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Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014  
laying down implementing technical standards with regard to supervisory  
reporting of institutions according to Regulation (EU) No 575/2013 of  
the European Parliament and of the Council (Text with EEA relevance)

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## REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

### Textual Amendments

- F1** Substituted by Commission Implementing Regulation (EU) 2018/1627 of 9 October 2018 amending Implementing Regulation (EU) No 680/2014 as regards prudent valuation for supervisory reporting (Text with EEA relevance).

## PART I: GENERAL INSTRUCTIONS

### 1. STRUCTURE AND CONVENTIONS

#### 1.1. STRUCTURE

1. Overall, the framework consists of five blocks of templates:
  - (a) capital adequacy, an overview of regulatory capital; total risk exposure amount;
  - (b) group solvency, an overview of the fulfilment of the solvency requirements by all individual entities included in the scope of consolidation of the reporting entity
  - (c) credit risk (including counterparty, dilution and settlement risks);
  - (d) market risk (including position risk in trading book, foreign exchange risk, commodities risk and CVA risk);
  - (e) operational risk.
2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates, instructions concerning specific positions as well as validation rules are included in this part of the Implementing Technical Standard..
3. Institutions report only those templates that are relevant depending on the approach used for determining own funds requirements.

#### 1.2. NUMBERING CONVENTION

4. The document follows the labelling convention set in the following table, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.
5. The following general notation is followed in the instructions: {Template;Row;Column}.
6. In the case of validations inside a template, in which only data points of that template is used, notations do not refer to a template: {Row;Column}.
7. In the case of templates with only one column, only rows are referred to. {Template;Row}
8. An asterisk sign is used to express that the validation is done for the rows or columns specified before.

#### 1.3. SIGN CONVENTION

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9. Any amount that increases the own funds or the capital requirements shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

#### 1.4. ABBREVIATIONS

9a. For the purposes of this Annex, Regulation (EU) No 575/2013 is referred to as 'CRR', and Directive 2013/36/EU of the European Parliament and of the Council is referred to as 'CRD'.

**PART II: TEMPLATES** 1. CAPITAL ADEQUACY OVERVIEW (CA) 1.1. GENERAL REMARKS 10. CA TEMPLATES contain information about Pillar 1 numerators (own funds, Tier 1, Common Equity Tier 1), denominator (own funds requirements), and transitional provisions and structures in five templates:

#### RELATED INSTRUCTIONS

- (a) CA1 template contains the amount of own funds of the institutions, disaggregated in the items needed to get to that amount. The amount of own funds obtained includes the aggregate effect of transitional provisions per type of capital
- (b) CA2 template summarizes the total risk exposures amounts as defined in Article 92(3) of CRR
- (c) CA3 template contains the ratios for which CRR state a minimum level, and some other related data
- (d) CA4 template contains memorandums items needed for calculating items in CA1 as well as information with regard to the CRD capital buffers.
- (e) CA5 template contains the data needed for calculating the effect of transitional provisions in own funds. CA5 will cease to exist once the transitional provisions will expire.

11.

The templates shall apply to all reporting entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the correspondent templates for the calculation of the total risk exposure amount.

12.

The total own funds consist of different types of capital: Tier 1 capital (T1), which is the sum of Common Equity Tier 1 capital (CET1), Additional Tier 1 capital (AT1) as well as Tier 2 capital (T2).

13. Transitional provisions are treated as follows in CA templates:

- (a) The items in CA1 are generally gross of transitional adjustments. This means that figures in CA1 items are calculated according to the final provisions (i.e. as if there were no transitional provisions), with the exception of items summarizing the effect of the transitional provisions. For each type of capital (i.e. CET1; AT1 and T2) there are three different items in which all the adjustments due to transitional provisions are included.

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or T2 the excess of deduction, regulated in Articles 36(1) point (j) and 56 point (e) of CRR respectively), and thus the items containing these shortfalls may indirectly reflect the effect of transitional provisions.

(c) Template CA5 is exclusively used for reporting the transitional provisions. 14. The treatment of Pillar II requirements can be different within the Union (Article 104(2) CRD has to be transposed into national regulation). Only the impact of Pillar II requirements on the solvency ratio or the target ratio shall be included in the solvency reporting of CRR. A detailed reporting of Pillar II requirements is not within the mandate of Article 99 CRR.

- a) The templates CA1, CA2 or CA5 only contain data on Pillar I issues.
- b) The template CA3 contains the impact of additional Pillar II-requirements on the solvency ratio on an aggregated basis. One block focuses on the impact of amounts on the ratios, whereas the other block focuses on the ratio itself. Both blocks of ratios do not have any further link to the templates CA1, CA2 or CA5.
- c) The template CA4 contains one cell regarding additional own funds requirements relating to Pillar II. This cell has no link via validation rules to the capital ratios of the CA3 template and reflects Article 104(2) CRD which explicitly mentions additional own funds requirements as one possibility for Pillar II decisions.

1.2.C 01.00 — OWN FUNDS (CA1) 1.2.1. Instructions concerning specific positions ANNEX II Table 1: rows 1 - 1011. 3.C 02.00 — OWN FUNDS REQUIREMENTS (CA2) 1.3.1. Instructions concerning specific positions ANNEX II Table 2: rows 1 - 1081. 4.C 03.00 — CAPITAL RATIOS AND CAPITAL LEVELS (CA3) 1.4.1. Instructions concerning specific positions Rows 0101 CET1 Capital ratio Article 92(2) point (a) of CRR

The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount.

0202 Surplus(+)/Deficit(-) of CET1 capital

This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in Article 92(1) point (a) of CRR (4,5 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.

0303 T1 Capital ratio

Article 92(2) point (b) of CRR

The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount.

0404 Surplus(+)/Deficit(-) of T1 capital

This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in Article 92(1) point (b) of CRR (6 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.

0505 Total capital ratio

Article 92(2) point (c) of CRR

The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount.

0606 Surplus(+)/Deficit(-) of total capital

This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in Article 92(1) point (c) of CRR (8 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.

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The sum of (i) and (ii) as follows:

- (i) the total capital ratio (8 %) as specified in Article 92(1)(c) of CRR;
- (ii) the additional own funds requirements (Pillar 2 Requirements – P2R) ratio determined in accordance with the criteria specified in the *EBA Guidelines on common procedures and methodologies for the supervisory review and evaluation process and supervisory stress testing* (EBA SREP GL).

This item shall reflect the total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority. The TSCR is defined in Section 1.2 of the EBA SREP GL.

If no additional own funds requirements were communicated by the competent authority, then only point (i) should be reported.

14013\*TSCR: to be made up of CET1 capital

The sum of (i) and (ii) as follows:

- (i) the CET1 capital ratio (4,5 %) as per Article 92(1)(a) of CRR;
- (ii) the part of the P2R ratio, referred to in point (ii) of row 130, which is required by the competent authority to be held in the form of CET1 capital.

If no additional own funds requirements, to be held in the form of CET1 capital, were communicated by the competent authority, then only point (i) should be reported.

15013\*\*TSCR: to be made up of Tier 1 capital

The sum of (i) and (ii) as follows:

- (i) the Tier 1 capital ratio (6 %) as per Article 92(1)(b) of CRR;
- (ii) the part of P2R ratio, referred to in point (ii) of row 130, which is required by the competent authority to be held in the form of Tier 1 capital.

If no additional own funds requirements, to be held in the form of Tier 1 capital, were communicated by the competent authority, then only point (i) should be reported.

16014Overall capital requirement (OCR) ratio

The sum of (i) and (ii) as follows:

- (i) the TSCR ratio referred to in row 130;
- (ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128 point (6) of CRD.

This item shall reflect the Overall capital requirement (OCR) ratio as defined in Section 1.2 of the EBA SREP GL.

If no buffer requirement is applicable, only point (i) shall be reported.

17014\*OCR: to be made up of CET1 capital

The sum of (i) and (ii) as follows:

- (i) the TSCR ratio to be made up of CET1 capital referred to in row 140;
- (ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128 point (6) of CRD.

If no buffer requirement is applicable, only point (i) shall be reported.

18014\*\*OCR: to be made up of Tier 1 capital

The sum of (i) and (ii) as follows:

- (i) the TSCR ratio to be made up of Tier 1 capital referred to in row 150;
- (ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128 point (6) of CRD.

If no buffer requirement is applicable, only point (i) shall be reported.

19015Overall capital requirement (OCR) and Pillar 2 Guidance (P2G) ratio

The sum of (i) and (ii) as follows:

- (i) the OCR ratio referred to in row 160;

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SREP GL. P2G shall be included only if communicated to the institution by the competent authority.

If no P2G is communicated by the competent authority, then only point (i) should be reported.

20015\*OCR and P2G: to be made up of CET1 capital

The sum of (i) and (ii) as follows:

- (i) the OCR ratio to be made up of CET1 capital referred to in row 170;
- (ii) where applicable, the part of P2G, referred to in point (ii) in row 190, which is required by the competent authority to be held in the form of CET1 capital. P2G shall be included only if communicated to the institution by the competent authority.

If no P2G is communicated by the competent authority, then only point (i) should be reported.

21015\*\*OCR and P2G: to be made up of Tier 1 capital

The sum of (i) and (ii) as follows:

- (i) the OCR ratio to be made up of Tier 1 capital referred to in row 180;
- (ii) where applicable, the part of P2G, referred to in point (ii) in row 190, which is required by the competent authority to be held in the form of Tier 1 capital. P2G shall be included only if communicated to the institution by the competent authority.

If no P2G is communicated by the competent authority, then only point (i) should be reported.

1.5.C 04.00 — MEMORANDUM ITEMS (CA4)1.5.1.Instructions concerning specific positions ANNEX II Table 4: rows 1 - 1161.6.TRANSITIONAL PROVISIONS AND GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID (CA 5)1.6.1.General remarks15.

CA5 summarizes the calculation of own funds elements and deductions subject to the transitional provisions laid down in Articles 465 to 491 of CRR.

16.CA5 is structured as follows:

- (a) Template 5.1 summarizes the total adjustments which need to be made to the different components of own funds (reported in CA1 according to the final provisions) as a consequence of the application of the transitional provisions. The elements of this table are presented as 'adjustments' to the different capital components in CA1, in order to reflect in own funds components the effects of the transitional provisions.
- (b) Template 5.2 provides further details on the calculation of those grandfathered instruments which do not constitute state aid.

17.

Institutions shall report in the first four columns the adjustments to Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital as well as the amount to be treated as risk weighted assets. Institutions are also required to report the applicable percentage in column 050 and the eligible amount without the recognition of transitional provisions in column 060.

18.

Institutions shall only report elements in CA5 during the period where transitional provisions in accordance with Part Ten of CRR apply.

19.

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the residual amount of a deduction or deductions is applied to Tier 1 and there is insufficient AT1 to absorb this amount then the excess shall be deducted from CET1.  
1.6.2.C 05.01 — Transitional Provisions (Ca5.1)20.

Institutions shall report in Table 5.1 the transitional provisions to own funds components as laid down in Articles 465 to 491 of CRR, compared to applying the final provisions laid down in Title II of Part Two of CRR.  
21.

Institutions shall report in rows 020 to 060 information in relation with the transitional provisions of grandfathered instruments. The figures to be reported in columns 010 to 030 of row 060 of CA 5.1 can be derived from the respective sections of CA 5.2.  
22.

Institutions shall report in rows 070 to 092 information in relation with the transitional provisions of minority interests and additional Tier 1 and Tier 2 instruments issued by subsidiaries (in accordance with Articles 479 and 480 of CRR).  
23.

In rows 100 onwards institutions shall report information in relation with the transitional provisions of unrealized gains and losses, deductions as well as additional filters and deductions.  
24.

There might be cases where the transitional deductions of CET1, AT1 or T2 capital exceed the CET1, AT1 or T2 capital of an institution. This effect – if it results from transitional provisions – shall be shown in the CA1 template using the respective cells. As a consequence, the adjustments in the columns of the CA5 template do not include any spill-over effects in the case of insufficient capital available.

1.6.2.1. Instructions concerning specific positions  
Columns 010 Adjustments to CET1  
020 Adjustments to AT1  
030 Adjustments to T2  
040 Adjustments included in RWAs

Column 040 includes the relevant amounts adjusting the total risk exposure amount of Article 92(3) of CRR due to transitional provisions. The amounts reported shall consider the application of provisions of Chapter 2 or 3 of Title II of Part Three or of Title IV of Part Three in accordance with Art. 92 (4) of CRR. This means that transitional amounts subject to provisions of Chapter 2 or 3 of Title II of Part Three shall be reported as risk weighted exposure amounts, whereas transitional amounts subject to Title IV of Part Three shall represent the own funds requirements multiplied by 12.5.

Whereas columns 010 to 030 have a direct link to the CA1 template, the adjustments to the total risk exposure amount do not have a direct link to the relevant templates for credit risk. If there are adjustments stemming from the transitional provisions to the total risk exposure amount, those adjustments shall be included directly in the CR SA, CR IRB, CR EQU IRB, MKR SA TDI, MKR SA EQU or MKR IM. Additionally, those effects shall be reported in column 040 of CA5.1. As a consequence, those amounts are only memorandum items.

050 Applicable percentage  
060 Eligible amount without transitional provisions

Column 060 includes the amount of each instrument prior the application of transitional provisions. I.e. the basis amount relevant to calculate the adjustments.

ANNEX II Table 6: rows 1 - 6  
1.6.3.C 05.02 — Grandfathered Instruments:  
Instruments Not Constituting State Aid (Ca5.2)25.

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grandfathered instruments not constituting state aid (Article 484 to 491 of CRR).

1.6.3.1. Instructions concerning specific positions  
 Columns 010 Amount of instruments plus related share premium

Article 484(3) to (5) of CRR

Instruments which are eligible for each respective row, including their related share premiums.

020 Base for calculating the limit

Articles 486(2) to (4) of CRR

030 Applicable percentage

Article 486(5) of CRR

040 Limit

Article 486(2) to (5) of CRR

050(-) Amount that exceeds the limits for grandfathering

Article 486(2) to (5) of CRR

060 Total grandfathered amount

The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA 5.1.

Rows 0101. Instruments that qualified for point (a) of Article 57 of 2006/48/EC

Article 484(3) of CRR

The amount to be reported shall include the related share premium accounts.

0202. Instruments that qualified for point (ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 489

Article 484(4) of CRR

0302.1. Total instruments without a call or an incentive to redeem

Article 484(4) and 489 of CRR

The amount to be reported shall include the related share premium accounts.

0402.2. Grandfathered instruments with a call and incentive to redeem

Article 489 of CRR

0502.2.1. Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 of CRR after the date of effective maturity

Articles 489(3), and 491 point (a) of CRR

The amount to be reported shall include the related share premium accounts.

0602.2.2. Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity

Articles 489(5), and 491 point (a) of CRR

The amount to be reported shall include the related share premium accounts.

0702.2.3. Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity

Articles 489(6) and 491 point (c) of CRR

The amount to be reported shall include the related share premium accounts

0802.3. Excess on the limit of CET1 grandfathered instruments

Article 487(1) of CRR

The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments.

0903. Items that qualified for points e), f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 490

Article 484(5) of CRR

1003.1. Total items without an incentive to redeem

Article 490 of CRR

1103.2. Grandfathered items with an incentive to redeem

Article 490 of CRR



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conditions in Article 63 of CRR after the date of effective maturity

Articles 490(3), and 491 point (a) of CRR

The amount to be reported shall include the related share premium accounts.

1303.2.2. Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity

Articles 490(5), and 491 point (a) of CRR

The amount to be reported shall include the related share premium accounts.

1403.2.3. Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity

Articles 490(6) and 491 point (c) of CRR

The amount to be reported shall include the related share premium accounts.

1503.3. Excess on the limit of AT1 grandfathered instruments

Article 487(2) of CRR

The excess on the limit of AT1 grandfathered instruments may be treated as instruments which can be grandfathered as T2 instruments.

## 2. GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

### 2.1. GENERAL REMARKS

26. Templates C 06.01 and C 06.02 shall be reported if own funds requirements are calculated on a consolidated basis. This template consists of four parts in order to gather different information on all individual entities (including the reporting institution) included in the scope of consolidation.

(a) Entities within the scope of consolidation;

(b) Detailed group solvency information;

(c) Information on the contribution of individual entities to group solvency;

(d) Information on capital buffers;

27. Institutions waived according to Article 7 of CRR shall only report the columns 010 to 060 and 250 to 400.

28. The figures reported take into account all applicable transitional provisions of CRR which are applicable at the respective reporting date.

### 2.2. DETAILED GROUP SOLVENCY INFORMATION

29. The second part of this template (detailed group solvency information) in columns 070 to 210 is designed to gather information on credit and other regulated financial institutions which are effectively subject to particular solvency requirements on individual basis. It provides, for each of those entities within the scope of the reporting, the own funds requirements for each risk category and the own funds for solvency purposes.

30. In the case of proportional consolidation of participations, the figures related to own funds requirements and own funds shall reflect the respective proportional amounts.

### 2.3. INFORMATION ON THE CONTRIBUTIONS OF INDIVIDUAL ENTITIES TO GROUP SOLVENCY

31. The objective of the third part of this template (information on the contributions of all entities within CRR scope of consolidation to group solvency), including those

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- columns 250 to 400, is to identify which entities within the group generate the risks and raise own funds from the market, based on data that are readily available or can easily be reprocessed, without having to reconstruct the capital ratio on a solo or sub-consolidated basis. At the entity level, both risk and own fund figures are contributions to the group figures and not elements of a solvency ratio on a solo basis and as such must not be compared to each other.
32. The third part also includes the amounts of minority interests, qualifying AT1, and qualifying T2 eligible in the consolidated own funds.
  33. As this third part of the template refers to 'contributions', the figures to be reported herein shall defer, when applicable, from the figures reported in the columns referring to detailed group solvency information.
  34. The principle is to delete the cross-exposures within the same groups in a homogeneous way both in terms of risks or own funds, in order to cover the amounts reported in the group's consolidated CA template by adding the amounts reported for each entity in 'Group Solvency' template. In cases where the 1 % threshold is not exceeded a direct link to the CA template is not possible.
  35. The institutions shall define the most appropriate breakdown method between the entities to take into account the possible diversification effects for market risk and operational risk.
  36. It is possible for one consolidated group to be included within another consolidated group. This means that the entities within a subgroup shall be reported entity-by-entity in the GS of the entire group, even if the sub-group itself is subject to reporting requirements. If the subgroup is subject to reporting requirements, it shall also report the GS template on an entity-by-entity basis, although those details are included in the GS template of a higher consolidated group.
  37. An institution shall report data of the contribution of an entity when its contribution to the total risk exposure amount exceeds 1 % of the total risk exposure amount of the group or when its contribution to the total own funds exceeds 1 % of the total own funds of the group. This threshold does not apply in the case of subsidiaries or subgroups that provide own funds (in the form of minority interests or qualifying AT1 or T2 instruments included in own funds) to the group.
- 2.4. C 06.01 – GROUP SOLVENCY: INFORMATION ON AFFILIATES – Total (GS Total)

Columns	Instructions
250-400	<b>ENTITIES WITHIN SCOPE OF CONSOLIDATION</b> See instructions for C 06.02
410-480	<b>CAPITAL BUFFERS</b> See instructions for C 06.02
Rows	Instructions
010	<b>TOTAL</b>

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	The Total shall represent the sum of the values reported in all rows of template C 06.02.
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## 2.5. C 06.02 – GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

ANNEX II Table 11: rows 1 - 59

### 3. CREDIT RISK TEMPLATES

#### 3.1. GENERAL REMARKS

38. There are different sets of templates for the Standardised approach and the IRB approach for credit risk. Additionally, separate templates for the geographical breakdown of positions subject to credit risk shall be reported if the relevant threshold as set out in Article 5(a)(4) is exceeded.

##### 3.1.1. Reporting of CRM techniques with substitution effect

39. Article 235 of CRR describes the computation procedure of the exposure which is fully protected by unfunded protection.

40. Article 236 of CRR describes the computation procedure of exposure which is fully protected by unfunded protection in the case of full protection/partial protection — equal seniority.

41. Articles 196, 197 and 200 of CRR regulate the funded credit protection.

42. Reporting of exposures to obligors (immediate counterparties) and protection providers which are assigned to the same exposure class shall be done as an inflow as well as an outflow to the same exposure class.

43. The exposure type does not change because of unfunded credit protection.

44. If an exposure is secured by an unfunded credit protection, the secured part is assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in the exposure class of the protection provider. However, the type of the exposure does not change due to the change of the exposure class.

45. The substitution effect in the COREP reporting framework shall reflect the risk weighting treatment effectively applicable to the covered part of the exposure. As such, the covered part of the exposure is risk weighted according to the SA approach and shall be reported in the CR SA template.

##### 3.1.2. Reporting of Counterparty Credit Risk

46. Exposures stemming from Counterparty Credit Risk positions shall be reported in templates CR SA or CR IRB independent from whether they are Banking Book items or Trading Book items.

#### 3.2. C 07.00 — CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS (CR SA)

##### 3.2.1. General remarks

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47. The CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk according to the standardised approach. In particular, they provide detailed information on:

- a) the distribution of the exposure values according to the different, exposure types, risk weights and exposure classes;
- b) the amount and type of credit risk mitigation techniques used for mitigating the risks.

### 3.2.2. Scope of the CR SA template

48. According to Article 112 of CRR each SA exposure shall be assigned to one of the 16 SA exposure classes in order to calculate the own funds requirements.

49. The information in CR SA is required for the total exposure classes and individually for each of the exposure classes as defined for the standardised approach. The total figures as well as the information of each exposure class are reported in a separate dimension.

50. However the following positions are not within the scope of CR SA:

- (a) Exposures assigned to exposure class 'items representing securitisation positions' according to Article 112 (m) of CRR which shall be reported in the CR SEC templates.
- (b) Exposures deducted from own funds.

