

ANNEX II
**REPORTING ON THE MINIMUM REQUIREMENT FOR OWN FUNDS AND ELI-
GIBLE LIABILITIES - INSTRUCTIONS**

Explanatory text for consultation purposes

This annex includes a high number of amendments attributable to a change of the style of referencing legal acts.

On a best effort-basis, parts that did not change solely due to the change of referencing style - i.e. that constitute a (minor or major) change in terms of substance or wording – are highlighted in yellow.

PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

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

1.2. Numbering convention

3. The document follows the labelling convention set out in points (a) to (d), when referring to the columns, rows and cells of the templates. Those numerical codes are extensively used in the validation rules defined in accordance with Annex III.
 - (a) the following general notation is followed: {Template;Row;Column};
 - (b) references inside a template do not include an indication of the template: {Row;Column};

- (c) in case of templates with only one column, only rows are referred to: {Template;Row};
- (d) an asterisk sign is used to express that the reference covers the rows or columns specified before.

1.3. Sign convention

- 4. Any amount that increases the own funds and eligible liabilities, the risk weighted exposure amounts, the leverage ratio exposure measure or the requirements shall be reported as a positive figure. On the contrary, any amount that reduces the own funds and eligible liabilities, the risk weighted exposure amounts, the leverage ratio exposure measure or the requirements shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

1.4. Abbreviations and definitions

- 5. The following abbreviations apply for the purposes of the Annexes to this Regulation:
 - (a) ‘MREL’ refers to the minimum requirement for own funds and eligible liabilities pursuant to Article 45 of Directive 2014/59/EU¹;
 - (b) ‘TLAC’ refers to the requirements for own funds and eligible liabilities for global systemically important institutions (G-SIIs) pursuant to Article 92a of Regulation (EU) No 575/2013²;
 - (c) ‘Internal TLAC’ refers to the requirement for own funds and eligible liabilities for non-EU G-SIIs pursuant to Article 92b of Regulation (EU) No 575/2013;
 - (d) ‘Internal MREL’ refers to the MREL applied to entities that are not themselves resolution entities pursuant to Article 45f of Directive 2014/59/EU;
 - (e) ‘unused prior permission amount’ shall mean the amount covered by a prior permission to call, redeem, repay or repurchase own funds instruments in accordance with Articles 78 of Regulation (EU) No 575/2013, or eligible liabilities instruments in accordance with Article 78a of Regulation (EU) No 575/2013, as applicable, to the extent that the reporting entity has not yet used up that amount to call, redeem, repay or repurchase instruments. If the permission is an ad hoc permission and refers to callable instruments where no sufficient certainty is given that the call option will be executed, the unused prior permission amount shall exclude any such instruments.
 - (f) ‘unused ad hoc permission amount’ shall mean the amount covered by an ad hoc prior permission to call, redeem, repay or repurchase specific own funds

¹ Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council (OJ L 173, 12.6.2014, p. 190).

² Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

instruments in accordance with Article 78(1), first subparagraph, of Regulation (EU) No 575/2013 in conjunction with Article 28(5) of Regulation (EU) No 241/2014 or specific eligible liabilities instruments in accordance with Articles 78a of Regulation (EU) No 575/2013 in conjunction with Article 32b(2) of Regulation (EU) No 241/2014, as applicable, to the extent that the reporting entity has not yet used up that amount to call, redeem, repay or repurchase those instruments. If the permission refers to callable instruments where no sufficient certainty is given that the call option will be executed, the unused prior permission amount shall exclude any such instruments.

- (g) ‘unused general permission amount’ or ‘unused GPP amount’ shall mean the amount covered by a prior permission to call, redeem, repay or repurchase own funds instruments in accordance with Article 78(1), second subparagraph, of Regulation (EU) No 575/2013 in conjunction with Article 28(3) of Regulation (EU) No 241/2014, or eligible liabilities instruments in accordance with Articles 78a of Regulation (EU) No 575/2013 in conjunction with Article 32b(3) and (5) of Regulation (EU) No 241/2014, as applicable, to the extent that the reporting entity has not yet used up that amount to call, redeem, repay or repurchase those instruments.

