Corporate exposures other than SME</p> <p>The risk-weighted exposure amount of assets that are exposures to corporates that fall under</p>

	Article 117 of the CRR and that are not reported in rows 230, 240 and 250. SA exposures
{270;4}	Corporate exposures other than SME The risk-weighted exposure amount of assets that are exposures to corporates under Article 142(2)(c) of the CRR if these exposures are not secured by mortgages on immovable property in accordance with Article 195(1)(a) of the CRR and that are not reported in rows 230, 240 and 250. IRB exposures
{280;1}	Exposures in default The leverage ratio exposure value of assets that are exposures in default and thus fall under Article 122 of the CRR. SA exposures
{280;2}	Exposures in default The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 142(2) of the CRR if a default in accordance with Article 174 of the CRR has occurred. IRB exposures
{280;3}	Exposures in default The risk-weighted exposure amount of assets that are exposures in default and thus fall under Article 122 of the CRR. SA exposures
{280;4}	Exposures in default The risk-weighted exposure amount of assets categorised in the exposures classes listed in Article 142(2) of the CRR if a default in accordance with Article 174 of the CRR has occurred. IRB exposures
{290;1}	Other exposures (eg equity and other non-credit obligation assets); of which The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 107(ja), (l), (m), (n), (o) and (p) of the CRR. SA exposures.
{290;2}	Other exposures (eg equity and other non-credit obligation assets); of which The risk-weighted exposure amount of assets categorised in the exposures classes listed in Article 107(ja), (l), (m), (n), (o) and (p) of the CRR. SA exposures
{290;3}	Other exposures (eg equity and other non-credit obligation assets) ; of which The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 107(ja), (l), (m), (n), (o) and (p) of the CRR.
{290;4}	Other exposures (eg equity and other non-credit obligation assets) ; of which The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 142(2)(e), (f) and (g) of the CRR. IRB exposures
{300;1}	Securitisation exposures The leverage ratio exposure value of assets that are exposures to securitisations that fall under Article 107(l) of the CRR. SA exposures
{300;2}	Securitisation exposures The leverage ratio exposure value of assets that are exposures to securitisations and fall under Article 142(2)(f) of the CRR. IRB exposures
{300;3}	Securitisation exposures The risk-weighted exposure amount of assets that are exposures to securitisations that fall under Article 107(l) of the CRR. SA exposures
{300;4}	Securitisation exposures The risk-weighted exposure amount of assets that are exposures to securitisations and fall under Article 142(2)(f) of the CRR. IRB exposures

{310;1}	<p>Trade finance (Memo item) ; of which</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. SA exposures.</p>
{310;2}	<p>Trade finance (Memo item) ; of which</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. IRB exposures</p>
{310;3}	<p>Trade finance (Memo item) ; of which</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. SA exposures.</p>
{310;4}	<p>Trade finance (Memo item); of which</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. IRB exposures</p>
{320;1}	<p>Under official export credit insurance scheme</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 this Standard, 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. SA exposures.</p>
{320;2}	<p>Under official export credit insurance scheme</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 this Standard, 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. IRB exposures.</p>
{320;3}	<p>Under official export credit insurance scheme</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 this Standard, 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. SA exposures.</p>
{320;4}	<p>Under official export credit insurance scheme</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 this Standard, 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,</p>

	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. IRB exposures.
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8. LR5 General information

47. 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
{010;1}	<p>Institution company structure</p> <p>The institution shall classify its company structure according to the categories given below: Joint stock company Mutual/cooperative Other non-joint stock company</p>
{020; 1}	<p>Derivatives treatment</p> <p>The institution shall specify the regulatory derivatives treatment according to the categories given below: Original exposure method Mark-to-market method</p>
{030; 1}	<p>Accounting standard</p> <p>The institution shall specify the accounting standard used according to the categories given below: National GAAP IFRS</p>
{040; 1}	<p>Institution type</p> <p>The institution shall classify its institution type according to the categories given below: Universal banking (retail/commercial and investment banking) Retail/commercial banking Investment banking Specialised lender</p>
{050; 1}	<p>Reporting calculation method</p> <p>The institution shall whether the waiver in Article 475 (3) has been granted, i.e. whether the data reported is based on a quarterly average on monthly data or based on end-quarter data: Quarterly – based on monthly averages End-quarter</p>
{060, 1}	<p>Reporting level</p> <p>The institution shall classify whether the reporting entity is based on a individual or consolidated level:</p>

	Individual Consolidated
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9. LR6 Asset encumbrance

48. To assess asset encumbrance in and outside the balance sheet, the template asks for additional information on assets pledged outside of the institution.

49. Encumbered assets are assets that were pledged or subject to an arrangement, either explicitly or implicitly, in any way to secure, collateralise or credit enhance any transaction.

Row and column	Legal references and instructions
{010, 1}	Assets pledged for covered bond purposes Assets pledged for the purposes of issuing covered bonds as defined in Article 124 of the CRR.
{020, 1}	Assets sold for securitization purposes Article 4, paragraph 37, of the CRR. Assets sold for the issuance of securitization items.
{030, 1}	Assets pledged for repo and other securities lending activities Assets pledged as collateral for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions.
{040, 1}	Assets pledged for derivatives collateral Assets pledged as collateral for derivatives as defined in Annex II of the CRR and credit derivatives.