51. The scope of the CR SA template covers the following own funds requirements:

- (a) Credit risk in accordance with Chapter 2 (Standardised Approach) of Title II of Part Three of CRR in the banking book, among which Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the banking book;
- (b) Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the trading book;
- (c) Settlement risk arising from free deliveries in accordance with Article 379 of CRR in respect of all the business activities.

52. The scope of the template are all exposures for which the own funds requirements are calculated according to part 3 title II chapter 2 of CRR in conjunction with part 3 title II chapter 4 and 6 of CRR. Institutions that apply Article 94(1) of CRR also need to report their trading book positions in this template when they apply part 3 title II chapter 2 of CRR to calculate the own funds requirements thereof (part 3 title II chapter 2 and 6 and title V of CRR). Therefore the template provides not only detailed information on the type of the exposure (e.g. on balance sheet/off balance sheet items), but also information on the allocation of risk weights within the respective exposure class.

53. In addition CR SA includes memorandum items in rows 290 to 320 in order to collect further information about exposures secured by mortgages on immovable property and exposures in default.

54. These memorandum items shall only be reported for the following exposure classes:

- (a) Central governments or central banks (Article 112 point (a) of CRR)
- (b) Regional governments or local authorities (Article 112 point (b) of CRR)

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- (d) Institutions (Article 112 point (f) of CRR)
  - (e) Corporates (Article 112 point (g) of CRR)
  - (f) Retail (Article 112 point (h) of CRR).
55. The reporting of the memorandum items affect neither the calculation of the risk weighted exposure amounts of the exposure classes according to Article 112 points a) to c) and f) to h) of CRR nor of the exposure classes according to Article 112 points i) and j) of CRR reported in CR SA.
56. The memorandum rows provide additional information about the obligor structure of the exposure classes 'in default' or 'secured by immovable property'. Exposures shall be reported in these rows where the obligors would have been reported in the exposure classes 'Central governments or central banks', 'Regional governments or local authorities', 'Public sector entities', 'Institutions', 'Corporates' and 'Retail' of CR SA, if those exposures were not assigned to the exposure classes 'in default' or 'secured by immovable property'. However the figures reported are the same as used to calculate the risk weighted exposure amounts in the exposure classes 'in default' or 'secured by immovable property'.
57. E.g. if an exposure, the risk exposure amounts of which are calculated subject to Article 127 of CRR and the value adjustments are less than 20 %, then this information is reported in CR SA, row 320 in the total and in the exposure class 'in default'. If this exposure, before it defaulted, was an exposure to an institution then this information shall also be reported in row 320 of exposure class 'institutions'.
- 3.2.3. Assignment of exposures to exposure classes under the Standardised Approach
58. In order to ensure a consistent categorisation of exposures into the different exposure classes as defined in Article 112 of CRR the following sequential approach shall be applied:
- (a) In the first step the Original exposure pre conversion factors is classified into the corresponding (original) exposure class as referred to in Article 112 of CRR, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.
  - (b) In a second step the exposures may be redistributed to other exposure classes due to the application of credit risk mitigation (CRM) techniques with substitution effects on the exposure (e.g. guarantees, credit derivatives, financial collateral simple method) via inflows and outflows.
59. The following criteria apply for the classification of the Original exposure pre conversion factors into the different exposure classes (first step) without prejudice to the subsequent redistribution caused by the use of CRM techniques with substitution effects on the exposure or to the treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.
60. For the purpose of classifying the original exposure pre conversion factor in the first step, the CRM techniques associated to the exposure shall not be considered (note that they shall be considered explicitly in the second phase) unless a protection effect is intrinsically part of the definition of an exposure class as it is the case in the exposure class mentioned in Article 112 point (i) of CRR (exposures secured by mortgages on immovable property).

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61. Article 112 of CRR does not provide criteria for disjoining the exposure classes. This might imply that one exposure could potentially be classified in different exposure classes if no prioritisation in the assessment criteria for the classification is provided. The most obvious case arises between exposures to institutions and corporate with a short-term credit assessment (Article 112 point (n) of CRR) and exposures to institutions (Article 112 point (f) of CRR)/exposures to corporates (Article 112 point (g) of CRR). In this case it is clear that there is an implicit prioritisation in CRR since it shall be assessed first if a certain exposure fit for being assigned to Short-term exposures to institutions and corporate and only afterwards do the same process for exposures to institutions and exposures to corporates. Otherwise it is obvious that the exposure class mentioned in Article 112 point (n) of CRR shall never be assigned an exposure. The example provided is one of the most obvious examples but not the only one. It is worth noting that the criteria used for establishing the exposure classes under the standardised approach are different (institutional categorisation, term of the exposure, past due status, etc.) which is the underlying reason for non disjoint groupings.
62. For a homogeneous and comparable reporting it is necessary to specify prioritisation assessment criteria for the assignment of the Original exposure pre conversion factor by exposure classes, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class. The prioritisation criteria presented below using a decision tree scheme are based on the assessment of the conditions explicitly laid down in CRR for an exposure to fit in a certain exposure class and, if it is the case, on any decision on the part of the reporting institutions or the supervisor on the applicability of certain exposure classes. As such, the outcome of the exposure assignment process for reporting purposes would be in line with CRR provisions. This does not preclude institutions to apply other internal assignment procedures that may also be consistent with all relevant CRR provisions and its interpretations issued by the appropriate fora.
63. An exposure class shall be given priority to others in the assessment ranking in the decision tree (i.e. it shall be first assessed if an exposure can be assigned to it, without prejudice to the outcome of that assessment) if otherwise no exposures would potentially be assigned to it. This would be the case when in the absence of prioritisation criteria one exposure class would be a subset of others. As such the criteria graphically depicted in the following decision tree would work on a sequential process.
64. With this background the assessment ranking in the decision tree mentioned below would follow the following order:
1. Securitisation positions;
  2. Items associated with particular high risk;
  3. Equity exposures
  4. Exposures in default;
  5. Exposures in the form of units or shares in collective investment undertakings ('CIU')/  
Exposures in the form of covered bonds (disjoint exposure classes);
  6. Exposures secured by mortgages on immovable property;
  7. Other items;

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9. All other exposure classes (disjoint exposure classes) which include Exposures to central governments or central banks; Exposures to regional governments or local authorities; Exposures to public sector entities; Exposures to multilateral development banks; Exposures to international organisations; Exposures to institutions; Exposures to corporate and Retail exposures.
65. In the case of exposures in the form of units or shares in collective investment undertakings and where the look through approach (Article 132(3) to (5) of CRR) is used, the underlying individual exposures shall be considered and classified into their corresponding risk weight line according to their treatment, but all the individual exposures shall be classified within the exposure class of exposures in the form of units or shares in collective investment undertakings ('CIU').
66. In the case of 'nth' to default credit derivatives specified in Article 134(6) of CRR, if they are rated, they shall be directly classified as securitisation positions. If they are not rated, they shall be considered in the 'Other items' exposure class. In this latter case the nominal amount of the contract shall be reported as the Original exposure pre conversion factors in the line for 'Other risk weights' (the risk weight used shall be that specified by the sum indicated under Article 134(6) of CRR.

67. In a second step, as a consequence of credit risk mitigation techniques with substitution effects, exposures shall be reallocated to the exposure class of the protection provider.

#### DECISION TREE ON HOW TO ASSIGN THE ORIGINAL EXPOSURE PRE CONVERSION TREE FACTORS TO THE EXPOSURE CLASSES OF THE STANDARDISED APPROACH ACCORDING TO CRR

ANNEX II Table 12: rows 1 - 18

#### 3.2.4. Clarifications on the scope of some specific exposure classes referred to in Article 112 of CRR

##### 3.2.4.1. Exposure Class 'Institutions'

68. Reporting of intra-group exposures according to Article 113(6) to (7) of CRR shall be done as follows:

69. Exposures which fulfil the requirements of Article 113(7) of CRR shall be reported in the respective exposure classes where they would be reported if they were no intra-group exposures.

70. According Article 113(6) and (7) of CRR 'an institution may, subject to the prior approval of the competent authorities, decide not to apply the requirements of paragraph 1 of this Article to the exposures of that institution to a counterparty which is its parent undertaking, its subsidiary, a subsidiary of its parent undertaking or an undertaking linked by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC.' This means that intra-group counterparties are not necessarily institutions but also undertakings which are assigned to other exposure classes, e.g. ancillary services undertakings or undertakings within the meaning of Article 12(1) of Directive 83/349/EEC. Therefore intra-group exposures shall be reported in the corresponding exposure class.

##### 3.2.4.2. Exposure Class 'Covered Bonds'

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71. The assignment of SA exposures to the exposure class 'covered bonds' shall be done as follows:
72. Bonds as defined in Article 52(4) of Directive 2009/65/EC shall fulfil the requirements of Article 129(1) to (2) of CRR to be classified in the exposure class 'Covered Bonds'. The fulfilment of those requirements has to be checked in each case. Nevertheless, bonds according to Article 52(4) of Directive 2009/65/EC and issued before 31 December 2007, are also assigned to the exposure class 'Covered Bonds' because of Article 129(6) of CRR.
- 3.2.4.3. Exposure class 'Collective Investment Undertakings'
73. Where the possibility according to Article 132(5) of CRR is used, exposures in the form of units or shares in CIUs shall be reported as on balance sheet items according to Article 111(1) sentence 1 of CRR.
- 3.2.5. Instructions concerning specific positions

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**Columns**

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010

**ORIGINAL EXPOSURE PRE  
 CONVERSION FACTORS**

Exposure value according to Article 111 of CRR without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 111(2) of CRR: For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR or subject to Article 92(3) point (f) of CRR, the original exposure shall correspond to the Exposure Value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 of CRR.

Exposure values for leases are subject to Article 134(7) of CRR.

In case of on-balance sheet netting laid down in Article 219 of CRR the exposure values shall be reported according to the received cash collateral.

In the case of master netting agreements covering repurchase transactions and/or securities or commodities lending or borrowing transactions and/or other capital market driven transactions subject to part 3 title II chapter 6 of CRR, the effect of Funded Credit Protection in the form of master netting agreements as under Article 220(4) of CRR shall be included in column



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	<p>agreements covering repurchase transactions subject to the provisions in part 3 title II chapter 6 of CRR, E* as calculated under Articles 220 and 221 of CRR shall be reported in column 010 of the CR SA template.</p>
030	<p><b>(-) Value adjustments and provision associated with the original exposure Article 24 and 111 of CRR</b> Value adjustments and provisions for credit losses made in accordance with the accounting framework to which the reporting entity is subject to.</p>
040	<p><b>Exposure net of value adjustments and provisions</b> Sum of columns 010 and 030.</p>
050 - 100	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b> Credit risk mitigation techniques as defined in Article 4(57) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in Substitution of the exposure due to CRM. If collateral has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) it shall be capped at the exposure value. Items to be reported here: — collateral, incorporated according to Financial Collateral Simple Method; — eligible unfunded credit protection. Please also see instructions of point 4.1.1.</p>
050 - 060	<p><b>Unfunded credit protection: adjusted values (Ga)</b> Article 235 of CRR Article 239(3) of CRR defines the adjusted value Ga of an unfunded credit protection.</p>
050	<p><b>Guarantees</b> Article 203 of CRR Unfunded Credit Protection as defined in Article 4(59) of CRR different from Credit Derivatives.</p>
060	<p><b>Credit derivatives</b> Article 204 of CRR.</p>
070 – 080	<p><b>Funded credit protection</b></p>

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	<p>protection according to Article 4(58) of CRR and Articles 196, 197 and 200 of CRR. The amounts shall not include master netting agreements (already included in Original Exposure pre conversion factors). Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 218 and 219 of CRR shall be treated as cash collateral.</p>
070	<p><b>Financial collateral: simple method</b>          Article 222(1) to (2) of CRR.</p>
080	<p><b>Other funded credit protection</b>          Article 232 of CRR.</p>
090 - 100	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</b>          Articles 222(3), Article 235(1) to (2) and Article 236 of CRR.          Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and subsequently assigned to the protection provider's exposure class. This amount shall be considered as an Inflow into the protection provider's exposure class. Inflows and outflows within the same exposure classes shall also be reported. Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.</p>
110	<p><b>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</b>          Amount of the exposure net of value adjustments after taking into account outflows and inflows due to CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</p>
120-140	<p><b>CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD</b>          Articles 223, 224, 225, 226, 227 and 228 of CRR. It also includes credit linked notes (Article 218 of CRR)</p>

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	<p>netting positions resulting from eligible on-balance sheet netting agreements according to Articles 218 and 219 of CRR are treated as cash collateral.          The effect of the collateralization of the Financial Collateral Comprehensive Method applied to an exposure, which is secured by eligible financial collateral, is calculated according to Articles 223, 224, 225, 226, 227 and 228 of CRR.</p>
120	<p><b>Volatility adjustment to the exposure</b>          Article 223(2) to (3) of CRR.          The amount to be reported is given by the impact of the volatility adjustment to the exposure <math>(EVA-E) = E * He</math></p>
130	<p><b>(-) Financial collateral adjusted value (Cvam)</b>          Article 239(2) of CRR.          For trading book operations includes financial collateral and commodities eligible for trading book exposures according to Article 299(2) points (c) to (f) of CRR.          The amount to be reported corresponds to <math>Cvam = C * (1 - Hc - Hfx) * (t - t^*) / (T - t^*)</math>. For a definition of C, Hc, Hfx, t, T and t* see part 3 title II chapter 4 section 4 and 5 of CRR.</p>
140	<p><b>(-) Of which: Volatility and maturity adjustments</b>          Article 223(1) of CRR and Article 239(2) of CRR.          The amount to be reported is the joint impact of volatility and maturity adjustments <math>(Cvam - C) = C * [(1 - Hc - Hfx) * (t - t^*) / (T - t^*) - 1]</math>, where the impact of volatility adjustment is <math>(Cva - C) = C * [(1 - Hc - Hfx) - 1]</math> and the impact of maturity adjustments is <math>(Cvam - Cva) = C * (1 - Hc - Hfx) * [(t - t^*) / (T - t^*) - 1]</math></p>
150	<p><b>Fully adjusted exposure value (E*)</b>          Article 220(4), Article 223(2) to (5) and Article 228(1) of CRR.</p>
160 - 190	<p><b>Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors</b>          Article 111(1) and Article 4(56) of CRR.          See also Article 222(3) and Article 228(1) of CRR.          The figures reported shall be the fully adjusted exposure values before application of the conversion factor.</p>

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200	<p><b>Exposure value</b> Article 111 of CRR and Part 3 title II chapter 4 section 4 of CRR. Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights according to Article 113 and part 3 title II chapter 2 section 2 of CRR.</p>
210	<p><b>Of which: Arising from Counterparty Credit Risk</b> For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR, the exposure value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 sections 2, 3, 4, 5 of CRR.</p>
215	<p><b>Risk weighted exposure amount pre SME-supporting factor</b> Article 113(1) to (5) of CRR without taking into account the SME-supporting factor according to Article 501 of CRR.</p>
220	<p><b>Risk weighted exposure amount after SME-supporting factor</b> Article 113(1) to (5) of CRR taking into account the SME-supporting factor according to Article 500 of CRR.</p>
230	<p><b>Of which: with a credit assessment by a nominated ECAI</b> Article 112 a) to d), f), g), l), n) o) and q) of CRR</p>
240	<p><b>Of which: with a credit assessment derived from central government</b> Article 112 b) to d), f), g), l) and o) of CRR</p>

ANNEX II Table 14: rows 1 - 38

- 3.3. CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO OWN FUNDS REQUIREMENTS (CR IRB)
- 3.3.1. Scope of the CR IRB template
74. The scope of the CR IRB template covers own funds requirements for:
- i. Credit risk in the banking book, among which:
- Counterparty credit risk in the banking book;

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- ii. Counterparty credit risk in the trading book;
  - iii. Free deliveries resulting from all business activities..
  - 75. The scope of the template refers to the exposures for which the risk weighted exposure amounts are calculated according to Articles 151 to 157 Part Three Title II Chapter 3 CRR (IRB approach).
  - 76. The CR IRB template does not cover the following data:
    - i. Equity exposures, which are reported in the CR EQU IRB template;
    - ii. Securitisation positions, which are reported in the CR SEC SA, CR SEC IRB and/or CR SEC Details templates;
    - iii. 'Other non-obligation assets', according to Article 147(2) point (g) CRR. The risk weight for this exposure class has to be set at 100 % at any time except for cash in hand, equivalent cash items and exposures that are residual values of leased assets, according to Article 156 CRR. The risk weighted exposure amounts for this exposure class are reported directly in the CA-Template;
    - iv. Credit valuation adjustment risk, which is reported on the CVA Risk template;
- The CR IRB template does not require a geographical breakdown of IRB exposures by residence of the counterparty. This breakdown is reported in the template CR GB.
77. In order to clarify whether the institution uses its own estimates for LGD and/or credit conversion factors the following information shall be provided for each reported exposure class:
  - 'NO' = in case the supervisory estimates of LGD and credit conversion factors are used (Foundation IRB)
  - 'YES' = in case own estimates of LGD and credit conversion factors are used (Advanced IRB)

In any case, for the reporting of the retail portfolios 'YES' has to be reported.

In case an institution uses own estimates of LGDs to calculate risk weighted exposure amounts for a part of its IRB exposures as well as uses supervisory LGDs to calculate risk weighted exposure amounts for the other part of its IRB exposures, an CR IRB Total for F-IRB positions and one CR IRB Total for A-IRB positions has to be reported.

### 3.3.2. Breakdown of the CR IRB template

78. The CR IRB consists of two templates. CR IRB 1 provides a general overview of IRB exposures and the different methods to calculate total risk exposure amounts as well as a breakdown of total exposures by exposure types. CR IRB 2 provides a breakdown of total exposures assigned to obligor grades or pools. The templates CR IRB 1 and CR IRB 2 shall be reported separately for the following exposure and sub-exposure classes:
  - 1. Total  
(The Total template must be reported for the Foundation IRB and, separately for the Advanced IRB approach.)
  - 2. Central banks and central governments

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3. Institutions
  - (Article 147(2) point (b) CRR)
  - 4.1) Corporate – SME
    - (Article 147(2) point (c) CRR)
    - 4.2) Corporate – Specialised lending
      - (Article 147(8) CRR)
    - 4.3) Corporate – Other
      - (All corporates according to Article 147(2) point (c), not reported under 4.1 and 4.2).
    - 5.1) Retail – Secured by immovable property SME
      - (Exposures reflecting Article 147(2) point (d) in conjunction with Article 154(3) CRR which are secured by immovable property).
    - 5.2) Retail – Secured by immovable property non-SME
      - (Exposures reflecting Article 147(2) point (d) CRR which are secured by immovable property and not reported under 5.1).
    - 5.3) Retail – Qualifying revolving
      - (Article 147(2) point (d) in conjunction with Article 154(4) CRR).
    - 5.4) Retail – Other SME
      - (Article 147(2) point (d) not reported under 5.1 and 5.3).
    - 5.5) Retail – Other non – SME
      - (Article 147(2) point (d) CRR which were not reported under 5.2 and 5.3).
  - 3.3.3. C 08.01 — Credit and counterparty credit risks and free deliveries: IRB Approach to Capital Requirements (CR IRB 1)
    - 3.3.3.1. Instructions concerning specific positions

ANNEX II Table 15: rows 1 - 34

Rows	Instructions
010	<b>TOTAL EXPOSURES</b>
015	<b>of which: Exposures subject to SME-supporting factor</b> Only exposures which meet the requirements of Article 501 CRR shall be reported here.
020-060	<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>

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020	<p><b>On balance sheet items subject to credit risk</b></p> <p>Assets referred to in Article 24 of CRR not included in any other category.</p> <p>Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Free deliveries according to Article 379(1) of CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4(91) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if not reported in row 030.</p>
030	<p><b>Off balance sheet items subject to credit risk</b></p> <p>Off-balance sheet positions comprise those items listed in Annex I of CRR.</p> <p>Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4(91) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if they are considered as off-balance sheet items.</p>
040-060	<p><b>Exposures/Transactions subject to counterparty credit risk</b></p>
040	<p><b>Securities Financing Transactions</b></p> <p>Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basel Committee document 'The Application of Basel II to Trading Activities and the Treatment of Double Default Effects', includes: (i) Repurchase and reverse repurchase agreements defined in Article 4(82) of CRR as well as securities or commodities lending and borrowing transactions and (ii) margin lending transactions as defined in Article 272(3) of CRR.</p>

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	<p>Securities Financing Transactions, which are included in a Cross Product Netting and therefore reported in row 060, shall not be reported in this row.</p>
050	<p><b>Derivatives and Long Settlement Transactions</b> Derivatives comprise those contracts listed in Annex II of CRR. Derivatives and Long Settlement Transactions which are included in a Cross Product Netting and therefore reported in row 060 shall not be reported in this row.</p>
060	<p><b>From Contractual Cross Product Netting</b> See CR SA instructions</p>
070	<p><b>EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL</b> For exposures to corporates, institutions and Central governments and Central Banks see Article 142(1) point (6) and Article 170(1) point (c) of CRR. For retail exposures see Article 170(3) point (b) of CRR. For Exposures arising from purchased receivables see Article 166(6) of CRR. Exposures for dilution risk of purchased receivables shall not be reported by obligor grades or pools and shall be reported in row 180. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities. A master scale is not used. Instead, institutions shall determine the scale to be used themselves.</p>
080	<p><b>SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL</b> Article 153(5) of CRR. This only applies to the corporates, institutions and central governments and central banks exposure classes.</p>
090-150	<p><b>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:</b></p>
120	<p><b>Of which: In category 1</b> Article 153(5) table 1 of CRR.</p>
160	<p><b>ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE</b></p>



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170	<p><b>EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS</b>                  Exposures arising from free deliveries for which the alternative treatment referred to in Article 379(2) first subparagraph, last sentence of CRR is used or for which a 100 % risk weight is applied according to Article 379(2) last subparagraph of CRR. Unrated nth to default credit derivatives under Article 153(8) of CRR and any other exposure subject to risk weights not included in any other row shall be reported in this row.</p>
180	<p><b>DILUTION RISK: TOTAL PURCHASED RECEIVABLES</b>                  See Article 4(53) of CRR for a definition of dilution risk. For calculation of risk weight for dilution risk see Article 157(1) of CRR. According to Article 166(6) of CRR the exposure value of purchased receivables shall be the outstanding amount minus the risk weighted exposure amounts for dilution risk prior to credit risk mitigation.</p>

3.3.4. C 08.02 — Credit and counterparty credit risks and free deliveries: IRB approach to capital requirements (breakdown by obligor grades or pools (CR IRB 2 template))

Column	Instructions
005	<p><b>Obligor grade (row identifier)</b>                      This is a row identifier and shall be unique for each row on a particular sheet of the table. It shall follow the numerical order 1, 2, 3, etc.</p>
010-300	<p>Instructions for each of these columns are the same as for the corresponding numbered columns in table CR IRB 1.</p>
Row	Instructions
010-001 – 010-NNN	<p>Values reported in these rows must be in ordered from the lower to the higher according to the PD assigned to the obligor grade or pool. PD of obligors in default shall be 100 %. Exposures subject to the alternative treatment for real estate collateral</p>

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	only available when not using own estimates for the LGD) shall not be assigned according to the PD of the obligor and not reported in this template.
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#### 3.4. CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: INFORMATION WITH GEOGRAPHICAL BREAKDOWN

79. All institutions shall submit information aggregated at a total level. Additionally, institutions fulfilling the threshold set in Article 5 (a) (4) of this Regulation shall submit information broken down by country regarding the domestic country as well as any non-domestic country. The threshold is only applicable to Table 1 and Table 2. Exposures to supranational organisations shall be assigned to the geographical area ‘other countries’.