PART II: TEMPLATE RELATED INSTRUCTIONS

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

1.1. General remarks

6. The column referring to the Minimum Requirement for own funds and eligible liabilities (MREL) shall be filled in by entities that are subject to the minimum requirement for own funds and eligible liabilities in accordance with Article 45e of Directive 2014/59/EU. Only those entities obliged to comply with the requirement of Articles 92a of Regulation (EU) No 575/2013 shall report items referring to the G-SII requirement for own funds and eligible liabilities (TLAC).

1.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<u>Minimum requirement for own funds and eligible liabilities (MREL)</u> Articles 45 and 45e of Directive 2014/59/EU
0020	<u>Requirement for own funds and eligible liabilities for G-SIIs (TLAC)</u> Article 92a of Regulation (EU) No 575/2013

Row	Legal references and instructions
0100 - 0120	<u>Total risk exposure amount and total exposure measure</u>
0100	<u>Total risk exposure amount (TREA)</u> Article 45(2), point (a), of Directive 2014/59/EU, Article 92(3) of Regulation (EU) No 575/2013. The total risk exposure amount reported in this row shall be the total risk exposure amount which is the basis for compliance with the requirements of Article 45 of Directive 2014/59/EU or Article 92a of Regulation (EU) No 575/2013, as applicable.
0110	<u>Total exposure measure (TEM)</u> Article 45(2), point (b), of Directive 2014/59/EU, Articles 429(4) and 429a of Regulation (EU) No 575/2013. The total exposure measure reported in this row shall be the total exposure measure which is the basis for compliance with the requirements of Article 45 of Directive 2014/59/EU or Article 92a of Regulation (EU) No 575/2013, as applicable.
0200 - 0230	<u>Own funds and eligible liabilities</u>
0200	<u>Own funds and eligible liabilities</u> <i>MREL</i>

	<p>The amount of own funds and eligible liabilities counting towards MREL shall be reported as the sum of:</p> <ul style="list-style-type: none">(i) own funds as defined in Article 4(1), point (118), and Article 72 of Regulation (EU) No 575/2013;(ii) eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU. <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 of Directive 2014/59/EU.</p> <p><i>TLAC</i></p> <p>The amount of own funds and eligible liabilities counting towards the G-SII requirement for own funds and eligible liabilities (TLAC) shall be the amount referred to in Article 72l of Regulation (EU) No 575/2013, consisting of:</p> <ul style="list-style-type: none">(i) own funds as defined in Articles 4(1), point (118), and 72 of Regulation (EU) No 575/2013;(ii) eligible liabilities in accordance with Article 72k of Regulation (EU) No 575/2013.
0210	<p><u>Of which: own funds and subordinated liabilities</u></p> <p>The amount of own funds and subordinated eligible liabilities counting towards MREL shall be reported as the sum of:</p> <ul style="list-style-type: none">(i) own funds as defined in Articles 4(1), point (118), and 72 of Regulation (EU) No 575/2013;(ii) eligible liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b of Directive 2014/59/EU which are subordinated eligible instruments as defined in Article 2(1), point (71b), of that Directive;(iii) liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b(3) of Directive 2014/59/EU. <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 of Directive 2014/59/EU.</p> <p>With regard to subordinated eligible liabilities, the amounts reported shall be the amounts net of</p> <ul style="list-style-type: none">(i) where applicable, holdings of own subordinated eligible liabilities instruments, as referred to in Article 72e(1), point (a) of Regulation (EU) No 575/2013, and(ii) unused prior permission amounts, to the extent that the prior permission covers subordinated liabilities instruments in general or a specific subordinated liabilities instrument.
0220	<p><u>Of which: governed by third country law</u></p> <p>The amount of own funds and eligible liabilities that are governed by the law of a third country as referred to in Article 55 of Directive 2014/59/EU.</p>