80. The term ‘residence of the obligor’ refers to the country of incorporation of the obligor. This concept can be applied on an immediate-obligor basis and on an ultimate-risk basis. Hence, CRM techniques with substitution effects can change the allocation of an exposure to a country. Exposures to supranational organisations shall not be assigned to the country of residence of the institution but to the geographical area ‘Other countries’ irrespective of the exposure class where the exposure to supranational organisations is assigned.

81. Data regarding ‘original exposure pre conversion factors’ shall be reported referring to the country of residence of the immediate obligor. Data regarding ‘exposure value’ and ‘Risk weighted exposure amounts’ shall be reported as of the country of residence of the ultimate obligor.

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

###### 3.4.1.1. Instructions concerning specific positions

<b>Columns</b>	
010	<b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b> Same definition as for column 010 of CR SA template
020	<b>Defaulted exposures</b> Original exposure pre conversion factors for those exposures which have been classified as ‘exposures in default’ and for defaulted exposures assigned to the exposure classes ‘exposures associated with particularly high risk’ or ‘equity exposures’. This ‘memorandum item’ provides additional information about the obligor structure of defaulted exposures. Exposures classified as ‘exposures in default’ in accordance with Article 112 point (j) CRR shall be reported where the obligors would have been reported if those exposures were not assigned to the exposure classes ‘exposures in default’.

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	<p>– hence does not affect the calculation of risk weighted exposure amounts of exposure classes ‘exposures in default’, ‘exposures associated with particularly high risk’ or ‘equity exposures’ according to Article 112 points (j), (k) respectively (p) of CRR.</p>
040	<p><b>Observed new defaults for the period</b>                  The amount of original exposures which have moved into exposure class ‘Exposures in default’ during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.</p>
050	<p><b>General credit risk adjustments</b>                  Credit risk adjustments according to Article 110 of CRR.                  This item shall include the general credit risk adjustments that are eligible for inclusion in T2 capital, before the application of the cap referred to in Article 62 (c) of CRR.                  The amount to be reported shall be gross of tax effects.</p>
055	<p><b>Specific credit risk adjustments</b>                  Credit risk adjustments according to Article 110 of CRR.</p>
060	<p><b>Write-offs</b>                  Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].</p>
070	<p><b>Credit risk adjustments/write-offs for observed new defaults</b>                  Sum of credit risk adjustments and write-offs for those exposures which were classified as ‘defaulted exposures’ during the 3-month period since the last data submission.</p>
075	<p><b>Exposure value</b>                  Same definition as for column 200 of CR SA template</p>
080	<p><b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b>                  Same definition as for column 215 of CR SA template</p>

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	<b>RISK WEIGHTED EXPOSURE</b> <b>AMOUNT AFTER SME-SUPPORTING FACTOR</b> Same definition as for column 220 of CR SA template
Rows	
010	<b>Central governments or central banks</b> Article 112 point (a) of CRR.
020	<b>Regional governments or local authorities</b> Article 112 point (b) of CRR.
030	<b>Public sector entities</b> Article 112 point (c) of CRR.
040	<b>Multilateral developments banks</b> Article 112 point (d) of CRR.
050	<b>International organisations</b> Article 112 point (e) of CRR.
060	<b>Institutions</b> Article 112 point (f) of CRR.
070	<b>Corporates</b> Article 112 point (g) of CRR.
075	<b>of which: SME</b> Same definition as for row 020 of CR SA template
080	<b>Retail</b> Article 112 point (h) of CRR.
085	<b>of which: SME</b> Same definition as for row 020 of CR SA template
090	<b>Secured by mortgages on immovable property</b> Article 112 point (i) of CRR.
095	<b>of which: SME</b> Same definition as for row 020 of CR SA template
100	<b>Exposures in default</b> Article 112 point (j) of CRR.
110	<b>Items associated with particularly high risk</b> Article 112 point (k) of CRR.
120	<b>Covered bonds</b> Article 112 point (l) of CRR.
130	<b>Claims on institutions and corporates with a short-term credit assessment</b>

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140	<b>Collective investments undertakings (CIU)</b> Article 112 point (o) of CRR.
150	<b>Equity exposures</b> Article 112 point (p) of CRR.
160	<b>Other exposures</b> Article 112 point (q) of CRR.
170	<b>Total exposures</b>

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

#### 3.4.2.1. Instructions concerning specific positions

Columns	
010	<b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b> Same definition as for column 020 of CR IRB template
030	<b>Of which defaulted</b> Original exposure value for those exposures which have been classified as 'defaulted exposures' according to CRR article 178.
040	<b>Observed new defaults for the period</b> The amount of original exposures which have moved into exposure class 'Exposures in default' during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.
050	<b>General credit risk adjustments</b> Credit risk adjustments according to Article 110 of CRR.
055	<b>Specific credit risk adjustments</b> Credit risk adjustments according to Article 110 of CRR.
060	<b>Write-offs</b> Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].
070	<b>Credit risk adjustments/write-offs for observed new defaults</b>

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	Sum of credit risk adjustments and write-offs for those exposures which were classified as 'defaulted exposures' during the 3-month period since the last data submission.
080	<b>INTERNAL RATING SYSTEM/PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</b> Same definition as for column 010 of CR IRB template
090	<b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b> Same definition as for columns 230 and 240 of CR IRB template: the exposure weighted average LGD (%) shall refer to all exposures, including exposures to large financial sector entities and unregulated financial entities. Provisions laid down in Article 181(1) point (h) of CRR shall apply. Data shall not be reported for specialized lending exposures referred to in Article 153(5).
100	<b>Of which: defaulted</b> Exposure weighted LGD for those exposures which have been classified as 'defaulted exposures' according to Article 178 of CRR.
105	<b>Exposure value</b> Same definition as for column 110 of CR IRB template.
110	<b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b> Same definition as for column 255 of CR IRB template
120	<b>Of which defaulted</b> Risk weighted exposure amount for those exposures which have been classified as 'defaulted exposures' according to Article 178 of CRR.
125	<b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR</b> Same definition as for column 260 of CR IRB template
130	<b>EXPECTED LOSS AMOUNT</b> Same definition as for column 280 of CR IRB template
<b>Rows</b>	

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	<b>Central banks and central governments</b> (Article 147(2)(a) CRR)
020	<b>Institutions</b> (Article 147(2) point (b) CRR)
030	<b>Corporates</b> (All corporates according to Article 147(2) point (c).)
042	<b>Of which: Specialized lending (excl. SL subject to slotting criteria)</b> (Article 147(8) a CRR) Data shall not be reported for specialized lending exposures referred to in Article 153(5).
045	<b>Of which: Specialized lending subject to slotting criteria</b> Articles 147(8) lit. a and 153(5) CRR
050	<b>Of which: SME</b> (Article 147(2) point (c) CRR)
060	<b>Retail</b> All Retail exposures according to Article 147(2) point (d)
070	<b>Retail – Secured by real estate property</b> Exposures reflecting Article 147(2) point (d) CRR which are secured by real estate.
080	<b>SME</b> Retail exposures reflecting Article 147(2) point (d) in conjunction with Article 153(3) CRR which are secured by real estate.
090	<b>non-SME</b> Retail exposures reflecting Article 147(2) point (d) CRR which are secured by real estate.
100	<b>Retail – Qualifying revolving</b> (Article 147(2) point (d) in conjunction with Article 154(4) CRR).
110	<b>Other Retail</b> Other retail exposures according to Article 147(2) point (d) not reported in rows 070 - 100.
120	<b>SME</b> Other retail exposures reflecting Article 147(2) point (d) in conjunction with Article 153(3) CRR.
130	<b>non-SME</b>

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	147(2) point (d) CRR.
140	<b>Equity</b> Equity exposures reflecting Article 147(2) point (e) CRR.
150	<b>Total exposures</b>

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

#### 3.4.3.1. General remarks

82. This table aims at receiving more information regarding the elements of the institution-specific countercyclical capital buffer. The information required refers to the own funds requirements determined in accordance with Part Three, Title II and Title IV of CRR and the geographical location for credit exposures, securitisation exposures and trading book exposures relevant for the calculation of the institution specific countercyclical capital buffer (CCB) in accordance with Article 140 CRD (relevant credit exposures).
83. Information in template C 09.04 shall be reported for the ‘Total’ of relevant credit exposures across all jurisdictions where these exposures are located and individually for each of the jurisdictions in which relevant credit exposures are located. The total figures as well as the information of each jurisdiction shall be reported in a separate dimension.
84. The threshold set in Article 5 (a) (4) of this Regulation shall not apply for the reporting of this breakdown.
85. In order to determine the geographical location, the exposures are allocated on an immediate obligor basis as provided for in Commission Delegated Regulation (EU) No 1152/2014 of 4 June 2014 with regard to regulatory technical standards on the identification of the geographical location of the relevant credit exposures for calculating institution-specific countercyclical capital buffer rates. Therefore CRM techniques do not change the allocation of an exposure to its geographical location for the purpose of reporting information set out in this template.

#### 3.4.3.2. Instructions concerning specific positions

Columns	
010	<b>Amount</b> The value of the relevant credit exposures and their associated own-funds requirements determined in accordance with the instructions for the respective row.
020	<b>Percentage</b>
030	<b>Qualitative Information</b> This information shall only be reported for the country of residence of the institution (the jurisdiction corresponding to its



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	countries. Institutions shall report either {y} or {n} in accordance with the instructions for the relevant row.
<b>Rows</b>	
010-020	<b>Relevant credit exposures – Credit risk</b> Relevant credit exposures defined in accordance with Article 140(4)(a) CRD.
010	<b>Exposure value under the Standardised Approach</b> Exposure value determined in accordance with Article 111 CRR for relevant credit exposures defined in accordance with Article 140(4)(a) CRD. The exposure value of securitisation positions in the banking book under the Standardised Approach shall be excluded from this row and reported in row 050.
020	<b>Exposure value under the IRB Approach</b> Exposure value determined in accordance with Article 166 CRR for relevant credit exposures defined in accordance with Article 140(4)(a) CRD. The exposure value of securitisation positions in the banking book under the IRB Approach shall be excluded from this row and reported in row 060
030-040	<b>Relevant credit exposures – Market risk</b> Relevant credit exposures defined in accordance with Article 140(4)(b) CRD.
030	<b>Sum of long and short positions of trading book exposures for standardised approaches</b> Sum of net long and net short positions according to Article 327 CRR of relevant credit exposures defined in accordance with Article 140(4)(b) CRD under Part Three, Title IV, Chapter 2 CRR: <ul style="list-style-type: none"> <li>— exposures to debt instruments other than securitisation,</li> <li>— exposures to securitisation positions in the trading book,</li> <li>— exposures to correlation trading portfolios,</li> <li>— exposures to equity securities, and</li> <li>— exposures to CIUs if capital requirements are calculated according to Article 348 CRR.</li> </ul>

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040	<p><b>Value of trading book exposures under internal model approaches</b></p> <p>For relevant credit exposures defined in accordance with Article 140(4)(b) CRD under Part Three, Title IV, Chapter 2 and Chapter 5 CRR, the sum of the following shall be reported:</p> <ul style="list-style-type: none"> <li>— Fair value of non-derivative positions, that represent relevant credit exposures as defined in Article 140(4)(b) CRD, determined in accordance with Article 104 CRR.</li> <li>— Notional value of derivatives, that represent relevant credit exposures as defined in accordance with Article 140(4)(b) CRD.</li> </ul>
050-060	<p><b>Relevant credit exposures – Securitisation positions in the banking book</b></p> <p>Relevant credit exposures defined in accordance with Article 140(4)(c) CRD.</p>
050	<p><b>Exposure value of securitisation positions in the banking book under the Standardised Approach</b></p> <p>Exposure value determined in accordance with Article 246 CRR for relevant credit exposures defined in accordance with Article 140(4)(c) CRD.</p>
060	<p><b>Exposure value of securitisation positions in the banking book under the IRB Approach</b></p> <p>Exposure value determined in accordance with Article 246 CRR for relevant credit exposures defined in accordance with Article 140(4)(c) CRD.</p>
070-110	<p><b>Own funds requirements and weights</b></p>
070	<p><b>Total own funds requirements for CCB</b></p> <p>The sum of rows 080, 090 and 100.</p>
080	<p><b>Own funds requirements for relevant credit exposures – Credit risk</b></p> <p>Own funds requirements determined in accordance with Part Three, Title II, Chapter 1 to 4 and Chapter 6 CRR for relevant credit exposures, defined in accordance with Article 140(4)(a) of CRD, in the country in question.</p> <p>Own fund requirements for securitisation positions in the banking book shall be</p>

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	<p>100.          The own-funds requirements are 8 % of the risk-weighted exposure amount determined according to the provisions of Part Three, Title II, Chapter 1 to 4 and Chapter 6 of CRR.</p>
090	<p><b>Own funds requirements for relevant credit exposures – Market risk</b>          Own funds requirements determined in accordance with Part Three, Title IV, Chapter 2 of CRR for specific risk, or in accordance with Part Three, Title IV, Chapter 5 of CRR for incremental default and migration risk for relevant credit exposures, defined in accordance with Article 140(4)(b) of CRD, in the country in question.          The own funds requirements for relevant credit exposures under the market risk framework include, among others, the own fund requirements for securitisation positions under Part Three, Title IV, Chapter 2 CRR and the own funds requirements for exposures to Collective Investment Undertakings determined in accordance with Article 348 CRR.</p>
100	<p><b>Own funds requirements for relevant credit exposures – Securitisation positions in the banking book</b>          Own funds requirements determined in accordance with Part Three, Title II, Chapter 5 CRR for relevant credit exposures defined in accordance with Article 140(4)(c) CRD in the country in question.          The own-funds requirements are 8 % of the risk-weighted exposure amount determined according to the provisions of Part Three, Title II, Chapter 5 CRR.</p>
110	<p><b>Own funds requirements weights</b>          The weight applied to the countercyclical buffer rate in each country is calculated as a ratio of own fund requirements, determined as follows:</p> <ol style="list-style-type: none"> <li>1. Numerator: The total own funds requirements that relates to the relevant credit exposures in the country in question [r070; c010 country sheet],</li> <li>2. Denominator: The total own funds requirements that relate to all credit exposures relevant for the</li> </ol>

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	<p>buffer in accordance with Article 140(4) of CRD [r070; c010; 'Total'].</p> <p>Information on the Own fund requirements weights shall not be reported for the 'Total' of all countries.</p>
120-140	<b>Countercyclical buffer rates</b>
120	<p><b>Countercyclical capital buffer rate set by the Designated Authority</b></p> <p>Countercyclical capital buffer rate set for the country in question by the Designated Authority of that country in accordance with Article 136, 137, 138 and 139 CRD. This row shall be left empty when no countercyclical buffer rate was set for the country in question by the Designated Authority of that country. Countercyclical capital buffer rates that were set by the Designated Authority, but are not yet applicable in the country in question at the reporting reference date shall not be reported. Information on the Countercyclical capital buffer rate set by the Designated Authority shall not be reported for the 'Total' of all countries.</p>
130	<p><b>Countercyclical capital buffer rate applicable for the country of the institution</b></p> <p>Countercyclical capital buffer rate applicable for the country in question which was set by the Designated Authority of the country of residence of the institution, in accordance with Article 137, 138, 139 and Article 140(1), (2) and (3) CRD. Countercyclical capital buffer rates that are not yet applicable at the reporting reference date shall not be reported. Information on the Countercyclical capital buffer rate applicable in the country of the institution shall not be reported for the 'Total' of all countries.</p>
140	<p><b>Institution-specific countercyclical capital buffer rate</b></p> <p>Institution-specific countercyclical capital buffer rate, determined in accordance with Article 140(1) CRD. The institution-specific countercyclical capital buffer rate is calculated as the weighted average of the countercyclical</p>

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	<p>where the relevant credit exposures of the institution are located or are applied for the purposes of Article 140 by virtue of Article 139(2) or (3) CRD. The relevant countercyclical buffer rate is reported in [r120; c020; country sheet], or [r130; c020; country sheet] as applicable. The weight applied to the countercyclical buffer rate in each country is the share of own funds requirements in total own funds requirements, and is reported in [r110; c020; country sheet]. Information on the institution-specific countercyclical capital buffer rate shall only be reported for the 'Total' of all countries and not for each country separately.</p>
150 - 160	<p><b>Use of the 2 % threshold</b></p>
150	<p><b>Use of 2 % threshold for general credit exposure</b>                  In accordance with Article 2(5)(b) of Commission Delegated Regulation (EU) No 1152/2014, foreign general credit risk exposures, whose aggregate does not exceed 2 % of the aggregate of the general credit, trading book and securitisation exposures of that institution, may be allocated to the institutions' home Member State. The aggregate of the general credit, trading book and securitisation exposures is calculated by excluding the general credit exposures located in accordance with Article 2(5) point (a) and Article 2(4) of Commission Delegated Regulation (EU) No 1152/2014. If the institution makes use of this derogation, it shall indicate 'y' in the table for the jurisdiction corresponding to its home Member State and for the 'Total' of all countries. If an institution does not make use of this derogation, it shall indicate 'n' in the respective cell.</p>
160	<p><b>Use of 2 % threshold for trading book exposure</b>                  In accordance with Article 3(3) of Commission Delegated Regulation (EU) No 1152/2014, institutions may allocate trading book exposures to their home Member State, if the total trading book exposures do not exceed 2 % of their total general credit, trading book and securitisation exposures.</p>

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	<p>derogation, it shall indicate 'y' in the table for the jurisdiction corresponding to its home Member State and for the 'Total' of all countries.          If an institution does not make use of this derogation, it shall indicate 'n' in the respective cell.</p>
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### 3.5. C 10.01 AND C 10.02 – EQUITY EXPOSURES UNDER THE INTERNAL RATINGS BASED APPROACH (CR EQU IRB 1 AND CR EQU IRB 2)

#### 3.5.1. General remarks

86. The CR EQU IRB template consists of two templates: CR EQU IRB 1 provides a general overview of IRB exposures of the equity exposure class and the different methods to calculate total risk exposure amounts. CR EQU IRB 2 provides a breakdown of total exposures assigned to obligor grades in the context of the PD/LGD approach. 'CR EQU IRB' refers to both 'CR EQU IRB 1' and 'CR EQU IRB 2' templates, as applicable, in the following instructions.

87. The CR EQU IRB template provides information on the calculation of risk weighted exposure amounts for credit risk (Article 92(3) point (a) of CRR) according to the IRB method (Part Three, Title II, Chapter 3 of CRR) for equity exposures referred to in Article 147(2) point (e) of CRR.

88. According to Article 147(6) of CRR, the following exposures shall be assigned to the equity exposure class:

- (a) non-debt exposures conveying a subordinated, residual claim on the assets or income of the issuer; or
- (b) debt exposures and other securities, partnerships, derivatives, or other vehicles, the economic substance of which is similar to the exposures specified in point (a).

89. Collective investment undertakings treated according to the simple risk weight approach as referred to in Article 152 of CRR shall also be reported in the CR EQU IRB template.

90. In accordance with Article 151(1) of CRR, institutions shall provide the CR EQU IRB template when applying one of the three approaches referred to in Article 155 of CRR:

- the Simple Risk Weight approach,
- the PD/LGD approach, or
- the Internal Models approach.

Moreover, institutions applying the IRB approach shall also report in the CR EQU IRB template risk-weighted exposure amounts for those equity exposures which attract a fixed risk-weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk standardised approach (e.g. equity exposures attracting a risk-weight of 250 % in accordance with Article 48(4) of CRR, respectively a risk-weight of 370 % in accordance with Article 471(2) of CRR)).

91. The following equity claims shall not be reported in the CR EQU IRB template:

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- calculating own funds requirements for trading book positions according to Article 94 of CRR).
  - Equity exposures subject to the partial use of the standardised approach (Article 150 of CRR), including:
    - Grandfathered equity exposures according to Article 495(1) of CRR,
    - Equity exposures to entities whose credit obligations are assigned a 0 % risk weight under the Standardised Approach, including those publicly sponsored entities where a 0 % risk weight can be applied (Article 150(1) point (g) of CRR),
    - Equity exposures incurred under legislated programmes to promote specified sectors of the economy that provide significant subsidies for the investment to the institution and involve some form of government oversight and restrictions on the equity investments (Article 150(1) point (h) of CRR).
    - Equity exposures to ancillary services undertakings whose risk weighted exposure amounts may be calculated according to the treatment of ‘other non credit-obligation assets’ (in accordance with Article 155(1) of CRR).
    - Equity claims deducted from own funds in accordance with Articles 46 and 48 of CRR.
- 3.5.2. Instructions concerning specific positions (applicable to both CR EQU IRB 1 and CR EQU IRB 2)

<b>Columns</b>	
005	<p><b>OBLIGOR GRADE (ROW IDENTIFIER)</b></p> <p>The obligor grade is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc.</p>
010	<p><b>INTERNAL RATING ASSIGNED TO THE OBLIGOR GRADE (%) SYSTEM</b></p> <p>Institutions applying the PD/LGD approach report in column 010 the probability of default (PD) calculated in accordance with the provisions referred to in Article 165(1) of CRR.</p> <p>The PD assigned to the obligor grade or pool to be reported shall be in line with the minimum requirements as laid down in Part Three, Title II, Chapter 3, Section 6 of CRR. For each individual grade or pool, the PD assigned to that specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p> <p>For figures corresponding to an aggregation of obligor grades or pools (e.g. ‘total exposures’) the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. All exposures, including defaulted</p>

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	<p>exposures are to be considered for the purpose of the calculation of the exposure weighted average PD. For the calculation of the exposure-weighted average PD, the exposure value taking into account unfunded credit protection (column 060) shall be used for weighting purposes.</p>
020	<p><b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b> Institutions report in column 020 the original exposure value (pre conversion factors). According to the provisions laid down in Article 167 of CRR, the exposure value for equity exposures shall be the accounting value remaining after specific credit risk adjustments. The exposure value of off-balance sheet equity exposures shall be its nominal value after specific credit risk adjustments. Institutions also include in column 020 off balance sheet items referred to in Annex I of CRR assigned to the equity exposure class (e.g. 'the unpaid portion of partly-paid shares'). Institutions applying the Simple Risk Weight approach or the PD/LGD approach (as referred to in Article 165(1) also consider the offsetting provisions referred to in Article 155(2) of CRR.</p>
030-040	<p><b>CREDIT UNFUNDED CREDIT RISK PROTECTION GUARANTEES CREDIT MITIGATION TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b> Irrespective of the approach adopted for the calculation of risk weighted exposure amounts for equity exposures, institutions may recognize unfunded credit protection obtained on equity exposures (Article 155(2), (3) and (4) of CRR). Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in columns 030 and 040 the amount of unfunded credit protection under the form of guarantees (column 030) or credit derivatives (column 040) recognised in</p>



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	Three, Title II, Chapter 4 of CRR.
050	<p><b>CREDITSUBSTITUTION OF THE RISK EXPOSURE DUE TO CRM(-) MITIGATION OUTFLOWS (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>Institutions report in column 050 the part of the original exposure pre conversion factors covered by unfunded credit protection recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR.</p>
060	<p><b>EXPOSURE VALUE</b></p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in column 060 the exposure value taking into account substitution effects stemming from unfunded credit protection (Article 155(2) and (3), Article 167 of CRR).</p> <p>As a reminder, in the case of equity off-balance sheet exposures, the exposure value shall be the nominal value after specific credit risk adjustments (Article 167 of CRR).</p>
070	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b></p> <p>Institutions applying the PD/LGD approach report in column 070 of the CR EQU IRB 2 template the exposure weighted average of the LGDs assigned to the obligor grades or pools included in the aggregation; the same applies for row 020 of the CR EQU IRB template. The exposure value taking into account unfunded credit protection (column 060) shall be used for the calculation of the exposure-weighted average LGD. Institutions shall take into accounts the provisions laid down in Article 165(2) of CRR.</p>
080	<p><b>RISK WEIGHTED EXPOSURE AMOUNT</b></p> <p>Institutions report risk-weighted exposure amounts for equity exposures in column 080, calculated in accordance with the provisions laid down in Article 155 of CRR.</p>

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	<p>PD/LGD approach do not have sufficient information to use the definition of default set out in Article 178 of CRR, a scaling factor of 1.5 shall be assigned to the risk weights when calculating risk weighted exposure amounts (Article 155(3) of CRR). With regard to the input parameter M (Maturity) to the risk-weight function, the maturity assigned to equity exposures equals 5 years (Article 165(3) of CRR).</p>
090	<p><b>MEMORANDUM ITEM: EXPECTED LOSS AMOUNT</b> Institutions report in column 090 the expected loss amount for equity exposures calculated in accordance with Article 158(4), (7), (8) and (9) of CRR.</p>

92. In accordance with Article 155 of CRR, institutions may employ different approaches (Simple Risk Weight approach, PD/LGD approach or Internal Models approach) to different portfolios when they use these different approaches internally. Institutions shall also report in the CR EQU IRB 1 template risk-weighted exposure amounts for those equity exposures which attract a fixed risk-weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk Standardised approach).

<b>Rows</b>	
CR EQU IRB 1 — row 020,	<p><b>PD/LGD APPROACH: TOTAL</b> Institutions applying the PD/LGD approach (Article 155(3) of CRR) shall report the required information in row 020 of the CR EQU IRB 1 template.</p>
CR EQU IRB 1 — rows 050- 090	<p><b>SIMPLE BREAKDOWN OF TOTAL RISK EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:</b> Institutions applying the Simple Risk Weight approach (Article 155(2) of CRR) shall report the required information according to the characteristics of the underlying exposures in rows 050 to 090.</p>
CR EQU IRB 1 — row 100	<p><b>INTERNAL MODELS APPROACH</b> Institutions applying the Internal Models approach (Article 155(4) of CRR) shall report the required information in row 100.</p>
CR EQU IRB 1 — row 110	<p><b>EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS</b></p>

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	<p>institutions applying the IRB approach shall report risk weighted exposure amounts for those equity exposures which attract a fixed risk weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk standardised approach). As an example,</p> <ul style="list-style-type: none"> <li>— the risk weighted exposure amount of equity positions in financial sector entities treated in accordance with Article 48(4) of CRR, as well as</li> <li>— equity positions risk-weighted with 370 % in accordance with Article 471(2) CRR</li> </ul> <p>shall be reported in row 110.</p>
<p>CR EQU IRB 2</p>	<p><b>BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:</b>                  Institutions applying the PD/LGD approach (Article 155(3) of CRR) shall report the required information in the CR EQU IRB 2 template.                  In case where institutions using the PD/LGD approach apply a unique rating system or are able to report according to an internal master scale, they report in CR EQU IRB 2 the rating grades or pools associated to this unique rating system/masterscale. In any other case, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades or pools of the different rating systems shall be pooled together and ordered from the lower PD assigned to each obligor grade or pool to the higher.</p>

3.6. C 11.00 – SETTLEMENT/DELIVERY RISK (CR SETT)

3.6.1. General remarks

- 93. This template requests information on both trading and non-trading book transactions which are unsettled after their due delivery dates, and their corresponding own funds requirements for settlement risk according to Articles 92(3) point (c) ii) and 378 of CRR.
- 94. Institutions report in the CR SETT template information on the settlement/delivery risk in connection with debt instruments, equities, foreign currencies and commodities held in their trading or non-trading book.
- 95. According to Article 378 of CRR, repurchase transactions, securities or commodities lending and securities or commodities borrowing in connection with debt instruments,

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risk. Note however that, derivatives and long settlement transactions unsettled after their due delivery dates are nevertheless subject to own funds requirements for settlement/delivery risk as determined in Article 378 of CRR.

96. In the case of unsettled transactions after the due delivery date, institutions calculate the price difference to which they are exposed. This is the difference between the agreed settlement price for the debt instrument, equity, foreign currency or commodity in question and its current market value, where the difference could involve a loss for the institution.
97. Institutions multiply this difference by the appropriate factor of Table 1 of Article 378 of CRR to determine the corresponding own funds requirements.
98. According to Article 92(4) Point (b), the own funds requirements for settlement/delivery risk shall be multiplied by 12.5 to calculate the risk exposure amount.
99. Note that own funds requirements for free deliveries as laid down in Article 379 of CRR are not within the scope of the CR SETT template; the latter shall be reported in the credit risk templates (CR SA, CR IRB).
- 3.6.2. Instructions concerning specific positions

<b>Columns</b>	
010	<p><b>UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE</b></p> <p>In accordance with Article 378 of CRR, institutions report in this column 010 the unsettled transactions after their due delivery date at the respective agreed settlement prices.</p> <p>All unsettled transactions shall be included in this column 010, irrespective of whether or not they are at a gain or at a loss after the due settlement date.</p>
020	<p><b>PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS</b></p> <p>In accordance with Article 378 of CRR, institutions report in column 020 the price difference between the agreed settlement price and its current market value for the debt instrument, equity, foreign currency or commodity in question, where the difference could involve a loss for the institution.</p> <p>Only unsettled transactions at a loss after the due settlement date shall be reported in column 020</p>
030	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>Institutions report in column 030 the own funds requirements calculated in accordance with Article 378 of CRR.</p>

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	<b>TOTAL SETTLEMENT RISK</b> <b>EXPOSURE AMOUNT</b> In accordance with Article 92(4) point (b) of CRR, institutions multiply their own funds requirements reported in column 030 by 12.5 in order to obtain the settlement risk exposure amount.
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<b>Rows</b>	
010	<b>Total unsettled transactions in the Non-trading Book</b> Institutions report in row 010 aggregated information in relation with settlement/delivery risk for non-trading book positions (in accordance with Articles 92(3) point (c) ii) and 378 of CRR). Institutions report in 010/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices. Institutions report in 010/020 the aggregated information for price difference exposure due to unsettled transactions at a loss. Institutions report in 010/030 the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the 'price difference' reported in column 020 by the appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 of CRR).
020 to 060	<b>Transactions unsettled up to 4 days (Factor 0 %)</b> <b>Transactions unsettled between 5 and 15 days (Factor 8 %)</b> <b>Transactions unsettled between 16 and 30 days (Factor 50 %)</b> <b>Transactions unsettled between 31 and 45 days (Factor 75 %)</b> <b>Transactions unsettled for 46 days or more (Factor 100 %)</b> Institutions report the information in relation with settlement/delivery risk for non-trading book positions according to the categories referred to in Table 1 of Article 378 of CRR in rows 020 to 060. No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.

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No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on [www.legislation.gov.uk](http://www.legislation.gov.uk). Details of relevant amending instruments can be found on their websites. (See end of Document for details)

070	<p><b>Total unsettled transactions in the Trading Book</b></p> <p>Institutions report in row 070 aggregated information in relation with settlement/delivery risk for trading book positions (in accordance with Articles 92(3) point (c) ii) and 378 of CRR).</p> <p>Institutions report in 070/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions report in 070/020 the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions report in 070/030 the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the 'price difference' reported in column 020 by an appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 of CRR).</p>
080 to 120	<p><b>Transactions unsettled between 5 and 15 days (Factor up to 8 %)</b></p> <p><b>Transactions unsettled 4 days between 16 and 30 days (Factor 50 %)</b></p> <p><b>Transactions unsettled 0 % between 31 and 45 days (Factor 75 %)</b></p> <p><b>Transactions unsettled for 46 days or more (Factor 100 %)</b></p> <p>Institutions report the information in relation with settlement/delivery risk for trading book positions according to the categories referred to in Table 1 of Article 378 of CRR in rows 080 to 120.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>

3.7. C 12.00 – CREDIT RISK: SECURITISATION — STANDARDISED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC SA)

3.7.1. General remarks

100. The information in this template shall be submitted with regard to all securitisations for which a significant risk transfer is recognised and in which the reporting institution is involved in a securitisation treated under the Standardised Approach. On reporting reference dates that are after 1 January 2019, securitisations the risk weighted exposure amount of which is determined based on the revised securitisation framework shall

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reference dates that are after 1 January 2019, securitisation positions, which are subject to a 1 250 % risk weight in accordance with the revised securitisation framework and which are deducted from CET1 in accordance with Article 36(1) point (k) (ii) of CRR, shall not be reported in this template, but only in template C 01.00.

- 100a. For the purposes of this template, all references to the Articles of Part Three, Title II, chapter 5 of CRR shall be read as references to CRR in the version applicable on 31 December 2018.
  - 100b. The information to be reported is contingent on the role of the institution in the context of a securitisation. As such, specific reporting items are applicable for originators, sponsors and investors.
  - 101. The CR SEC SA template gathers joint information on both traditional and synthetic securitisations held in the banking book, as defined in Article 242(10) and (11) of CRR, respectively.
- 3.7.2. Instructions concerning specific positions

ANNEX II Table 29: rows 1 - 36

- 102. The CR SEC SA template is divided into three major blocks of rows which gather data on the originated/sponsored/retained or purchased exposures by originators, investors and sponsors. For each of them, the information is broken down by on-balance sheet items and off-balance sheet items and derivatives as well as by securitisations and re-securitisations.
- 103. Positions treated according to the ratings based method and unrated positions (exposures at reporting date) shall also be broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

<b>Rows</b>	
010	<b>TOTAL EXPOSURES</b> Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.
020	<b>OF WHICH: RE-SECURITISATIONS</b> Total amount of outstanding re-securitisations according to definitions in Article 4(1)(63) and (64) of CRR.
030	<b>ORIGINATOR: TOTAL EXPOSURES</b> This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4(1)(13) of CRR.

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040-060	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>Article 246(1) point (a) of CRR states that for those institutions which calculate risk-weighted exposure amounts under the Standardised Approach, the exposure value of an on-balance sheet securitisation position shall be its accounting value after application of specific credit risk adjustments. On-balance sheet items are broken down by securitisations (row 050) and re-securitisations (row 060).</p>
070-090	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100 % conversion figure unless otherwise specified. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR. For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount. For interest rate and currency swaps they shall provide the exposure value (according to Article 246(1) of CRR) as specified in the CR SA Total template. Off-balance sheet items and derivatives are broken down by securitisations (row 080) and re-securitisations (row 090) as in Article 251 Table 1 of CRR.</p>
100	<p><b>EARLY AMORTISATION</b></p> <p>This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 242(13) and (14) of CRR.</p>
110	<p><b>INVESTOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor.</p>



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	<p>CR does not provide an explicit definition for investor. Therefore, in this context it shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
120-140	<p><b>ON-BALANCE SHEET ITEMS</b>                  The same criteria of classification among securitisations and re-securitisations used for on-balance sheet items for originators shall be applied here.</p>
150-170	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b>                  The same criteria of classification among securitisations and re-securitisations used for off-balance sheet items and derivatives for originators shall be applied here.</p>
180	<p><b>SPONSOR: TOTAL EXPOSURES</b>                  This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows the information regarding its own securitised assets.</p>
190-210	<p><b>ON-BALANCE SHEET ITEMS</b>                  The same criteria of classification among securitisations and re-securitisations used for on-balance sheet items for originators shall be applied here.</p>
220-240	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b>                  The same criteria of classification among securitisations and re-securitisations used for off-balance sheet items and derivatives for originators shall be applied here.</p>
250-290	<p><b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION</b>                  These rows gather information on outstanding positions treated according to the ratings based method and unrated positions (at reporting date) according to credit quality steps (envisaged for the SA in Article 251 (Table 1) of CRR) applied at origination date (inception). In the absence of this information, the earliest CQS-equivalent data available shall be reported.</p>

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These rows are only to be reported in columns 190, 210 to 270 and columns 330 to 340.

### 3.8. C 13.00 — CREDIT RISK – SECURITISATIONS: INTERNAL RATINGS BASED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC IRB)

#### 3.8.1. General remarks

104. The information in this template is required for all securitisations for which a significant risk transfer is recognised and in which the reporting institution is involved in a securitisation treated under the Internal Ratings Based Approach. On reporting reference dates that are after 1 January 2019, securitisations the risk weighted exposure amounts of which is determined based on the revised securitisation framework shall not be reported in this template, but only template C 02.00. Equally, on reporting reference dates that are after 1 January 2019, securitisation positions, which are subject to a 1 250 % risk weight in accordance with the revised securitisation framework and which are deducted from CET1 in accordance with Article 36(1) point (k) (ii) of CRR, shall not be reported in this template, but only in template C 01.00.

104a. For the purposes of this template, all references to the Articles of Part Three, Title II, chapter 5 of CRR shall be read as references to CRR in the version applicable on 31 December 2018.

105. The information to be reported is contingent on the role of the institution as for the securitisation. As such, specific reporting items are applicable for originators, sponsors and investors.

106. The CR SEC IRB template has the same scope as the CR SEC SA, it gathers joint information on both traditional and synthetic securitisations held in the banking book.

#### 3.8.2. Instructions concerning specific positions

ANNEX II Table 31: rows 1 - 34

107. The CR SEC IRB template is divided into three major blocks of rows which gather data on the originated/sponsored/retained or purchased exposures by originators, investors and sponsors. For each of them, the information is broken down by on-balance sheet items and off-balance sheet items and derivatives, as well as by risk weight groupings of securitisations and re-securitisations.

108. Positions treated according to the ratings based method and unrated positions (exposures at reporting date) are also broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

#### Rows

010

#### TOTAL EXPOSURES

Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported

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	subsequent rows.
020	<b>OF WHICH: RE-SECURITISATIONS</b> Total amount of outstanding re-securitisations according to definitions in Article 4(1)(63) and (64) of CRR.
030	<b>ORIGINATOR: TOTAL EXPOSURES</b> This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4(1)(13) of CRR.
040-090	<b>ON-BALANCE SHEET ITEMS</b> Article 246(1) lit b) of CRR states that for those institutions which calculate risk-weighted exposure amounts under the IRB Approach, the exposure value of an on-balance sheet securitisation position shall be the accounting value without taking into account any credit risk adjustments made. On-balance sheet items are broken down according to risk weight groupings of securitisations (A-B-C), in rows 050-070, and re-securitisations (D-E), in rows 080-090, as stated in Article 261(1) Table 4 of CRR.
100-150	<b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b> These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100 % conversion factor unless otherwise specified. Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR. For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount.

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	<p>shall provide the exposure value (according to Article 246(1) of CRR) as specified in the CR SA Total template.</p> <p>Off-balance sheet items are broken down according to risk weight groupings of securitisations (A-B-C), in rows 110-130, and re-securitisations (D-E), in rows 140-150, as stated in Article 261(1) Table 4 of CRR.</p>
160	<p><b>EARLY AMORTISATION</b></p> <p>This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 242(13) and (14) of CRR.</p>
170	<p><b>INVESTOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor.</p> <p>CRR does not provide an explicit definition for investor. Therefore, in this context it shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
180-230	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for on-balance sheet items for originators shall be applied here.</p>
240-290	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.</p>
300	<p><b>SPONSOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4(1)(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets.</p>
310-360	<p><b>ON-BALANCE SHEET ITEMS</b></p>

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	<p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for on-balance sheet items and derivatives for originators shall be applied here.</p>
370-420	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b>          The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.</p>
430-540	<p><b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION</b>          These rows gather information on outstanding positions treated according to the ratings based method and unrated positions (at reporting date) according to credit quality steps (envisaged for the IRB in Article 261 Table 4 of CRR) applied at origination date (inception). In the absence of this information, the earliest CQS-equivalent data available shall be reported.          These rows are only to be reported for columns 170, 190 to 320 and columns 400 to 410.</p>

3.9. C 14.00 – DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)

3.9.1. General remarks

109. This template gathers information on a transaction basis (versus the aggregate information reported in CR SEC SA, CR SEC IRB, MKR SA SEC, MKR SA CTP, CA1 and CA2 templates) on all securitisations the reporting institution is involved in. The main features of each securitisation, such as the nature of the underlying pool and the own funds requirements shall be reported.
110. This template is to be reported for:
- Securitisations originated/sponsored by the reporting institution in case it holds at least one position in the securitisation. This means that, regardless of whether there has been a significant risk transfer or not, institutions shall report information on all the positions they hold (either in the banking book or trading book). Positions held include those positions retained due to Article 405 of CRR.
  - Securitisations originated/sponsored by the reporting institution during the year of report<sup>(1)</sup>, in case it holds no position.
  - Securitisations, the ultimate underlying of which are financial liabilities originally issued by the reporting institution and (partially) acquired by a securitisation vehicle. This underlying could include covered bonds or other liabilities and shall be identified as such in column 160.

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111. This template shall be reported by consolidated groups and stand-alone institutions<sup>(2)</sup> located in the same country where they are subject to own funds requirements. In case of securitisations involving more than one entity of the same consolidated group, the entity-by-entity detail breakdown shall be provided.
112. On account of Article 406(1) of CRR, which establishes that institutions investing in securitisation positions shall acquire a great deal of information on them in order to comply with due diligence requirements the reporting scope of the template is applied to a limited extent to investors. In particular, they shall report columns 010-040; 070-110; 160; 190; 290-400; 420-470.
113. Institutions playing the role of original lenders (not performing also the role of originators or sponsors in the same securitisation) shall generally report the template to the same extent as investors.

### 3.9.2. Instructions concerning specific positions

ANNEX II Table 33: rows 1 - 54

## 4. OPERATIONAL RISK TEMPLATES

### 4.1. C 16.00 – OPERATIONAL RISK (OPR)

#### 4.1.1. General Remarks

114. This template provides information on the calculation of own funds requirements according to Articles 312 to 324 of CRR for Operational Risk under the Basic Indicator Approach (BIA), the Standardised Approach (TSA), the Alternative Standardised Approach (ASA) and the Advanced Measurement Approaches (AMA). An institution cannot apply TSA and ASA for the business lines retail banking and commercial banking at the same time at solo level
115. Institutions using the BIA, TSA and/or ASA shall calculate their own funds requirement, based on the information at financial year end. When audited figures are not available, institutions may use business estimates. If audited figures are used, institutions shall report the audited figures which are expected to remain unchanged. Deviations from this ‘unchanged’ principle are possible, for instance if during that period the exceptional circumstances, such as recent acquisitions or disposals of entities or activities, are met.
116. If an institution can justify its competent authority that – due to exceptional circumstances such as a merger or a disposal of entities or activities – using a three year average to calculating the relevant indicator would lead to a biased estimation for the own funds requirement for operational risk,, the competent authority may permit the institution to modify the calculation in a way that would take into account such events. Also the competent authority may on its own initiative, require an institution to modify the calculation. Where an institution has been in operation for less than three years it may use forward looking business estimates in calculating the relevant indicator, provided that it starts using historical data as soon as they are available.