	<p>The amounts reported shall be the amounts net of</p> <ul style="list-style-type: none">(i) holdings of own eligible liabilities instruments, as referred to in Article 72e(1), point (a) of Regulation (EU) No 575/2013, where applicable, and holdings of own funds instruments, as referred to in Articles 36(1), point (f), 56, point (a), and 66, point (a), of Regulation (EU) No 575/2013, governed by the law of a third country and(ii) unused ad hoc permission amounts, to the extent that the prior permission covers an own funds instrument or specific eligible liabilities instrument that is governed by the law of a third country.
0230	<p><u>Of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU</u></p> <p>The amount of own funds and eligible liabilities that are governed by the law of a third country and that contain a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU.</p> <p>The amounts reported shall be the amounts net of</p> <ul style="list-style-type: none">(i) holdings of own eligible liabilities instruments, as referred to in Article 72e(1), point (a) of Regulation (EU) No 575/2013, where applicable, and holdings of own funds instruments, as referred to in Articles 36(1), point (f), 56, point (a), and 66, point (a), of Regulation (EU) No 575/2013, governed by the law of a third country and containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU and(ii) unused ad hoc permission amounts, to the extent that the permission covers an own funds instrument or a specific eligible liabilities instrument that is governed by the law of a third country and contains a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU.
0250 - 0290	<p><u>Other bail-inable liabilities</u></p> <p>Entities that, at the date of the reporting of that information, hold amounts of own funds and eligible liabilities of at least 150 % of the requirement laid down in Article 45(1) of Directive 2014/59/EU shall be exempted from reporting the information in rows 0250 to 0290. Such entities may opt to report that information in this template on a voluntary basis.</p> <p>Unused prior permission amounts, to the extent that the permission covers an eligible liabilities instrument, shall be considered other bail-inable liabilities for the purposes of these rows.</p>
0250	<p><u>Other bail-inable liabilities</u></p> <p>The amount of bail-inable liabilities, as defined in Article 2(1), point (71), of Directive 2014/59/EU, that are not included in own funds and eligible liabilities in accordance with Article 45b of that Directive.</p>
0260	<p><u>Of which: governed by third country law</u></p>

	The amount of other bail-inable liabilities that are governed by the law of a third country as referred to in Article 55 of Directive 2014/59/EU.
0270	<p><u>Of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU</u></p> <p>The amount of other bail-inable liabilities that are governed by the law of a third country and that contain a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU.</p>
0280 – 0290	<u>Breakdown of other bail-inable liabilities by residual maturity</u>
0280	Residual maturity of < 1 year
0285	Residual maturity of >= 1 year and < 2 years
0290	Residual maturity of >= 2 years
0300 - 0360	<u>Ratios and subordination exemptions</u>
0300	<p><u>Own funds and eligible liabilities as a percentage of the TREA</u></p> <p>For the purpose of this row, the amount of own funds and eligible liabilities that is reported in row 0200 shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.</p>
0310	<p><u>Of which: own funds and subordinated liabilities</u></p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities that is reported in row 0210 shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.</p>
0320	<p><u>Own funds and eligible liabilities as a percentage of the TEM</u></p> <p>For the purpose of this row, the amount of own funds and eligible liabilities that is reported in row 0200 shall be expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a of Regulation (EU) No 575/2013.</p>
0330	<p><u>Of which: own funds and subordinated liabilities</u></p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities that is reported in row 0210 shall be expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a of Regulation (EU) No 575/2013.</p>
0340	<p><u>Does the subordination exemption laid down in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)</u></p> <p>This row shall only be reported by entities subject to the G-SII requirement for own funds and eligible liabilities (TLAC requirement).</p> <p>Where the resolution authority permits liabilities to qualify as eligible liabilities instruments in accordance with Article 72b(4) of Regulation (EU) No 575/2013, the reporting entity shall indicate 'yes' in column 0020.</p>