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117. ~~By columns, this template presents information, for the three most recent years, on~~  
 the amount of the relevant indicator of the banking activities subject to operational risk and on the amount of loans and advances (the latter only applicable in the case of ASA). Next, information on the amount of own funds requirement for operational risk is reported. If applicable, it must be detailed which part of this amount is due to an allocation mechanism. Regarding AMA, memorandum items are added to present a detail of the effect of the expected loss, diversification and mitigation techniques on own funds requirement for operational risk.
118. By rows, information is presented by method of calculation of the operational risk own funds requirement detailing business lines for TSA and ASA.
119. This template shall be submitted by all institutions subject to operational risk own funds requirement.
- 4.1.2. Instructions concerning specific positions

**Columns**

010-030	<p><b>RELEVANT INDICATOR</b></p> <p>Institutions using the relevant indicator to calculate the own funds requirement for operational risk (BIA, TSA and ASA) report relevant indicator for the respective years in columns 010 to 030. Moreover, in the case of a combined use of different approaches as referred in Article 314 of CRR, institutions also report, for information purposes, relevant indicator for the activities subject to AMA. It is also the case for all other AMA banks.</p> <p>Hereafter, the term ‘relevant indicator’ refers to ‘the sum of the elements’ at the end of the financial year as defined in Article 316 point 1, Table1 of CRR.</p> <p>If the institution has less than 3 years of data on ‘relevant indicator’ available, the available historical data (audited figures) shall be assigned by priority to the corresponding columns in the table. If, for instance, historical data for only one year is available, it shall be reported in column 030. If it seems reasonable, the forward looking estimates shall then be included in column 020 (estimate of next year) and column 010 (estimate of year +2).</p> <p>Furthermore if there are no historical data on ‘relevant indicator’ available the institution may use forward-looking business estimates.</p>
040-060	<p><b>LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)</b></p> <p>These columns shall be used to report the amounts of the loans and advances for</p>

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	<p>‘Retail banking’, as referred to in Article 319(1) point (b) of CRR. These amounts shall be used to calculate the alternative relevant indicator that leads to the own funds requirements corresponding to the activities subject to ASA (Article 319(1) point (a) of CRR).</p> <p>For the ‘commercial banking’ business line, securities held in the non-trading book shall also be included.</p>
070	<p><b>OWN FUND REQUIREMENT</b></p> <p>The own fund requirement is calculated according to the approach used, following Articles 312 to 324 of CRR The resulting amount is reported in column 070.</p>
071	<p><b>TOTAL OPERATIONAL RISK EXPOSURE AMOUNT</b></p> <p><b>Article 92(4) of CRR. Own funds requirements in column 070 multiplied by 12.5.</b></p>
080	<p><b>OF WHICH: DUE TO AN ALLOCATION MECHANISM</b></p> <p>Article 18(1) of CRR (related to the inclusion, in the application referred to in Article 312(2) of CRR) of the methodology used for allocating operational risk capital between the different entities of the group and of whether and how diversification effects are intended to be factored in the risk measurement system used by a EU parent credit institution and its subsidiaries or jointly by the subsidiaries of an EU parent financial holding company or EU parent mixed financial holding company.</p>
090-120	<p><b>AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE</b></p>
090	<p><b>OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES</b></p> <p>The own funds requirement reported in column 090 is the one of column 070 but calculated before taking into account the alleviation effects due to expected loss, diversification and risk mitigation techniques (see below).</p>
100	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO THE</b></p>



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	<p><b>EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES</b></p>
	<p>In column 100 the alleviation of own funds requirements due to expected loss captured in internal business practices (as referred to in Article 322(2) point (a) of CRR) is reported.</p>
<p>110</p>	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO DIVERSIFICATION</b></p> <p>The diversification effect in column 110 is the difference between the sum of own funds requirements calculated separately for each operational risk class (i.e. a ‘perfect dependence’ situation) and the diversified own funds requirement calculated by taking into account correlations and dependencies (i.e. assuming less than ‘perfect dependence’ between the risk classes). The ‘perfect dependence’ situation occurs in the ‘default case’, that is when the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is computed as the sum of the individual operational risk measures of the chosen risk classes. In this case the correlation between the risk classes is assumed of 100 % and the value in the column has to be set to zero. Conversely, when the institution computes an explicit correlations structure between risk classes, it has to include in this column the difference between the AMA capital as stemming from the ‘default case’ and that obtained after applying the correlations structure between the risk classes. The value reflects the ‘diversification capacity’ of the AMA model, that is the ability of the model to capture the not simultaneous occurrence of severe operational risk loss events. In the column 110 the amount by which the assumed correlation structure decreases the AMA capital relative to the assumption of 100 % correlation has to be reported.</p>
<p>120</p>	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)</b></p> <p>In column 120 the impact of insurance and other risk transfer mechanisms according to Article 323(1) to (5) of CRR is reported.</p>

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010	<p><b>BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</b> This row shall present the amounts corresponding to activities subject to the BIA to calculate the own funds requirement for operational risk (Articles 315 and 316 of CRR).</p>
020	<p><b>BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA)/ALTERNATIVE STANDARDISED (ASA) APPROACHES</b> The own funds requirement calculated according to the TSA and ASA (Articles 317 to 319 of CRR) shall be reported.</p>
030-100	<p><b>SUBJECT TO TSA</b> In the case of using the TSA, relevant indicator for each respective year shall be distributed in rows 030 to 100 amongst the business lines defined in Article 317, Table 2 of CRR. The mapping of activities into business lines shall follow the principles described in Article 318 of CRR.</p>
110-120	<p><b>SUBJECT TO ASA</b> Institutions using the ASA (Article 319 of CRR) shall report for the respective years the relevant indicator separately for each business line in the rows 030 to 050 and 080 to 100 and in the rows 110 and 120 for business lines 'Commercial banking' and 'Retail banking'. Rows 110 and 120 shall present the amount of relevant indicator of activities subject to ASA distinguishing between those corresponding to the business line 'Commercial banking' and those corresponding to the business line 'Retail banking' (Article 319 of CRR). There can be amounts for the rows corresponding to 'Commercial banking' and 'Retail banking' under the TSA (rows 060 and 070) as well as under the ASA rows 110 and 120 (e.g. if a subsidiary is subject to TSA whereas the parent entity is subject to ASA).</p>
130	<p><b>BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA</b> The relevant data for AMA institutions (Article 312 point 2 and Article 321 to 323 of CRR) shall be reported.</p>

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approaches as indicated in Article 314 of CRR, information on relevant indicator for activities subject to AMA shall be reported. It is also the case for all other AMA banks.

#### 4.2. OPERATIONAL RISK: DETAILED INFORMATION ON LOSSES IN THE LAST YEAR (OPR DETAILS)

##### 4.2.1. General Remarks

120. Template C 17.01 (OPR DETAILS 1) summarises the information on the gross losses and loss recoveries registered by an institution in the last year according to event types and business lines. Template C 17.02 (OPR DETAILS 2) provides detailed information on the largest loss events in the last year.
121. Operational risk losses that are related to credit risk and are subject to own funds requirements for credit risk (boundary credit-related operational risk events) are neither considered in template C 17.01 nor template C 17.02.
122. In case of a combined use of different approaches for the calculation of own funds requirements for operational risk according to Article 314 CRR, losses and recoveries registered by an institution shall be reported in C 17.01 and C 17.02 irrespective of the approach applied to calculate own funds requirements.
123. 'Gross loss' means a loss stemming from an operational risk event or event type — as referred to in Article 322(3)(b) of CRR — before recoveries of any type, without prejudice to 'rapidly recovered loss events' as defined below.
124. 'Recovery' means an independent occurrence related to the original operational risk loss that is separate in time, in which funds or inflows of economic benefits are received from first or third parties, such as insurers or other parties. Recoveries are broken down into recoveries from insurance and other risk transfer mechanisms and direct recoveries.
125. 'Rapidly recovered loss events' means operational risk events that lead to losses that are partly or fully recovered within five working days. In case of a rapidly recovered loss event, only the part of the loss that is not fully recovered (i.e. the loss net of the partial rapid recovery) shall be included into the gross loss definition. As a consequence, loss events that lead to losses that are fully recovered within five working days shall not be included into the gross loss definition, as well as into the OPR DETAILS reporting at all.
126. 'Date of accounting' means the date when a loss or reserve/provision was first recognized in the Profit and Loss statement, against an operational risk loss. This date logically follows the 'Date of occurrence' (i.e. the date when the operational risk event happened or first began) and the 'Date of discovery' (i.e. the date on which the institution became aware of the operational risk event).
127. Losses caused by a common operational risk event or by multiple events linked to an initial operational risk event generating events or losses ('root-event') are grouped. The grouped events shall be considered and reported as one event, and thus the related gross loss amounts respectively amounts of loss adjustments shall be summed up.

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128. The figures reported in June of the respective year are interim figures, while the final figures are reported in December. Therefore the figures in June have a six-month reference period (i.e. from 1 January to 30 June of the calendar year) while the figures in December have a twelve-month reference period (i.e. from 1 January to 31 December of the calendar year). Both for data reported as of June and December, 'previous reporting reference periods' means all reporting reference periods until and including the one ending at the preceding calendar year end.

129. In order to verify the conditions envisaged by Article 5 (b) (2) (b) (i) of this Regulation, the institutions shall use the latest statistics as available in the Supervisory Disclosure webpage of the EBA to get 'the sum of individual balance sheet totals of all institutions within the same Member State'. In order to verify the conditions envisaged by Article 5 (b) 2 (b) (iii), the gross domestic product at market prices as defined in point 8.89 of Annex A to Regulation (EU) No 549/2013 of the European Parliament and of the Council (ESA 2010) and published by Eurostat for the previous calendar year shall be used.

4.2.2. C 17.01: Operational risk losses and recoveries by business lines and event types in the last year (OPR DETAILS 1)

4.2.2.1. General Remarks

130. In template C 17.01, the information is presented by distributing the losses and recoveries above internal thresholds amongst business lines (as defined in Article 317, Table 2 of CRR including the additional business line 'Corporate items' as referred to in Article 322(3) point (b) CRR) and event types (as defined in Article 324 CRR), being possible that the losses corresponding to one event are distributed amongst several business lines.

131. Columns present the different event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold if there is more than one threshold.

132. Rows present the business lines, and within each business line, information on the number of events (new events), the gross loss amount (new events), the number of events subject to loss adjustments, the loss adjustments relating to previous reporting periods, the maximum single loss, the sum of the five largest losses and the total loss recoveries (direct loss recoveries as well as recoveries from insurance and other risk transfer mechanisms).

133. For the total business lines, data on the number of events and the gross loss amount is also required for certain ranges based on set thresholds, 10,000, 20,000, 100,000, and 1 000 000. The thresholds are set in Euro amounts and are included for comparability purposes of the reported losses among institutions; therefore they do not necessarily relate with the minimum loss thresholds used for the internal loss data collection, to be reported in another section of the template.

4.2.2.2. Instructions concerning specific positions

Columns	
0010-0070	EVENT TYPES

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	<p>Institutions report the losses in the respective columns 010 to 070 according to the event types as defined in Article 324 CRR. Institutions that calculate their own funds requirement according to BIA may report those losses for which the event type is not identified in column 080 only.</p>
0080	<p><b>TOTAL EVENT TYPES</b>                  In column 080, for each business line, institutions report the total ‘number of events (new events)’, the total of ‘gross loss amount (new events)’, the total ‘number of events subject to loss adjustments’, the total of ‘loss adjustments relating to previous reporting periods’, the ‘maximum single loss’, the ‘sum of the five largest losses’, the total of ‘total direct loss recovery’ and the total of ‘total recovery from insurance and other risk transfer mechanisms’.                  Provided that the institution has identified the event types for all losses, column 080 shows the simple aggregation of the number of loss events, the total gross loss amounts, the total loss recovery amounts and the ‘loss adjustments relating to previous reporting periods’ reported in columns 010 to 070. The ‘maximum single loss’ reported in column 080 is the maximum single loss within a business line and identical to the maximum of the ‘maximum single losses’ reported in columns 010 to 070, provided that the institution has identified the event types for all losses.                  For the sum of the five largest losses, in column 080 the sum of the five largest losses within one business line is reported.</p>
0090-0100	<p><b>MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION</b>                  Institutions report in the columns 090 and 100 the minimum loss thresholds they are using for the internal loss data collection in accordance with Article 322(3) point (c), last sentence CRR.                  If the institution applies only one threshold for in each business line, only the column 090 shall be filled in.                  In the case where there are different thresholds applied within the same regulatory business line, then the highest applicable threshold (column 100) shall be filled in as well.</p>

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0010-0880	<p><b>BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS</b></p> <p>For each business line as defined in Article 317(4), table 2 CRR, including the additional business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, and for each event type, the institution shall report, according to the internal thresholds the following information: number of events (new events), gross loss amount (new events), the number of events subject to loss adjustments, loss adjustments relating to previous reporting periods, maximum single loss, sum of the five largest losses, total direct loss recovery and the total recovery from insurance and other risk transfer mechanisms.</p> <p>For a loss event that affects more than one business line the 'gross loss amount' is distributed among all the affected business lines.</p> <p>Institutions that calculate their own funds requirement according to BIA can report those losses for which the business line is not identified in rows 910-980 only.</p>
0010, 0110, 0210, 0310, 0410, 0510, 0610, 0710, 0810	<p><b>Number of events (new events)</b></p> <p>The number of events is the number of operational risk events for which gross losses were accounted for within the reporting reference period.</p> <p>The number of events shall refer to 'new events', i.e. operational risk events</p> <ul style="list-style-type: none"> <li>(i) 'accounted for the first time' within the reporting reference period or</li> <li>(ii) 'accounted for the first time' within a previous reporting reference period, if the event had not been included in any previous supervisory report, e.g. because it was identified as operational risk event only in the current reporting reference period or because the accumulated loss attributable to that event (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference</li> </ul>

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	<p>collection threshold only in the current reporting reference period. 'New events' do not include operational risk events 'accounted for the first time' within a previous reporting reference period, which had been included already in previous supervisory reports.</p>
<p>0020, 0120, 0220, 0320, 0420, 0520, 0620, 0720, 0820</p>	<p><b>Gross loss amount (new events)</b>          The gross loss amount is the gross loss amounts pertinent to operational risk events (e.g. direct charges, provisions, settlements). All losses related to a single event which are accounted for within the reporting reference period are summed up and considered as the gross loss for that event for that reporting reference period.          The reported gross loss amount shall refer to 'new events' as defined in the row above. For events 'accounted for the first time' within a previous reporting reference period which had not been included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.          The amounts to be reported do not take into account obtained recoveries.</p>
<p>0030, 0130, 0230, 0330, 0430, 0530, 0630, 0730, 0830</p>	<p><b>Number of loss events subject to loss adjustments</b>          The number of loss events subject to loss adjustments is the number of operational risk events 'accounted for the first time' in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.          If more than one loss adjustment was made for an event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>
<p>0040, 0140, 0240, 0340, 0440, 0540, 0640, 0740, 0840</p>	<p><b>Loss adjustments relating to previous reporting periods</b>          Loss adjustments relating to previous reporting reference periods is the sum of the following elements (positive or negative):          (i) the gross loss amounts pertinent to positive loss adjustments made</p>

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	<p>period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events 'accounted for the first time' and reported in previous reporting reference periods;</p> <p>(ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk events 'accounted for the first time' and reported in previous reporting reference periods.</p> <p>If more than one loss adjustment was made for an event within the reporting reference period, the amounts of all those loss adjustments are summed up, taking into account the sign of the adjustments (positive, negative). This sum is considered as the loss adjustment for that event for that reporting reference period.</p> <p>If, due to a negative loss adjustment, the adjusted loss amount attributable to an event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported do not take into account obtained recoveries.</p>
<p>0050, 0150, 0250, 0350, 0450, 0550, 0650, 0750, 0850</p>	<p><b>Maximum single loss</b></p> <p>The Maximum single loss is the larger of</p> <p>(i) the largest gross loss amount related to an event reported for the first time within the reporting reference period and</p> <p>(ii) the largest positive loss adjustment amount (as defined above) related to an event reported for the first time within a previous reporting reference period.</p> <p>The amounts to be reported do not take into account obtained recoveries.</p>
<p>0060, 0160, 0260, 0360, 0460, 0560, 0660, 0760, 0860</p>	<p><b>Sum of the five largest losses</b></p>





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	<p>the internal threshold by event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of events by business lines since the events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, if an institution calculating its own funds requirements according to BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>In rows 911 – 914, the number of events with a gross loss amount within the ranges defined in the pertinent rows shall be reported. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line ‘Corporate items’ as referred to in Article 322(3) point (b) CRR respectively that it has identified the event types for all losses, the following shall apply for column 080:</p> <ul style="list-style-type: none"> <li>— The total number of events reported in rows 910 to 914 is equal to the horizontal aggregation of the number of events in the corresponding row, given that in those figures the events with impacts in different business lines shall have already been considered as one event.</li> <li>— The figure reported in column 080, row 910 shall not necessarily be equal to the vertical aggregation of the number of events which are included in column 080, given that one event can have an impact in different business lines simultaneously.</li> </ul>
0920-0924	<p><b>Gross loss amount (new events)</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line ‘Corporate items’ as referred to in Article 322(3) point (b) CRR, the gross loss amount (new events) reported in row 920 is the simple aggregation of the gross loss amounts of new events for each business line.</p> <p>In rows 921 – 924, the gross loss amount for events with a gross loss amount within the</p>

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	reported.
0930, 0935, 0936	<p><b>Number of loss events subject to loss adjustments</b></p> <p>In row 930, the total of the numbers of events subject to loss adjustments as defined for rows 030, 130, ..., 830 shall be reported. This figure may be lower than the aggregation of the number of events subject to loss adjustments by business lines since events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, if an institution calculating its own funds requirements according to BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>The number of loss events subject to loss adjustments shall be broken down into the number of events for which a positive loss adjustment was made within the reporting reference period and the number of events for which a negative loss adjustment was made within the reporting period (all reported with a positive sign).</p>
0940, 0945, 0946	<p><b>Loss adjustments relating to previous reporting periods</b></p> <p>In row 940, the total of the loss adjustment amounts relating to previous reporting periods per business lines (as defined for rows 040, 140, ..., 840) shall be reported. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 of CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) of CRR, the amount reported in row 940 is the simple aggregation of the loss adjustments relating to previous reporting periods reported for the different business lines.</p> <p>The amount of loss adjustments shall be broken down into the amount related to events for which a positive loss adjustment was made in the reporting reference period (row 945, reported with as positive figure) and the amount related to events for which a negative loss adjustment was made within the reporting period (row 946, reported as negative figure). If, due to a negative loss adjustment, the adjusted loss amount attributable to an event falls below the internal data collection threshold of the</p>

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	<p>total loss amount for that event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) with a negative sign in row 946 instead of the amount of the negative loss adjustment itself.</p>
0950	<p><b>Maximum single loss</b> Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, the maximum single loss is the maximum loss over the internal threshold for each event type and amongst all business lines. These figures may be higher than the highest single loss recorded in each business line if an event impacts different business lines. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR respectively that it has identified the event types for all losses, the following shall apply for column 080:</p> <ul style="list-style-type: none"> <li>— The maximum single loss reported shall be equal to the highest of the values reported in columns 010 – 070 of this row.</li> <li>— If there are events having an impact in different business lines, the amount reported in {r950, c080} may be higher than the amounts of 'Maximum single loss' per business line reported in other rows of column 080.</li> </ul>
0960	<p><b>Sum of the five largest losses</b> The sum of the five largest gross losses for each event type and amongst all business lines is reported. This sum may be higher than the highest sum of the five largest losses recorded in each business line. This sum has to be reported regardless of the number of losses. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in</p>

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	that it has identified the event types for all losses, for column 080, the sum of the five largest losses shall be the sum of the five largest losses in the whole matrix, which means that it may not necessarily be equal to neither the maximum value of 'sum of the five largest losses' in row 960 nor the maximum value of 'sum of the five largest losses' in column 080.
0970	<b>Total direct loss recovery</b> Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, the total direct loss recovery is the simple aggregation of the total direct loss recovery for each business line.
0980	<b>Total recovery from insurance and other risk transfer mechanisms</b> Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, the total recovery from insurance and other risk transfer mechanisms is the simple aggregation of the total loss recovery from insurance and other risk transfer mechanisms for each business line.

4.2.3. C 17.02: Operational risk: Detailed information on the largest loss events in the last year (OPR DETAILS 2)

4.2.3.1. General Remarks

134. In template C 17.02, information on individual loss events shall be provided (one row per event).

135. The information reported in this template shall refer to 'new events', i.e. operational risk events

(a) 'accounted for the first time' within the reporting reference period or

(b) 'accounted for the first time' within a previous reporting reference period, if the event had not been included in any previous supervisory report, e.g. because it was identified as operational risk event only in the current reporting reference period or because the accumulated loss attributable to that event (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period..

136. Only events entailing a gross loss amount of 100,000 EUR or more shall be reported.

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- Subject to that threshold,
- the largest event for each event type, provided that the institution has identified the event types for losses and
  - at least the ten largest of the remaining events with or without identified event type by gross loss amount shall be included in the template.
  - Events are ranked based on the gross loss attributed to them.
  - An event shall only be considered once.

#### 4.2.3.2. Instructions concerning specific positions

Columns	
0010	<b>Event ID</b> The event ID is a row identifier and shall be unique for each row in the table. Where an internal ID is available, institutions shall provide the internal ID. Otherwise, the reported ID shall follow the numerical order 1, 2, 3, etc.
0020	<b>Date of Accounting</b> Date of accounting means the date when a loss or reserve/provision against an operational risk loss was first recognized in the Profit and Loss statement.
0030	<b>Date of occurrence</b> Date of occurrence is the date when the operational risk event happened or first began.
0040	<b>Date of discovery</b> Date of discovery is the date on which the institution became aware of the operational risk event.
0050	<b>Event Type</b> Event types as defined in Article 324 CRR
0060	<b>Gross loss</b> Gross loss related to the event as defined for rows 020, 120 etc. of template C 17.01 above
0070	<b>Gross loss net of direct recoveries</b> Gross loss related to the event as defined for rows 020, 120 etc. of template C 17.01 above net of direct recoveries pertinent to that loss event
0080 - 0160	<b>Gross loss by business line</b> The gross loss as reported in column 060 shall be allocated to the relevant business lines as defined in Articles 317 and 322 (3) point (b) CRR.

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	<b>Legal Entity name</b>
	Name of the legal entity as reported in column 010 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
0180	<b>Legal Entity ID</b> LEI code of the legal entity as reported in column 025 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
0190	<b>Business Unit</b> Business unit or corporate division of the institution where the loss – or the greatest share of the loss if several business units or corporate divisions were affected – occurred.
0200	<b>Description</b> Narrative description of the event, where necessary in an generalised or anonymised manner, which shall comprise at least information about the event itself and information about the drivers or causes of the event, where known.

## 5. MARKET RISK TEMPLATES

137. These instructions refer to the templates reporting of the calculation of own funds requirements according to the standardised approach for foreign exchange risk (MKR SA FX), commodities risk (MKR SA COM) interest rate risk (MKR SA TDI, MKR SA SEC, MKR SA CTP) and equity risk (MKR SA EQU). Additionally, instructions for the template reporting of the calculation of own funds requirements according to the internal models approach (MKR IM) are included in this part.
138. The position risk on a traded debt instrument or equity (or debt or equity derivative) shall be divided into two components in order to calculate the capital required against it. The first shall be its specific-risk component — this is the risk of a price change in the instrument concerned due to factors related to its issuer or, in the case of a derivative, the issuer of the underlying instrument. The second component shall cover its general risk — this is the risk of a price change in the instrument due (in the case of a traded debt instrument or debt derivative) to a change in the level of interest rates or (in the case of an equity or equity derivative) to a broad equity- market movement unrelated to any specific attributes of individual securities. The general treatment of specific instruments and netting procedures can be found in Articles 326 to 333 of CRR.
- 5.1. C 18.00 – MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS (MKR SA TDI)
- 5.1.1. General Remarks
139. This template captures the positions and the related own funds requirements for position risks on traded debt instruments under the standardised approach (Articles 102 and 105 (1) of CRR). The different risks and methods available under CRR are

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SEC and MKR SA CTP only has to be reported in the Total template of the MKR SA TDI. The own funds requirements reported in those templates shall be transferred to cell {325;060} (securitisations) and {330;060} (CTP) respectively..

140. The template has to be filled out separately for the 'Total', plus a pre-defined list of following currencies: EUR, ALL, BGN, CZK, DKK, EGP, GBP, HRK, HUF, ISK, JPY, MKD, NOK, PLN, RON, RUB, RSD, SEK, CHF, TRY, UAH, USD and one residual template for all other currencies.

#### 5.1.2. Instructions concerning specific positions

<b>Columns</b>	
010-020	<b>ALL POSITIONS (LONG AND SHORT)</b> Articles 102 and 105 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 345 second sentence of CRR). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of CRR.
030-040	<b>NET POSITIONS (LONG AND SHORT)</b> Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.
050	<b>POSITIONS SUBJECT TO CAPITAL CHARGE</b> Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge.
060	<b>OWN FUNDS REQUIREMENTS</b> The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR.
070	<b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.

<b>Rows</b>	
010-350	<b>TRADED DEBT INSTRUMENTS IN TRADING BOOK</b> Positions in traded debt instruments in Trading Book and their correspondent own funds requirements for position risk according to Article 92(3) point (b) (i) CRR and Part 3 Title IV Chapter 2 of CRR are



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	reported, depending on risk category, maturity and approach used.
011	<b>GENERAL RISK.</b>
012	Derivatives Derivatives included in the calculation of interest rate risk of trading book positions taking into account Articles 328 to 331, if applicable.
013	Other assets and liabilities Instruments other than derivatives included in the calculation of interest rate risk of trading book positions.
020-200	<b>MATURITY BASED APPROACH</b> Positions in traded debt instruments subject to the maturity-based approach according to Article 339(1) to (8) of CRR and the correspondent own funds requirements set up in Article 339(9) of CRR. The position shall be split by zones 1, 2 and 3 and these by the maturity of the instruments.
210-240	<b>GENERAL RISK. DURATION BASED APPROACH</b> Positions in traded debt instruments subject to the duration-based approach according to Article 340(1) to (6) of CRR and the correspondent own funds requirements set up in Article 340(7) of CRR. The position shall be split by zones 1, 2 and 3.
250	<b>SPECIFIC RISK</b> Sum of amounts reported in rows 251, 325 and 330. Positions in traded debt instruments subject to the specific risk capital charge and their correspondent capital charge according to Article 92(3) lit. b and 335, 336 (1) to (3), 337 and 338 of CRR. Be also aware of last sentence in Article 327(1) of CRR.
251-321	<b>Own funds requirement for non-securitisation debt instruments</b> Sum of the amounts reported in rows 260 to 321. The own funds requirement of the n-th to default credit derivatives which are not rated externally has to be computed by summing up the risk weights of the reference entities (Article 332(1) point (e) para 1 and 2 CRR – ‘look-through’). N-th-to-default credit derivatives which are rated externally

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	<p>be reported separately in line 321. Reporting of positions subject to Article 336(3) CRR: There is a special treatment for bonds which qualify for a 10 % risk weight in the banking book according to Article 129(3) CRR (covered bonds). The specific own funds requirements is half of the percentage of the second category of table 1 of Article 336 CRR. Those positions have to be assigned to rows 280-300 according to the residual term to final maturity. If the general risk of interest rate positions is hedged by a credit derivative, Articles 346 and 347 shall be applied.</p>
325	<p><b>Own funds requirement for securitisation instruments</b> Total own funds requirements reported in column 610 of template MKR SA SEC. It shall only be reported on Total level of the MKR SA TDI.</p>
330	<p><b>Own funds requirement for the correlation trading portfolio</b> Total own funds requirements reported in column 450 of template MKR SA CTP. It shall only be reported on Total level of the MKR SA TDI.</p>
350-390	<p><b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b> Article 329(3) of CRR. The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.</p>

5.2. C 19.00 — MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS (MKR SA SEC)

5.2.1. General Remarks

141. This template requests information on positions (all/net and long/short) and the related own funds requirements for the specific risk component of position risk in securitisations/re-securitisations held in the trading book (not eligible for correlation trading portfolio) under the standardised approach. On reporting reference dates that are after 1 January 2019, securitisations held in the trading book, the own funds requirement for specific risk of which is determined based on CRR, i.e where the own funds requirement is calculated in accordance with the revised securitisation framework, shall not be reported in this template, but only in template C 02.00. Equally, on reporting reference dates that are after 1 January 2019, securitisation positions which are subject to a 1 250 % risk weight in accordance with the CRR and

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CRR, shall not be reported in this template, but only in template C 01.00.

141a. For the purposes of this template, all references to the Articles of Part Three, Title II, chapter 5 of CRR and Article 337 CRR shall be read as references to CRR in the version applicable on 31 December 2018.

142. The MKR SA SEC template determines the own funds requirement only for the specific risk of securitisation positions according to Articles 335 in connection with 337 CRR. If securitisation positions of the trading book are hedged by credit derivatives, Articles 346 and 347 CRR apply. There is only one template for all positions of the trading book, irrespective of the fact whether the institution uses the Standardised Approach or the Internal Ratings Based Approach to determine the risk weight for each of the positions according to Part Three Title II Chapter 5 of CRR. The reporting of the own funds requirements of the general risk of these positions is conducted in the MKR SA TDI or the MKR IM template.

143. Positions which receive a risk weight of 1,250 % can alternatively be deducted from CET1 (see 243(1) point (b), 244(1) point (b) and 258 of CRR). If this is the case, those positions have to be reported in row 460 of CA1.

#### 5.2.2. Instructions concerning specific positions

<b>Columns</b>	
010-020	<b>ALL POSITIONS (LONG AND SHORT)</b> Articles 102 and 105 (1) of CRR in connection with Article 337 of CRR (securitisation positions). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of CRR.
030-040	<b>(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)</b> Article 258 of CRR.
050-060	<b>NET POSITIONS (LONG AND SHORT)</b> Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.
070-520	<b>BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS</b> Articles 251 (Table 1) and 261 (1) (Table 4) of CRR. The breakdown has to be done separately for long and short positions.
230-240 and 460-470	<b>1 250 %</b> Articles 251 (Table 1) and 261 (1) (Table 4) of CRR.
250-260 and 480-490	<b>SUPERVISORY FORMULA METHOD</b> Article 337(2) of CRR in connection with Article 262 of CRR.

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	<p>institutions uses the alternative Supervisory Formula Approach (SFA), which determines the own funds requirements as a function of the characteristics of the collateral pool and contractual properties of the tranche.</p>
270 and 500	<p><b>LOOK THROUGH</b> SA: Articles 253, 254 and 256 (5) of CRR. The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio). IRB: Articles 263(2) and (3) of CRR. For early amortisations see Article 265(1) and 256 (5) of CRR.</p>
280-290/510-520	<p><b>INTERNAL ASSESSMENT APPROACH</b> Article 109(1) sentence 2 and Article 259(3) and (4) of CRR. These columns shall be reported when the institution uses the internal assessment approach for determining capital charges for liquidity facilities and credit enhancements that banks (including third-party banks) extend to ABCP conduits. The IAA, based on ECAI's methodologies, is applicable only to exposures to ABCP conduits that have an internal rating equivalent of investment-grade at inception.</p>
530-540	<p><b>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</b> Article 337(3) of CRR in connection with Article 407 of CRR. Article 14(2) of CRR</p>
550-570	<p><b>BEFORE CAP — WEIGHTED NET LONG/SHORT POSITIONS AND SUM OF WEIGHTED NET LONG AND SHORT POSITIONS</b> Article 337 of CRR without taking into account the discretion of Article 335 of CRR, that allows an institution to cap the product of the weight and the net position at the maximum possible default-risk related loss.</p>
580-600	<p><b>AFTER CAP — WEIGHTED NET LONG/SHORT POSITIONS AND SUM OF WEIGHTED NET LONG AND SHORT POSITIONS</b> Article 337 of CRR taking into account the discretion of Article 335 of CRR.</p>

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No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on [legislation.gov.uk](http://legislation.gov.uk). Details of relevant amending instruments can be found on [www.abf.co.uk](http://www.abf.co.uk) and [www.fca.org.uk](http://www.fca.org.uk).

680	<b>TOTAL OWN FUNDS REQUIREMENTS</b>
	<p>According to Article 337(4) of CRR for a transitional period ending 31 December 2014, the institution shall sum separately its weighted net long positions (column 580) and its weighted net short positions (column 590). The larger of those sums (after cap) shall constitute the own funds requirement. From 2015 onwards according to Article 337(4) of CRR, the institution shall sum its weighted net positions, regardless whether they are long or short (column 600), in order to calculate the own funds requirements.</p>
<b>Rows</b>	
010	<p><b>TOTAL EXPOSURES</b>            Total amount of outstanding securitisations (held in the trading book) reported by the institution playing the role/s of originator and/or investor and/or sponsor.</p>
040,070 and 100	<p><b>SECURITISATIONS</b>            Article 4(61) and (62) of CRR.</p>
020,050, 080 and 110	<p><b>RE-SECURITISATIONS</b>            Article 4(63) of CRR.</p>
030-050	<p><b>ORIGINATOR</b>            Article 4(13) of CRR</p>
060-080	<p><b>INVESTOR</b>            Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor</p>
090-110	<p><b>SPONSOR</b>            Article 4(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets</p>
120-210	<p><b>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES</b>            Article 337(4), last sentence of CRR.            The breakdown of the underlying assets follows the classification used in the SEC Details template (Column 'Type'):</p> <ul style="list-style-type: none"> <li>— 1-residential mortgages;</li> <li>— 2-commercial mortgages;</li> <li>— 3-credit card receivables;</li> <li>— 4-leasing;</li> <li>— 5-loans to corporates or SMEs (treated as corporates);</li> </ul>

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	<ul style="list-style-type: none"> <li>— 7-trade receivables;</li> <li>— 8-other assets;</li> <li>— 9-covered bonds;</li> <li>— 10-other liabilities.</li> </ul> <p>For each securitisation, in case the pool consists of different types of assets, the institution shall consider the most important type.</p>
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5.3. C 20.00 — MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK FOR POSITIONS ASSIGNED TO THE CORRELATION TRADING PORTFOLIO (MKR SA CTP)

5.3.1. General Remarks

144. This template requests information on positions of the CTP (comprising securitisations, nth-to-default credit derivatives and other CTP positions included according to Article 338(3)) and the corresponding own funds requirements under the standardised approach.

145. The MKR SA CTP template determines the own funds requirement only for the specific risk of positions assigned to the Correlation Trading Portfolio according to Articles 335 in connection with 338 (2) and (3) of CRR. If CTP- positions of the trading book are hedged by credit derivatives, Articles 346 and 347 CRR apply. There is only one template for all CTP-positions of the trading book, irrespective of the fact whether the institution uses the Standardised Approach or the Internal Ratings Based Approach to determine the risk weight for each of the positions according to Part Three Title II Chapter 5 of CRR. The reporting of the own funds requirements of the general risk of these positions is conducted in the MKR SA TDI or the MKR IM template.

146. This structure of the template separates securitisation positions, n-th to default credit derivatives and other CTP-positions. As a result, securitisation positions shall always be reported in rows 030, 060 or 090 (depending on the role of the institution in the securitisation). N-th to default credit derivatives shall always be reported in line 110. The 'other CTP-positions' are neither securitisation positions nor n-th to default credit derivatives (see definition in Article 338(3) CRR), but they are explicitly 'linked' (because of the hedging intent) to one of these two positions. That is why they are assigned either under the sub-heading 'securitisation' or 'n-th to default credit derivative'.

147. Positions which receive a risk weight of 1,250 % can alternatively be deducted from CET1 (see 243(1) point (b), 244(1) point (b) and 258 of CRR). If this is the case, those positions have to be reported in row 460 of CA1.

5.3.2. Instructions concerning specific positions

<b>Columns</b>	
010-020	<p><b>ALL POSITIONS (LONG AND SHORT)</b> Articles 102 and 105 (1) of CRR in connection with positions assigned to the Correlation Trading Portfolio according to Article 338(2) and (3) of CRR. Regarding</p>

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	positions, also applicable to these gross positions, see Article 328(2) of CRR.
030-040	<b>(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)</b> Article 258 of CRR.
050-060	<b>NET POSITIONS (LONG AND SHORT)</b> Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.
070-400	<b>BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS (SA AND IRB)</b> Articles 251 (Table 1) and 261 (1) (Table 4) of CRR.
160 and 330	<b>OTHER</b> Other risk weights not explicitly mentioned in the previous columns. For n-th-to-default credit derivatives only those which are not externally rated. Externally rated n-th to default credit derivatives are either to be reported in the MKR SA TDI template (row 321) or – if they are incorporated into the CTP – shall be assigned to the column of the respective risk weight.
170-180 and 360-370	<b>1 250 %</b> Articles 251 (Table 1) and 261 (1) (Table 4) of CRR.
190 -200 and 340 -350	<b>SUPERVISORY FORMULA METHOD</b> Article 337(2) of CRR in connection with Article 262 of CRR.
210/380	<b>LOOK THROUGH</b> SA: Articles 253, 254 and 256 (5) of CRR. The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio). IRB: Articles 263(2) and (3) of CRR. For early amortisations see Article 265(1) and 256 (5) of CRR.
220-230 and 390-400	<b>INTERNAL ASSESSMENT APPROACH</b> Article 259(3) and (4) of CRR.
410-420	<b>BEFORE CAP — WEIGHTED NET LONG/SHORT POSITIONS</b>

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	Article 338 without taking into account the discretion of Article 335 of CRR.
430-440	<b>AFTER CAP — WEIGHTED NET LONG/SHORT POSITIONS</b> Article 338 taking into account the discretion of Article 335 of CRR.
450	<b>TOTAL OWN FUNDS REQUIREMENTS</b> The own funds requirement is determined as the larger of either (i) the specific risk charge that would apply just to the net long positions (column 430) or (ii) the specific risk charge that would apply just to the net short positions (column 440).

### Rows

010	<b>TOTAL EXPOSURES</b> Total amount of outstanding positions (held in the correlation trading portfolio) reported by the institution playing the role/s of originator, investor or sponsor.
020-040	<b>ORIGINATOR</b> Article 4(13) of CRR
050-070	<b>INVESTOR</b> Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor
080-100	<b>SPONSOR</b> Article 4(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets
030,060 and 090	<b>SECURITISATIONS</b> The correlation trading portfolio comprises securitisations, n-th-to-default credit derivatives and possibly other hedging positions that meet the criteria set in Article 338(2) and (3) of CRR. Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions shall be included in row 'Other CTP positions'.
110	<b>N-TH-TO-DEFAULT CREDIT DERIVATIVES</b> N-th to default credit derivatives that are hedged by n-th-to-default credit derivatives according to Article 347 CRR shall both be reported here.





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	different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge. The capital charge has to be calculated for each national market separately. Positions in stock-index futures according to the second sentence of Article 344(4) CRR shall not be included in this column.
060	<b>OWN FUNDS REQUIREMENTS</b> The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR.
070	<b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.

**Rows**

010-130	<b>EQUITIES IN TRADING BOOK</b> Own funds requirements for position risk according to Article 92(3) point (b) (i) CRR and Part 3 Title IV Chapter 2 Section 3 of CRR.
020-040	<b>GENERAL RISK</b> Positions in equities subject to general risk (Article 343 of CRR) and their correspondent own funds requirement according to Part 3 Title IV Chapter 2 Section 3 of CRR. Both breakdowns (021/022 as well as 030/040) are a breakdown related to all positions subject to general risk. Rows 021 and 022 requests information on the breakdown according to instruments. Only the breakdown in rows 030 and 040 is used as a basis for the calculation of own funds requirements.
021	Derivatives Derivatives included in the calculation of equity risk of trading book positions taking into account Articles 329 and 332, if applicable.
022	Other assets and liabilities Instruments other than derivatives included in the calculation of equity risk of trading book positions.
030	<b>Exchange traded stock-index futures broadly diversified and subject to a particular approach</b>



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	from competent authorities, positions taken to hedge against the adverse effect of the exchange rate on their ratios in accordance with Article 92(1) and positions related to items that are already deducted in the calculation of own funds shall not be reported.
040-050	<b>NET POSITIONS (LONG AND SHORT)</b> Articles 352(3) and (4), first and second sentences, and 353 of CRR. The net positions are calculated by each currency, accordingly there may be simultaneous long and short positions.
060-080	<b>POSITIONS SUBJECT TO CAPITAL CHARGE</b> Articles 352(4), third sentence, 353 and 354 of CRR.
060-070	<b>POSITIONS SUBJECT TO CAPITAL CHARGE (LONG AND SHORT)</b> The long and short net positions for each currency are calculated by deducting the total of short positions from the total of long positions. Long net positions for each operation in a currency are added to obtain the long net position in that currency. Short net positions for each operation in a currency are added to obtain the short net position in that currency. Unmatched positions in non-reporting currencies are added to positions subject to capital charges for other currencies (row 030) in column (060) or (070) depending on their short or long arrangement.
080	<b>POSITIONS SUBJECT TO CAPITAL CHARGE (MATCHED)</b> Matched positions for closely correlated currencies
090	<b>OWN FUNDS REQUIREMENTS</b> The capital charge for any relevant position according to Part 3 Title IV Chapter 3 of CRR.
100	<b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.

**Rows**

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	<p><b>TOTAL POSITIONS</b></p> <p>All positions in non-reporting currencies and those positions in the reporting currency that are considered for the purposes of Article 354 CRR as well as their correspondent own funds requirements according to Article 92(3) point (c) (i) and Article 352(2) and (4) of CRR (for conversion into the reporting currency).</p>
020	<p><b>CURRENCIES CLOSELY CORRELATED</b></p> <p>Positions and their correspondent own funds requirements for currencies referred to in Article 354 of CRR.</p>
025	<p><b>Currencies closely correlated: of which: reporting currency</b></p> <p>Positions in the reporting currency which contribute to the calculation of the capital requirements according to Article 354 CRR</p>
030	<p><b>ALL OTHER CURRENCIES (including CIU's treated as different currencies)</b></p> <p>Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 351 and 352 (2) and (4) of CRR.</p> <p>Reporting of CIU's treated as separate currencies according to Article 353 CRR:</p> <p>There are two different treatments of CIU's treated as separate currencies for calculating the capital requirements:</p> <ol style="list-style-type: none"> <li>1. The modified gold method, if the direction of the CIU's investment is not available (those CIU's shall be added to an institution's overall net foreign-exchange position)</li> <li>2. If the direction of the CIU's investment is available, those CIU's shall be added to the total open foreign exchange position (long or short, depending on the direction of the CIU)</li> </ol> <p>The reporting of those CIU's follows the calculation of the capital requirements accordingly.</p>

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	<b>GOLD</b> Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 351 and 352 (2) and (4) of CRR.
050 - 090	<b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b> Article 352(5) and (6) of CRR. The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.
100-120	<b>Breakdown of total positions (reporting currency included) by exposure types</b> Total positions shall be broken down according to derivatives, other assets and liabilities and off-balance sheet items.
100	<b>Other assets and liabilities other than off-balance sheet items and derivatives</b> Positions not included in row 110 or 120 shall be included here.
110	<b>Off-balance sheet items</b> Items within the scope of Article 352 CRR, irrespective of the currency of denomination, which are included in Annex I of CRR except those included as Securities Financing Transactions & Long Settlement Transactions or from Contractual Cross Product Netting.
120	<b>Derivatives</b> Positions valued according to Articles 352 CRR.
130-480	<b>MEMORANDUM ITEMS: CURRENCY POSITIONS</b> The memorandum items of the template shall be filled out separately for All currencies of the Member States of the Union and the following currencies: USD, CHF, JPY, RUB, TRY, AUD, CAD, RSD, ALL, UAH, MKD, EGP, ARS, BRL, MXN, HKD, ICK, TWD, NZD, NOK, SGD, KRW, CNY and all other currencies.