	<p>Where the resolution authority does not permit liabilities to qualify as eligible liabilities instruments in accordance with Article 72b(4) of Regulation (EU) No 575/2013, the reporting entity shall indicate ‘no’ in column 0020.</p> <p>As exemptions laid down in Article 72b(3) and (4) of Regulation (EU) No 575/2013 are mutually exclusive, this row shall not be populated if the reporting entity has populated {r0350}.</p>
0350	<p><u>Aggregate amount of permitted non-subordinated eligible liabilities in instruments if the subordination discretion laid down in Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5% exemption)</u></p> <p>Aggregate amount of non-subordinated liabilities that the resolution authority has permitted to qualify as eligible liabilities instruments for the purpose of the G-SII requirement for own funds and eligible liabilities (TLAC) in accordance with Article 72b(3) of Regulation (EU) No 575/2013 or which qualify pursuant to Article 494(3) of that Regulation.</p> <p>As the exemptions laid down in Article 72b(3) and (4) of Regulation (EU) No 575/2013 are mutually exclusive, this row shall not be populated if the reporting entity indicates ‘yes’ in {r0340,c0020}.</p>
0360	<p><u>Share of the total non-subordinated liabilities that is included in own funds and eligible liabilities</u></p> <p>This row shall only be reported by entities subject to the G-SII requirement for own funds and eligible liabilities (TLAC requirement).</p> <p>If a capped subordination exemption laid down in Article 72b(3) of Regulation (EU) No 575/2013 applies, entities shall report:</p> <ul style="list-style-type: none">(i) the amount of liabilities issued that ranks <i>pari passu</i> with excluded liabilities as referred to in Article 72a(2) of Regulation (EU) No 575/2013 and is included in the amount reported in row 0200 (after application of the cap),(ii) divided by the amount of liabilities issued that ranks <i>pari passu</i> with excluded liabilities as referred to Article 72a(2) of Regulation (EU) No 575/2013 and that would be recognised under row 0200 if no cap was applied.

2. Composition and maturity

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

2.1.1. General remarks

- 7. Template M 02.00 – MREL and TLAC capacity and composition (resolution groups and entities) (TLAC1) provides further details on the composition of the own funds and eligible liabilities.
- 8. The column referring to the Minimum Requirement for own funds and eligible liabilities (MREL) shall be filled in by entities that are subject to the minimum

requirement for own funds and eligible liabilities in accordance with Article 45e of Directive 2014/59/EU. Only those entities obliged to comply with the requirement laid down in Article 92a of Regulation (EU) No 575/2013 shall report items referring to the G-SII requirement for own funds and eligible liabilities (TLAC).

2.1.2. Instructions concerning specific positions

Column	Legal references and instructions
0010	<u>Minimum requirement for own funds and eligible liabilities (MREL)</u> Articles 45 and 45e of Directive 2014/59/EU.
0020	<u>Requirements for own funds and eligible liabilities for G-SIIs (TLAC)</u> Article 92a of Regulation (EU) No 575/2013.
0030	<u>Memo item: Amounts eligible for the purposes of MREL, but not of TLAC</u> This column shall only be filled in by entities subject to the requirement for own funds and eligible liabilities for G-SIIs (TLAC). This column shall reflect the difference between amounts of own funds and liabilities eligible to fulfil the requirement laid down in Article 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive and the amount of own funds and liabilities eligible to fulfil the requirement laid down in Article 92a of Regulation (EU) No 575/2013.

Row	Legal references and instructions
0010	<u>OWN FUNDS AND ELIGIBLE LIABILITIES</u> Own funds and eligible liabilities for the purposes of Article 45e of Directive 2014/59/EU and Article 92a of Regulation (EU) No 575/2013 <i>MREL</i> The amount of own funds and eligible liabilities counting towards MREL shall be reported as the sum of: (i) own funds as defined in Article 4(1), point (118), and Article 72 of Regulation (EU) No 575/2013; (ii) eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of Directive 2014/59/EU. <i>TLAC</i> The amount of own funds and eligible liabilities counting towards the requirement for own funds and eligible liabilities for G-SIIs (TLAC) shall be the amount referred to in Article 72l of Regulation (EU) No 575/2013, consisting of:

	<p>(i) own funds as defined in Articles 4(1), point (118), and 72 of Regulation (EU) No 575/2013;</p> <p>(ii) eligible liabilities in accordance with Article 72k of Regulation (EU) No 575/2013.</p>
0020	<p><u>(Eligible) own funds</u></p> <p>Articles 4(1), point (118), and 72 of Regulation (EU) No 575/2013</p> <p>In case of MREL, instruments governed by the law of a third country shall only be included in this row and in the rows 0040 and 0050 if they meet the requirements laid down in Article 55 of Directive 2014/59/EU.</p>
0030	<p><u>Common Equity Tier 1 capital</u></p> <p>Article 50 of Regulation (EU) No 575/2013.</p>
0040	<p><u>(Eligible) Additional Tier 1 capital</u></p> <p>Article 61 of Regulation (EU) No 575/2013.</p>
0050	<p><u>(Eligible) Tier 2 capital</u></p> <p>Article 71 of Regulation (EU) No 575/2013.</p>
0060	<p><u>Eligible liabilities</u></p> <p><i>MREL</i></p> <p>Eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU; in case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of that Directive.</p> <p><i>TLAC</i></p> <p>Eligible liabilities in accordance with Article 72k of Regulation (EU) No 575/2013.</p>
0070	<p><u>Eligible liabilities items before adjustments</u></p> <p><i>MREL</i></p> <p>Eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU; in case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of that Directive. The amounts reported shall be amounts net of unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013 shall be reported. The amounts reported shall be amounts net of holding of own eligible liabilities instruments, and net of unused prior permission amounts to the extent that the permission covers eligible liabilities instruments.</p>
0080	<p><u>Of which: eligible liabilities considered as structurally subordinated</u></p> <p><i>MREL</i></p>