5.6. C 23.00 — MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES (MKR SA COM)

5.6.1. General Remarks

152. This template request information on the positions in commodities and the corresponding own funds requirements treated under the standardised approach.

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### 5.6.2. Instructions concerning specific positions

<b>Columns</b>	
010-020	<b>All POSITIONS (LONG AND SHORT)</b> Gross long/short positions considered positions in the same commodity according to Article 357(1) and (4) of CRR (see also Article 359(1) of CRR).
030-040	<b>NET POSITIONS (LONG AND SHORT)</b> As defined in Article 357(3) of CRR.
050	<b>POSITIONS SUBJECT TO CAPITAL CHARGE</b> Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 4 of CRR, receive a capital charge.
060	<b>OWN FUNDS REQUIREMENTS</b> The capital charge for any relevant position according to Part 3 Title IV Chapter 4 of CRR.
070	<b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements * 12.5.
<b>Rows</b>	
010	<b>TOTAL POSITIONS IN COMMODITIES</b> Positions in commodities and their correspondent own funds requirements for market risk according to Article 92(3) point (c) (iii) CRR and Part 3 Title IV Chapter 4 of CRR.
020-060	<b>POSITIONS BY CATEGORY OF COMMODITY</b> For reporting purposes commodities are grouped in the four main groups of commodities referred to in Table 2 of Article 361 CRR.
070	<b>MATURITY LADDER APPROACH</b> Positions in commodities subject to the Maturity Ladder approach as referred to in Article 359 of CRR.
080	<b>EXTENDED MATURITY LADDER APPROACH</b> Positions in commodities subject to the Extended Maturity Ladder approach as referred to in Article 361 of CRR

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	<b>SIMPLIFIED APPROACH</b> Positions in commodities subject to the Simplified approach as referred to in Article 360 of CRR.
100-140	<b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b> Article 358(4) of CRR. The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation

## 5.7. C 24.00 — MARKET RISK INTERNAL MODEL (MKR IM)

### 5.7.1. General Remarks

153. This template provides a breakdown of VaR and stressed VaR (sVaR) figures according to the different market risks (debt, equity, FX, commodities) and other information relevant for the calculation of the own funds requirements.

154. Generally the reporting depends on the structure of the model of the institutions whether they report the figures for general and specific risk separately or together. The same holds true for the decomposition of the VAR/Stress-Var into the risk categories (interest rate risk, equity risk, commodities risk and foreign exchange risk). An institution can resign to report the decompositions mentioned above if it proves that a reporting of these figures would be unduly burdensome.

### 5.7.2. Instructions concerning specific positions

<b>Columns</b>	
030-040	<b>VaR</b> It means the maximum potential loss that would result from a price change with a given probability over a specified time horizon.
030	<b>Multiplication factor (mc) x Average of previous 60 working days VaR (VaRavg)</b> Articles 364(1) point (a) (ii) and 365 (1) of CRR.
040	<b>Previous day VaR (VaRt-1)</b> Articles 364(1) point (a) (i) and 365 (1) of CRR.
050-060	<b>Stressed VaR</b> It means the maximum potential loss that would result from a price change with a given probability over a specified time horizon obtained by using input calibrated to historical data from a continuous 12-months period of financial stress relevant to the institution's portfolio.



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050	<b>Multiplication factor (m)</b> <b>Average of previous 60 working days (SVaRavg)</b> Articles 364(1) point (b) (ii) and 365 (1) of CRR.
060	<b>Latest available (SVaRt-1)</b> Articles 364(1) point (b) (i) and 365 (1) of CRR.
070-080	<b>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</b> It means the maximum potential loss that would result from a price change linked to default and migration risks calculated accordingly to Article 364(2) point (b) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
070	<b>12 weeks average measure</b> Article 364(2) point (b) (ii) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
080	<b>Last Measure</b> Article 364(2) point (b) (i) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
090-110	<b>ALL PRICE RISKS CAPITAL CHARGE FOR CTP</b>
090	<b>FLOOR</b> Article 364(3) point (c) of CRR. = 8 % of the capital charge that would be calculated in accordance with Article 338(1) of CRR for all positions in the 'all price risks' capital charge.
100-110	<b>12 WEEKS AVERAGE MEASURE AND LAST MEASURE</b> Article 364(3) point (b).
110	<b>LAST MEASURE</b> Article 364(3) point (a)
120	<b>OWN FUNDS REQUIREMENTS</b> Referred to in Article 364 of CRR of all risk factors taking into account correlation effects, if applicable, plus incremental default and migration risk and all price of risks for CTP but excluding the Securitization capital charges for Securitization and nth-to-default credit derivative according Article 364(2) of CRR.
130	<b>TOTAL RISK EXPOSURE AMOUNT</b>

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	<p>Article 92(4) of CRR. Result of the multiplication of the own funds requirements * 12.5.</p>
140	<p><b>Number of overshootings (during previous 250 working days)</b> Referred to in Article 366 of CRR. The number of overshootings based on which the addend is determined shall be reported.</p>
150-160	<p><b>VaR Multiplication Factor (mc) and SVaR Multiplication Factor (ms)</b> As referred to in Article 366 of CRR.</p>
170-180	<p><b>ASSUMED CHARGE FOR CTP FLOOR — WEIGHTED NET LONG/SHORT POSITIONS AFTER CAP</b> The amounts reported and serving as the basis to calculate the floor capital charge for all price risks according to Article 364(3) point (c) of CRR take into account the discretion of Article 335 of CRR which says that the institution may cap the product of the weight and the net position at the maximum possible default-risk related loss.</p>
<b>Rows</b>	
010	<p><b>TOTAL POSITIONS</b> Corresponds to the part of position, foreign exchange and commodities risk referred to in Article 363(1) of CRR linked to the risk factors specified in Article 367(2) of CRR. Concerning the columns 030 to 060 (VAR and Stress-VAR) the figures in the total row is not equal to the decomposition of the figures for the VAR/Stress-VAR of the relevant risk components. Hence the decomposition are memorandum items.</p>
020	<p><b>TRADED DEBT INSTRUMENTS</b> Corresponds to the part of position risk referred to in 363 (1) of CRR linked to the interest rates risk factors as specified in Article 367(2) of CRR.</p>
030	<p><b>TDI – GENERAL RISK</b> General risk defined in Article 362 of CRR.</p>
040	<p><b>TDI – SPECIFIC RISK</b> Specific risk defined in Article 362 of CRR.</p>
050	<p><b>EQUITIES</b> Corresponds to the part of position risk referred to in 363 (1) of CRR linked to the</p>

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	Equity risk factors as specified in Article 367(2) of CRR.
060	<b>EQUITIES – GENERAL RISK</b> General risk defined in Article 362 of CRR.
070	<b>EQUITIES – SPECIFIC RISK</b> Specific risk defined in Article 362 of CRR.
080	<b>FOREIGN EXCHANGE RISK</b> Articles 363(1) and 367 (2) of CRR.
090	<b>COMMODITY RISK</b> Articles 363(1) and 367 (2) of CRR.
100	<b>TOTAL AMOUNT FOR GENERAL RISK</b> Market risk caused by general market movements of traded debt instruments, equities, foreign exchange and commodities. VAR for general risk of all risk factors (taking into account correlation effects if applicable).
110	<b>TOTAL AMOUNT FOR SPECIFIC RISK</b> Specific risk component of traded debt instruments and equities. VAR for specific risk of equities and traded debt instruments of trading book (taking into account correlation effects if applicable).

## 5.8. C 25.00 — CREDIT VALUATION ADJUSTMENT RISK (CVA)

### 5.8.1. Instructions concerning specific positions

<b>Columns</b>	
010	<b>Exposure value</b> Article 271 of CRR in accordance with article 382 of CRR Total EAD from all transactions subject to CVA charge
020	<b>Of which: OTC derivatives</b> Article 271 of CRR in accordance with Article 382(1) of CRR The part of the total counterparty credit risk exposure solely due to OTC derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set
030	<b>Of which: SFT</b> Article 271 of CRR in accordance with Article 382(2) of CRR

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	<p>exposure solely due to SFT derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set</p>
040	<p><b>MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)</b> Article 383 of CRR in accordance with Article 363(1)(d) of CRR VaR calculation based on internal models for market risk</p>
050	<p><b>PREVIOUS DAY (VaRt-1)</b> See instructions referring to column 040</p>
060	<p><b>MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)</b> See instructions referring to column 040</p>
070	<p><b>LATEST AVAILABLE (SVaRt-1)</b> See instructions referring to column 040</p>
080	<p><b>OWN FUNDS REQUIREMENTS</b> Article 92(3) d) of CRR Own funds requirements for CVA Risk calculated via the chosen method</p>
090	<p><b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) b) of CRR Own funds requirements multiplied by 12,5.</p>
	<p><b>Memorandum items</b></p>
100	<p><b>Number of counterparties</b> Article 382 of CRR Number of counterparties included in calculation of own funds for CVA risk Counterparties are a subset of obligors. They only exist in case of derivatives transactions or SFTs where they are simply the other contracting party.</p>
110	<p><b>Of which: proxy was used to determine credit spread</b> number of counterparties where the credit spread was determined using a proxy instead of directly observed market data</p>
120	<p><b>INCURRED CVA</b> Accounting provisions due to decreased credit worthiness of derivatives counterparties</p>
130	<p><b>SINGLE NAME CDS</b> Article 386(1) lit. a of CRR</p>

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	Total notional amounts of single name CDS used as hedge for CVA risk
140	<b>INDEX CDS</b> Article 386(1) lit. b) of CRR Total notional amounts of index CDS used as hedge for CVA risk

**Rows**

010	<b>CVA risk total</b> Sum of rows 020-040 as applicable
020	<b>According to Advanced method</b> Advanced CVA risk method as prescribed by Article 383 of CRR
030	<b>According to Standardised method</b> Standardised CVA risk method as prescribed by Article 384 of CRR
040	<b>Based on OEM</b> Amounts subject to the application of Article 385 of CRR

6. PRUDENT VALUATION (PRUVAL)

6.1. C 32.01 — PRUDENT VALUATION: FAIR-VALUED ASSETS AND LIABILITIES (PRUVAL 1)

6.1.1. General remarks

154a. This template shall be completed by all institutions, whether or not they have adopted the simplified approach for the determination of Additional Valuation Adjustments ('AVAs'). It is dedicated to the absolute value of fair-valued assets and liabilities used to determine whether or not the conditions set out in Article 4 of Delegated Regulation (EU) 2016/101 on prudent valuation for using the simplified approach for the determination of AVAs are met.

154b. With regard to institutions using the simplified approach, this template shall provide the total AVA to be deducted from own funds under Articles 34 and 105 CRR as set out in Article 5 of the Delegated Regulation (EU) 2016/101 on prudent valuation, which shall be reported accordingly in row 290 of C 01.00.

6.1.2. Instructions concerning specific positions

**Columns**

0010	<b>FAIR-VALUED ASSETS AND LIABILITIES</b> Absolute value of fair-valued assets and liabilities, as stated in the financial statements under the applicable accounting framework, as referred to in Article 4(1) of the Delegated Regulation (EU) 2016/101
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	<p>on prudent valuation, before any deduction pursuant to Article 4(2) is performed.</p>
0020	<p><b>OF WHICH: trading book</b> Absolute value of fair-valued assets and liabilities, as reported in 010, corresponding to positions held in the trading book.</p>
0030-0070	<p><b>FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1</b> Absolute value of fair-valued assets and liabilities excluded pursuant to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation.</p>
0030	<p><b>Exactly matching</b> Exactly matching, offsetting fair-valued assets and liabilities excluded according to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation.</p>
0040	<p><b>Hedge accounting</b> For positions subject to hedge accounting under the applicable accounting framework, absolute value of fair-valued assets and liabilities excluded in proportion to the impact of the relevant valuation change on CET1 capital according to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation.</p>
0050	<p><b>PRUDENTIAL Filters</b> Absolute value of fair-valued assets and liabilities excluded according to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation due to the transitional filters referred to in Articles 467 and 468 of CRR.</p>
0060	<p><b>Other</b> Any other positions excluded according to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation due to adjustments to their accounting value having only a proportional effect on CET1 capital. This row shall only be populated in rare cases where elements excluded pursuant to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation cannot be assigned to columns 30, 40 or 50 of this template.</p>
0070	<p><b>Comment for other</b></p>

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	in column 60 were excluded shall be provided.
0080	<b>FAIR-VALUED Assets and Liabilities included in ART. 4(1) threshold</b> Absolute value of fair-valued assets and liabilities actually included in the threshold computation in accordance with Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation.
0090	<b>OF WHICH: trading book</b> Absolute value of fair-valued assets and liabilities, as reported in column 80, corresponding to positions held in the trading book.

**Rows**

0010 – 0210	The definitions of these categories shall match those of the corresponding rows of FINREP templates 1.1 and 1.2.
0010	<b>1 TOTAL FAIR-VALUED ASSETS AND LIABILITIES</b> Total of fair-valued assets and liabilities reported in rows 20 to 210.
0020	<b>1.1 TOTAL FAIR-VALUED ASSETS</b> Total of fair-valued assets reported in rows 30 to 140. Relevant cells of rows 30 to 130 shall be reported in line with FINREP template F 01.01 of Annexes III and IV to this Regulation depending on the institution's applicable standards: <ul style="list-style-type: none"> <li>— IFRS as endorsed by the Union in application of Regulation (EU) No 1606/2002 ('EU IFRS')</li> <li>— National accounting standards compatible with EU IFRS ('National GAAP compatible IFRS') or</li> <li>— National GAAP based on Directive 86/635/EC, the Bank Accounting Directive (FINREP 'National GAAP based on BAD').</li> </ul>
0030	<b>1.1.1 FINANCIAL ASSETS HELD FOR TRADING</b> IFRS 9.Appendix A.

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	<p>The information reported in this row shall correspond to row 050 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0040	<p><b>1.1.2 TRADING FINANCIAL ASSETS</b> BAD Article 32-33; Annex V. Part 1.17. The information reported in this row shall correspond to row 091 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0050	<p><b>1.1.3 NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS</b> IFRS 7.8(a)(ii); IFRS 9.4.1.4. The information reported in this row shall correspond to row 096 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0060	<p><b>1.1.4 FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS</b> IFRS 7.8(a)(i); IFRS 9.4.1.5; Accounting Directive art 8(1)(a), (6). The information reported in this row shall correspond to row 100 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0070	<p><b>1.1.5 FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME</b> IFRS 7.8(h); IFRS 9.4.1.2 A. The information reported in this row shall correspond to row 141 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0080	<p><b>1.1.6 NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS</b> BAD art 36(2). The information reported in this row shall correspond to row 171 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0090	<p><b>1.1.7 NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY</b> Accounting Directive art 8(1)(a), (8).</p>



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	<p>The information reported in this row shall correspond to row 175 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0100	<p><b>1.1.8 OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS</b></p> <p>BAD art 37; Accounting Directive Article 12(7); Annex V. Part 1.20.</p> <p>The information reported in this row shall correspond to row 234 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0110	<p><b>1.1.9 DERIVATIVES — HEDGE ACCOUNTING</b></p> <p>IFRS 9.6.2.1; Annex V. Part 1.22; Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V. Part 1.22.</p> <p>The information reported in this row shall correspond to row 240 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0120	<p><b>1.1.10 FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK</b></p> <p>IAS 39.89 A(a); IFRS 9.6.5.8; Accounting Directive art 8(5), (6).</p> <p>The information reported in this row shall correspond to row 250 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0130	<p><b>1.1.11 INVESTMENTS IN SUBSIDIARIES, JOINT VENTURES AND ASSOCIATES</b></p> <p>IAS 1.54(e); Annex V. Part 1.21, Part 2.4; BAD art 4.Assets(7)-(8); Accounting Directive art 2(2).</p> <p>The information reported in this row shall correspond to row 260 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0140	<p><b>1.1.12 (-) HAIRCUTS FOR TRADING ASSETS AT FAIR VALUE</b></p> <p>Annex V Part 1.29.</p> <p>The information reported in this row shall correspond to row 375 of template F 01.01 of Annexes III and IV to this Regulation.</p>
0150	<p><b>1.2 TOTAL FAIR-VALUED LIABILITIES</b></p>

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	Total of fair valued liabilities reported in
	<p>rows 160 to 210. Relevant cells of rows 150 to 190 shall be reported in line with FINREP template F 01.02 of Annexes III and IV to this Regulation depending on the institution's applicable standards:</p> <ul style="list-style-type: none"> <li>— IFRS as endorsed by the Union in application of Regulation (EU) No 1606/2002 ('EU IFRS')</li> <li>— National accounting standards compatible with EU IFRS ('National GAAP compatible IFRS')</li> <li>— or National GAAP based on Directive 86/635/EC, the Bank Accounting Directive (FINREP 'National GAAP based on BAD').</li> </ul>
0160	<p><b>1.2.1 FINANCIAL LIABILITIES HELD FOR TRADING</b> IFRS 7.8 (e) (ii); IFRS 9.BA.6. The information reported in this row shall correspond to row 010 of template F 01.02 of Annexes III and IV to this Regulation.</p>
0170	<p><b>1.2.2 TRADING FINANCIAL LIABILITIES</b> Accounting Directive art 8(1)(a),(3),(6). The information reported in this row shall correspond to row 061 of template F 01.02 of Annexes III and IV to this Regulation.</p>
0180	<p><b>1.2.3 FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS</b> IFRS 7.8 (e)(i); IFRS 9.4.2.2; Accounting Directive art 8(1)(a), (6); IAS 39.9. The information reported in this row shall correspond to row 070 of template F 01.02 of Annexes III and IV to this Regulation.</p>
0190	<p><b>1.2.4 DERIVATIVES — HEDGE ACCOUNTING</b> IFRS 9.6.2.1; Annex V. Part 1.26; Accounting Directive art 8(1)(a), (6), (8)(a). The information reported in this row shall correspond to row 150 of template F 01.02 of Annexes III and IV to this Regulation.</p>
0200	<p><b>1.2.5 FAIR VALUE CHANGES OF THE HEDGED ITEMS IN</b></p>

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	<p><b>INTEREST RATE RISK</b>                  IAS 39.89 A(b), IFRS 9.6.5.8; Accounting Directive art 8(5), (6); Annex V. Part 2.8.                  The information reported in this row shall correspond to row 160 of template F 01.02 of Annexes III and IV to this Regulation.</p>
0210	<p><b>1.2.6 HAIRCUTS FOR TRADING LIABILITIES AT FAIR VALUE</b>                  Annex V Part 1.29                  The information reported in this row shall correspond to row 295 of template F 01.02 of Annexes III and IV to this Regulation.</p>

6.2. C 32.02 — PRUDENT VALUATION: CORE APPROACH (PRUVAL 2)

6.2.1. General remarks

154c. The purpose of this template is to provide information on the composition of the total AVA to be deducted from own funds under Articles 34 and 105 CRR alongside relevant information about the accounting valuation of the positions that give rise to the determination of AVAs.

154d. This template shall be completed by all institutions that:

- (a) are required to use the Core approach because they exceed the threshold referred to in Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation, either on an individual basis or on a consolidated basis as set out in Article 4(3) the Delegated Regulation (EU) 2016/101 on prudent valuation or
- (b) have chosen to apply the Core approach despite not exceeding the threshold.

154e. For the purposes of this template, ‘upside uncertainty’ shall be defined as follows: As determined by Article 8(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation, AVAs are calculated as the difference between the fair value and a prudent valuation that is defined on the basis of a 90 % confidence that institutions can exit the exposure at that point or better within the notional range of plausible values. The upside value or ‘upside uncertainty’ is the opposing point in the distribution of plausible values at which institutions are only 10 % confident that they can exit the position at that point or better. The upside uncertainty shall be calculated and aggregated on the same basis as the total AVA but substituting a 10 % level of certainty for the 90 % used when determining the total AVA.