	<p>Liabilities that comply with the conditions laid down in Article 45b of Directive 2014/59/EU because they are issued by a resolution entity that is a holding company and because there are no excluded liabilities as referred to in Article 72a(2) of Regulation (EU) No 575/2013 that rank <i>pari passu</i> or junior to eligible liabilities instruments.</p> <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of Directive 2014/59/EU.</p> <p>This row shall also include eligible liabilities that qualify as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013.</p> <p>The amounts reported shall be the amounts net of unused prior permission amounts, to the extent that the prior permission covers eligible liabilities instruments that meet the criteria specified in the first three subparagraphs.</p> <p><i>TLAC</i></p> <p>Liabilities that:</p> <p>(a) comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, and in particular the requirement laid down in Article 72b(2), point (d)(iii), of that Regulation, but not the requirements laid down in points (d)(i) or (d)(ii) of that paragraph, or</p> <p>(b) that comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, and that are permitted to qualify as eligible liabilities instruments by resolution authorities in accordance with Article 72b(4) of that Regulation.</p> <p>This row shall also include eligible liabilities that qualify as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013.</p> <p>The amounts reported shall be the amounts net of unused prior permission amounts, to the extent that the prior permission covers eligible liabilities instruments that meet the criteria specified in the first two subparagraphs.</p>
0090	<p><u>Eligible liabilities subordinated to excluded liabilities</u></p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b of Directive 2014/59/EU that are subordinated eligible instruments as defined in Article 2(1), point (71b), of that Directive and liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b(3) of that Directive. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of that Directive. The amounts reported shall be amounts net of unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments subordinated to excluded liabilities.</p> <p><i>TLAC</i></p>

	<p>Eligible liabilities which comply with all the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, at the exclusion of liabilities permitted to qualify as eligible liability instruments in accordance with Articles 72b(3) or (4) of that Regulation. The amounts reported shall be amounts net of holdings of own eligible liabilities instruments and net of unused prior permission amounts, to the extent that the prior permission covers eligible liabilities instruments subordinated to excluded liabilities.</p>
0100	<p><u>Eligible liabilities instruments issued directly by the resolution entity (not grandfathered)</u></p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b of Directive 2014/59/EU that are subordinated eligible instruments as defined in Article 2(1), point (71b), of that Directive and that are issued directly by the resolution entity. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of that Directive. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued directly by the resolution entity that are not grandfathered.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, at the exclusion of liabilities permitted to qualify as eligible liability instruments in accordance with Articles 72b(3) or (4) of that Regulation, and which are issued directly by the resolution entity. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued directly by the resolution entity that are not grandfathered.</p> <p>This row shall neither include the amortised portion of Tier 2 instruments where the remaining maturity is greater than one year (Article 72a(1), point (b), of Regulation (EU) No 575/2013) nor eligible liabilities grandfathered under Article 494b of that Regulation.</p>
0110	<p><u>Eligible liabilities instruments issued by other entities within the resolution group (not grandfathered)</u></p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b of Directive 2014/59/EU that are issued by subsidiaries and included in MREL in compliance with Article 45b(3) of that Directive. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of that Directive. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent</p>