6.2.2. Instructions concerning specific positions

ANNEX II Table 57: rows 1 - 31

Rows	
0010	<p>1. <b>TOTAL CORE APPROACH</b>                      Article 7(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation</p>

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	<p>referred to in columns 10 to 110, total AVAs computed under the Core approach as set out in Chapter 3 of the Delegated Regulation (EU) 2016/101 on prudent valuation for fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation. This includes the diversification benefits reported in row 140 in accordance with Articles 9(6), 10(7) and 11(7) of the Delegated Regulation (EU) 2016/101 on prudent valuation.</p>
0020	<p><b>OF WHICH: TRADING BOOK</b>          Article 7(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation          For each relevant category of AVAs referred to in columns 10 to 110, share of total AVAs reported in row 10 stemming from trading book positions (absolute value).</p>
0030	<p><b>1.1 PORTFOLIOS UNDER ARTICLES 9 TO 17 — TOTAL CATEGORY LEVEL POST-DIVERSIFICATION</b>          Article 7(2)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation          For each relevant category of AVAs referred to in columns 10 to 110, total AVAs computed according to Articles 9 to 17 of the Delegated Regulation (EU) 2016/101 on prudent valuation for fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation, except fair-valued assets and liabilities subject to the treatment described in Article 7(2)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation.          This includes the AVAs computed in accordance with Articles 12 and 13 of the Delegated Regulation (EU) 2016/101 on prudent valuation that are reported in rows 50 and 60 and are included in market price uncertainty AVAs, close-out costs AVAs and model risk AVAs as set out in Articles 12(2) and 13(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation.          This includes the diversification benefits reported in row 140 in accordance with Articles 9(6), 10(7) and 11(7) of the</p>

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	<p>prudent valuation.          Row 30 is therefore expected to be the difference between rows 40 and 140.</p>
<p>0040 - 0130</p>	<p><b>1.1.1 TOTAL CATEGORY LEVEL PRE-DIVERSIFICATION</b></p> <p>For rows 90 to 130, institutions shall allocate their fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation (trading book and non-trading book) according to the following risk categories: interest rates, foreign exchange, credit, equities, commodities.</p> <p>To this end, institutions shall rely on their internal risk management structure and, following a mapping developed based on expert judgement, allocate their business lines or trading desks to the most appropriate risk category. AVAs, Fair Value Adjustments and other required information, which correspond to the allocated business lines or trading desks, shall then be allocated to the same relevant risk category, in order to provide at row level for each risk category a consistent overview of the adjustments performed both for prudential purposes and accounting purposes, as well as an indication of the size of the positions concerned (in terms of fair-valued assets and liabilities).</p> <p>Where AVAs or other adjustments are computed at a different level of aggregation, in particular at firm level, institutions shall develop an allocation methodology of the AVAs to the relevant sets of positions. The allocation methodology shall lead to row 40 being the sum of rows 50 to 130 for columns 10 to 100.</p> <p>Regardless of the approach applied, the information reported shall, as much as possible, be consistent at row level, since the information provided will be compared at this level (AVA amounts, upside uncertainty, fair-value amounts and potential fair-value adjustments).</p> <p>The breakdown in rows 90 to 130 excludes the AVAs computed in accordance with Articles 12 and 13 of the Delegated Regulation (EU) 2016/101 on prudent valuation that are reported in rows 50 and 60 and are included in market price uncertainty</p>

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	<p>AVAs as set out in Articles 12(2) and 13(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation.</p> <p>Diversification benefits are reported in row 140 in accordance with Articles 9(6), 10(7) and 11(7) of the Delegated Regulation (EU) 2016/101 on prudent valuation and are therefore excluded from rows 40 to 130.</p>
0050	<p><b>OF WHICH: UNEARNED CREDIT SPREADS AVA</b></p> <p>Article 105(10) CRR, Article 12 of the Delegated Regulation (EU) 2016/101 on prudent valuation</p> <p>The total AVA calculated for unearned credit spreads ('AVA on CVA') and its allocation between market price uncertainty, close-out cost or model risk AVAs under Article 12 of the Delegated Regulation (EU) 2016/101 on prudent valuation.</p> <p>Column 110: The total AVA is given for information only as its allocation between market price uncertainty, close-out cost or model risk AVAs leads to its inclusion – after taking into account diversification benefits – under the respective category level AVAs.</p> <p>Columns 130 and 140: Absolute value of fair-valued assets and liabilities included in the scope of the computation of unearned credit spread AVAs. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation, may not be considered exactly matching, offsetting anymore.</p>
0060	<p><b>OF WHICH: INVESTMENT AND FUNDING COSTS AVA</b></p> <p>Article 105(10) CRR, Article 17 of the Delegated Regulation (EU) 2016/101 on prudent valuation</p> <p>The total AVA calculated for investing and funding costs and its allocation between market price uncertainty, close-out cost or model risk AVAs under Article 13 of the Delegated Regulation (EU) 2016/101 on prudent valuation.</p> <p>Column 110: The total AVA is given for information only as its allocation between market price uncertainty, close-out cost or model risk AVAs leads to its inclusion – after</p>

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	under the respective category level AVAs. Columns 130 and 140: Absolute value of fair-valued assets and liabilities included in the scope of the computation of investment and funding costs AVA. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation, may not be considered exactly matching, offsetting anymore.
0070	<b>OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2)</b> Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 9(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation.
0080	<b>OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 10(2)&amp;10(3)</b> Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 10(2) or 10(3) of the Delegated Regulation (EU) 2016/101 on prudent valuation.
0090	1.1.1.1 <b>INTEREST RATES</b>
0100	1.1.1.2 <b>FOREIGN EXCHANGE</b>
0110	1.1.1.3 <b>CREDIT</b>
0120	1.1.1.4 <b>EQUITIES</b>
0130	1.1.1.5 <b>COMMODITIES</b>
0140	1.1.2 <b>(-) Diversification Benefits</b> Total diversification benefit. Sum of rows 150 and 160.
0150	1.1.2.1 <b>(-) Diversification Benefit calculated using Method 1</b> For those categories of AVA aggregated under Method 1 in accordance with Articles 9(6), 10(7) and 11(6) of the Delegated

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	valuation, the difference between the sum of the individual AVAs and the total category level AVA after adjusting for aggregation.
0160	<p><b>1.1.2.2 (-) Diversification Benefit calculated using Method 2</b></p> <p>For those categories of AVA aggregated under Method 2 in accordance with Articles 9(6), 10(7) and 11(6) of the Delegated Regulation (EU) 2016/101 on prudent valuation, the difference between the sum of the individual AVAs and the total category level AVA after adjusting for aggregation.</p>
0170	<p><b>1.1.2.2* Memorandum item: pre-diversification AVAs reduced by more than 90 % by diversification under Method 2</b></p> <p>In the terminology of Method 2, the sum of FV – PV for all valuation exposures for which APVA &lt; 10 % (FV – PV).</p>
0180	<p><b>1.2 Portfolios calculated under the fall-back approach</b></p> <p>Article 7(2)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation For portfolios subject to the fall-back approach under Article 7(2)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation, the total AVA shall be computed as a sum of rows 190, 200 and 210. Relevant balance sheet and other contextual information shall be provided in columns 0130 - 0260. A description of the positions and the reason why it was not possible to apply Articles 9 to 17 of the Delegated Regulation (EU) 2016/101 on prudent valuation shall be provided in column 270.</p>
0190	<p><b>1.2.1 Fall-back approach; 100 % unrealised profit</b></p> <p>Article 7(2)(b)(i) of the Delegated Regulation (EU) 2016/101 on prudent valuation</p>
0200	<p><b>1.2.2 Fall-back approach; 10 % notional value</b></p> <p>Article 7(2)(b)(ii) of the Delegated Regulation (EU) 2016/101 on prudent valuation</p>



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	<b>1.2.3 Fall-back approach; 25 % of inception value</b> Article 7(2)(b)(iii) of the Delegated Regulation (EU) 2016/101 on prudent valuation
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6.3. C 32.03 — PRUDENT VALUATION: MODEL RISK AVA (PRUVAL 3)

6.3.1. General remarks

154f. This template is to be completed only by institutions that exceed the threshold referred to in Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation at their level. Institutions that are part of a group breaching the threshold on a consolidated basis are required to report this template only where they also exceed the threshold at their level.

154g. This template shall be used to report details of the top 20 individual model risk AVAs in terms of AVA amount that contribute to the total category level model risk AVA computed in accordance with Article 11 of the Delegated Regulation (EU) 2016/101 on prudent valuation. This information corresponds to the information reported in column 50 of template C 32.02.

154h. The top 20 individual model risk AVAs, and corresponding product information, shall be reported in decreasing order starting from the largest individual model risk AVAs.

154i. Products corresponding to these top individual model risk AVAs shall be reported using the product inventory required by Article 19(3)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation.

154j. Where products are sufficiently homogenous with respect to the valuation model and the model risk AVA, they shall be merged and shown on one line for the purpose of maximising coverage of this template in respect of the total category level Model Risk AVA of the institution.

6.3.2. Instructions concerning specific positions

<b>Columns</b>	
0005	<b>RANK</b> The rank is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc., with 1 being assigned to the highest individual model risk AVAs, 2 to the second highest and so on.
0010	<b>MODEL</b> Internal name (alpha-numerical) of the model used by the institution to identify the model.
0020	<b>RISK CATEGORY</b> The risk category (interest rates, FX, credit, equities, commodities) that most appropriately characterises the product or

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	<p>group of products that give rise to the model)</p> <p>risk valuation adjustment.</p> <p>Institutions shall report the following codes:</p> <p>IR – interest rates</p> <p>FX – foreign exchange</p> <p>CR – credit</p> <p>EQ – equities</p> <p>CO – commodities</p>
0030	<p><b>PRODUCT</b></p> <p>Internal name (alpha-numerical) for the product or group of products, in line with the product inventory required by Article 19(3)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation, that is valued using the model.</p>
0040	<p><b>OBSERVABILITY</b></p> <p>Number of price observations for the product or group of products in the last 12 months that meet either of the following criteria:</p> <ul style="list-style-type: none"> <li>— The price observation is a price at which the institution has conducted a transaction</li> <li>— It is a verifiable price for an actual transaction between third parties</li> <li>— The price is obtained from a committed quote.</li> </ul> <p>Institutions shall report one of the following values: ‘none’, ‘1-6’, ‘6-24’, ‘24-100’, ‘100+’.</p>
0050	<p><b>MODEL RISK AVA</b></p> <p>Article 11(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation</p> <p>Individual model risk AVA before diversification benefit, but after portfolio netting where relevant.</p>
0060	<p><b>OF WHICH: USING EXPERT-BASED APPROACH</b></p> <p>Amounts in column 50 that have been calculated under the expert-based approach as defined in Article 11(4) of the Delegated Regulation (EU) 2016/101 on prudent valuation.</p>
0070	<p><b>OF WHICH: AGGREGATED USING METHOD 2</b></p> <p>Amounts in column 0050 that have been aggregated under Method 2 of Annex to the Delegated Regulation (EU) 2016/101 on prudent valuation. This corresponds to FV – PV in the terminology of the Annex.</p>

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0080	<p><b>AGGREGATED AVA CALCULATED UNDER METHOD 2</b>          The contribution towards the total category level AVA for model risk, as computed according to Article 11(7) of the Delegated Regulation (EU) 2016/101 on prudent valuation, of individual model risk AVAs that are aggregated using Method 2 of the Annex to the Delegated Regulation (EU) 2016/101 on prudent valuation. This corresponds to APVA in the terminology of the Annex.</p>
0090 -0100	<p><b>FAIR-VALUED ASSETS AND LIABILITIES</b>          Absolute value of fair-valued assets and liabilities valued using the model reported in column 0010 as stated in the financial statements under the applicable framework.</p>
0090	<p><b>FAIR-VALUED ASSETS</b>          Absolute value of fair-valued assets valued using the model reported in column 10 as stated in the financial statements under the applicable framework.</p>
0100	<p><b>FAIR-VALUED LIABILITIES</b>          Absolute value of fair-valued liabilities valued using the model reported in column 0010 as stated in the financial statements under the applicable framework.</p>
0110	<p><b>IPV DIFFERENCE (OUTPUT TESTING)</b>          The sum of unadjusted difference amounts ('IPV difference') calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Art 105(8) of CRR, with respect to the best available independent data for the corresponding product or group of products.          Unadjusted difference amounts refer to unadjusted differences between the trading system generated valuations and the valuations assessed during the monthly IPV process.          No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference.          Only results that have been calibrated from prices of instruments that would be mapped to the same product (output testing) shall be included here. Input testing results from market data inputs that are tested</p>

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	different products shall not be included.
0120	<b>IPV COVERAGE (OUTPUT TESTING)</b> The percentage of those positions mapped to the model weighted by model risk AVA that is covered by the output IPV testing results given in column 110.
0130 – 0140	<b>FAIR VALUE ADJUSTMENTS</b> Fair Value adjustments as defined in columns 190 and 240 of template C 32.02 that have been applied to the positions mapped to the model in column 10.
0150	<b>DAY 1 P&amp;L</b> Adjustments as defined in column 260 of template C 32.02 that have been applied to the positions mapped to the model in column 10.

#### 6.4 C 32.04 — PRUDENT VALUATION: CONCENTRATED POSITIONS AVA (PRUVAL 4)

##### 6.4.1. General remarks

154k. This template shall be completed only by institutions that exceed the threshold referred to in Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation at their level. Institutions that are part of a group breaching the threshold on a consolidated basis shall report this template only where they also exceed the threshold at their level.

154l. This template shall be used to report details of the top 20 individual concentrated positions AVAs in terms of AVA amount that contribute to the total category level concentrated positions AVA computed in accordance with Article 14 of the Delegated Regulation (EU) 2016/101 on prudent valuation. This information shall correspond to the information reported in column 70 of template C 32.02.

154m. The top 20 concentrated positions AVAs, and corresponding product information, shall be reported in decreasing order starting from the largest individual concentrated positions AVAs.

154n. Products corresponding to these top individual concentrated positions AVAs shall be reported using the product inventory required by Article 19(3)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation.

154o. Positions that are homogenous in terms of AVA calculation methodology shall be aggregated where this is possible in order to maximise the coverage of this template.

##### 6.4.2. Instructions concerning specific positions

#### Columns

0005	<b>RANK</b> The rank is a row identifier and shall be unique for each row in the table. It shall
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	I being assigned to the highest concentrated positions AVAs, 2 to the second highest and so on.
0010	<p><b>RISK CATEGORY</b></p> <p>The risk category (interest rates, FX, credit, equities, commodities) that most appropriately characterises the position. Institutions shall report the following codes:          IR – Interest Rates          FX – Foreign exchange          CR – Credit          EQ – Equities          CO – Commodities</p>
0020	<p><b>PRODUCT</b></p> <p>Internal name for the product or group of products in line with the product inventory required by Article 19(3)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation.</p>
0030	<p><b>UNDERLYING</b></p> <p>Internal name of the underlying, or underlyings, in the case of derivatives or of the instruments in the case of non-derivatives.</p>
0040	<p><b>CONCENTRATED POSITION SIZE</b></p> <p>Size of the individual concentrated valuation position identified according to Article 14(1)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation, expressed in the unit described in column 50.</p>
0050	<p><b>SIZE MEASURE</b></p> <p>Unit of size measure used internally as part of the identification of the concentrated valuation position to compute the concentrated position size referred in column 40.</p> <p>In the case of positions in bonds or equity, please report the unit used for internal risk management, such as 'number of bonds', 'number of shares' or 'market value'.</p> <p>In the case of position in derivatives, please report the unit used for internal risk management, such as 'PV01; EUR per 1 basis point parallel yield curve shift'.</p>
0060	<p><b>MARKET VALUE</b></p> <p>Market value of the position.</p>
0070	<p><b>PRUDENT EXIT PERIOD</b></p>

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	days estimated under Art 14(1)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation.
0080	<b>CONCENTRATED POSITIONS AVA</b> The concentrated positions AVA amount calculated according to Article 14(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation for the individual concentrated valuation position concerned.
0090	<b>CONCENTRATED POSITION FAIR VALUE ADJUSTMENT</b> The amount of any fair value adjustments taken to reflect the fact that the aggregate position held by the institution is larger than the normal traded volume or larger than position sizes and on which quotes or trades, which are used to calibrate the price or inputs used by the valuation model, are based. The amount reported shall correspond to the amount that has been applied to the individual concentrated valuation position concerned.
0100	<b>IPV DIFFERENCE</b> The sum of unadjusted difference amounts ('IPV difference') calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Art 105(8) of CRR, with respect to the best available independent data for the individual concentrated valuation position concerned. Unadjusted difference amounts shall refer to unadjusted differences between the valuations generated by the trading system and the valuations assessed during the monthly IPV process. No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference.

7. C 33.00 — EXPOSURES TO GENERAL GOVERNMENTS (GOV)
- 7.1. GENERAL REMARKS
155. The information for the purpose of template C 33.00 shall cover all exposures to 'General governments' as defined in paragraph 42 (b) of Annex V.

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156. Exposures to 'General governments' are included in different exposure classes in accordance with Article 112 and Article 147 of CRR, as specified by the instructions for the completion of template C 07.00, C 08.01 and C 08.02.
157. Table 2 (Standardised approach) and Table 3 (IRB approach), included in Part 3 of Annex 5, shall be observed for the mapping of exposure classes used to calculate capital requirements under CRR to counterparty sector 'General governments'.
158. Information shall be reported for the total aggregate exposures (meaning the sum of all countries in which the bank has sovereign exposures) and for each country on the basis of the residence of the counterparty on an immediate borrower basis.
159. The allocation of exposures to exposure classes or jurisdictions shall be made without considering credit mitigation techniques and in particular without considering substitution effects. However the calculation of exposure values and risk weighted exposure amounts for each exposure class and each jurisdiction includes the incidence of credit risk mitigation techniques, including substitution effects.
160. The reporting of information on exposures to 'General governments' by jurisdiction of residence of the immediate counterparty other than the domestic jurisdiction of the reporting institution is subject to the thresholds in Article 5 (b) point 3 of this Regulation.
- 7.2. SCOPE OF THE TEMPLATE ON EXPOSURES TO 'GENERAL GOVERNMENTS'
161. The scope of the GOV template covers on, off-balance sheet and derivatives direct exposures to 'General governments' in the banking and trading book. In addition a memorandum item on indirect exposures in the form of credit derivatives sold on general government exposures is also requested.
162. An exposure is a direct exposure when the immediate counterparty is an entity covered by the definition of 'General governments'.
163. The template is divided in two sections. The first one is based on a breakdown of exposures by risk, regulatory approach and exposure classes whereas a second one is based on a breakdown by residual maturity
- 7.3. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

ANNEX II Table 61: rows 1 - 39

Rows	Instructions
<b>BREAKDOWN OF EXPOSURES BY REGULATORY APPROACH</b>	
010	<b>Total exposures</b> Aggregate of exposures to General governments, as defined in paragraph 1
020-155	<b>Exposures under the credit risk framework</b> Aggregate of exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II CRR. Exposures under the credit risk framework

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	<p>book and the trading book subject to a capital charge for counterparty credit risk.          Direct exposures within the scope of Article 271 CRR subject to own funds requirements for both counterparty credit risk and market risk shall be reported both in the credit risk rows (020 to 155) and the market risk row (row 160): the exposures due to counterparty credit risk shall be reported in the credit risk rows, while the exposures due to market risk shall be reported in the market risk row.</p>
030	<p><b>Standardised Approach</b>          Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 2 CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.</p>
040	<p><b>Central governments</b>          Exposures to General governments that are central governments. These exposures are allocated to the 'Central governments or central banks' exposure class in accordance with Articles 112 and 114 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
050	<p><b>Regional governments or local authorities</b>          Exposures to General governments that are regional governments or local authorities. These exposures are allocated to the 'Regional governments or local authorities' exposure class in accordance with Articles 112 and 115 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
060	<p><b>Public sector entities</b>          Exposures to General governments that are public sector entities. These exposures are allocated to the 'Public sector entities'</p>



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	<p>exposure class in accordance with Articles 112 and 116 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
<p>070</p>	<p><b>International Organisations</b>          Exposures to General governments that are international organisations. These exposures are allocated to the ‘International Organisations’ exposure classes in accordance with Articles 112 and 118 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
<p>075</p>	<p><b>Other general government exposures subject to Standardised Approach</b>          Exposures to General governments other than those included in rows 040 to 070 above, which are allocated to SA exposure classes in accordance with Article 112 CRR for the purposes of calculating own funds requirements.</p>
<p>080</p>	<p><b>IRB Approach</b>          Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 3 CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.</p>
<p>090</p>	<p><b>Central governments</b>          Exposures to General governments that are central governments and that are allocated to the ‘Central governments and central banks’ exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with</p>

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100	<p><b>Regional governments or local authorities [Central governments and central banks]</b>          Exposures to General governments that are regional governments or local authorities and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
110	<p><b>Regional governments or local authorities [Institutions]</b>          Exposures to General governments that are regional governments or local authorities and that are allocated to the 'Institutions' exposure class in accordance with Article 147(4)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
120	<p><b>Public sector entities [Central governments and central banks]</b>          Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
130	<p><b>Public sector entities [Institutions]</b>          Exposures to General governments that are public sector entities in accordance with</p>



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	<p>Residual maturity shall be computed in days between the contractual date of maturity and the reporting reference date for all positions. Exposures to General governments shall be broken-down by residual maturity and allocated to the buckets provided as follows:</p> <ul style="list-style-type: none"> <li>— <b>[0 - 3M ]:</b> Less than 90 days</li> <li>— <b>[3M - 1Y ]:</b> Equal or greater than 90 days and less than 365 days</li> <li>— <b>[1Y – 2Y ]:</b> Equal or greater than 365 days and less than 730 days</li> <li>— <b>[2Y – 3Y ]:</b> Equal or greater than 730 days and less than 1,095 days</li> <li>— <b>[3Y – 5Y ]:</b> Equal or greater than 1,095 days and less than 1,825 days</li> <li>— <b>[5Y – 10Y ]:</b> Equal or greater than 1,825 days and less than 3,650 days</li> <li>— <b>[10Y – more:</b> Equal or greater than 3,650 days]</li> </ul>
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- (1) <sup>F1</sup> [The data requested from institutions in this template shall be reported on an accumulated basis for the natural year or report (i.e. since 1<sup>st</sup> of January of the current year).]
- (2) <sup>F1</sup> [‘Stand alone institutions’ are neither part of a group, nor consolidate themselves in the same country where they are subject to own funds requirements.]

#### Textual Amendments

- F1** Substituted by [Commission Implementing Regulation \(EU\) 2018/1627 of 9 October 2018 amending Implementing Regulation \(EU\) No 680/2014 as regards prudent valuation for supervisory reporting \(Text with EEA relevance\)](#).

**Status:**

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EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the [Prudential Regulation Authority](#) and the [Financial Conduct Authority](#) under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.