	<p>that the permission covers eligible liabilities instruments issued by other entities within the resolution group that are not grandfathered.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or (4) of that Regulation, that are issued by subsidiaries and qualify for inclusion in the consolidated eligible liabilities instruments of an entity in accordance with Article 88a of that Regulation. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued by other entities within the resolution group that are not grandfathered.</p> <p>This row shall neither include the amortised portion of Tier 2 instruments where the remaining maturity is greater than one year (Article 72a(1), point (b), of Regulation (EU) No 575/2013) nor eligible liabilities grandfathered under Article 494b of that Regulation.</p>
0120	<p><u>Eligible liabilities items issued prior to 27 June 2019</u></p> <p><i>MREL</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none">(a) they were issued prior to 27 June 2019;(b) they are subordinated eligible instruments as defined in Article 2(1), point (71b), of Directive 2014/59/EU;(c) they are included in own funds and eligible liabilities in accordance with Article 494b(3) of Regulation (EU) No 575/2013.(d) In case of instruments governed by the law of a third country, they meet the requirements laid down in Article 55 of Directive 2014/59/EU. <p>The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued prior to 27 June 2019.</p> <p><i>TLAC</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none">(a) they were issued prior to 27 June 2019;(b) they comply with Article 72b(2), point (d), of Regulation (EU) No 575/2013;(c) they qualify as eligible liabilities as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013. <p>The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued prior to 27 June 2019.</p>
0130	<p><u>Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items</u></p>

	<p>Article 72a(1), point (b), of Regulation (EU) No 575/2013</p> <p>This row shall include the amortised portion of Tier 2 instruments, where the remaining maturity is greater than one year. Only the amount not recognised in own funds, but meeting all eligibility criteria laid down in Article 72b of Regulation (EU) No 575/2013 shall be reported in this row.</p> <p>In case of MREL, instruments governed by the law of a third country shall only be included in this row if they meet the requirements laid down in Article 55 of Directive 2014/59/EU.</p>
0132	<p><u>(-) Own eligible liabilities instruments subordinated to excluded liabilities</u></p> <p><i>MREL</i></p> <p>Article 78a of Regulation (EU) No 575/2013, Article 32b(2), (3) and (5) of Regulation (EU) No 241/2014</p> <p>This row shall include unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments subordinated to excluded liabilities. The amount in this row shall be equal to the amount in row 0135 for MREL.</p> <p><i>TLAC</i></p> <p>Articles 72e(1), point (a), and 78a of Regulation (EU) No 575/2013, Article 32b(2), (3) and (5) of Regulation (EU) No 241/2014</p> <p>This row shall include</p> <ul style="list-style-type: none">(i) holdings of own subordinated eligible liabilities instruments that are to be deducted in accordance with Article 72e(1), point (a), of Regulation (EU) No 575/2013 and(ii) unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments subordinated to excluded liabilities.
0135	<p><u>(-) of which: unused prior permission amounts</u></p> <p><i>MREL and TLAC</i></p> <p>The following amounts shall be reported in this row:</p> <ul style="list-style-type: none">(i) unused ad hoc permission amounts, to the extent that the permission covers eligible liabilities instruments subordinated to excluded liabilities;(ii) unused GPP amounts, to the extent that the permission covers eligible liabilities instruments subordinated to excluded liabilities. <p><u>Where a general prior permission as referred to in point (ii) above does not specify the ranking of the instruments that may be called, redeemed, repaid or repurchased, the full unused GPP amount shall be reported in this row.</u></p>
0140	<p><u>Eligible liabilities not subordinated to excluded liabilities</u></p> <p><i>MREL</i></p>

	<p>Liabilities that comply with the conditions laid down in Article 45b of Directive 2014/59/EU and that are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of Directive 2014/59/EU. The amounts reported shall be amounts net of unused prior permission amounts, to the extent that the permission covers eligible liabilities that are not subordinated to excluded liabilities.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, and are recognised as eligible liabilities in accordance with Articles 72b(3) or (4) of that Regulation. Where Article 72b(3) of Regulation (EU) No 575/2013 applies, the amount reported shall be the amount after the application of the cap laid down in that Article. The amounts reported shall be amounts net of holdings of own eligible liabilities instruments and net of unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments not subordinated to excluded liabilities.</p>
0150	<p><u>Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre-cap)</u></p> <p><i>MREL</i></p> <p>Liabilities that comply with the conditions laid down in Article 45b (1) to (3) of Directive 2014/59/EU and that are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 of Directive 2014/59/EU. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities and are not grandfathered.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, and which could be permitted to qualify as eligible liabilities instruments in accordance with Article 72b(3) of that Regulation or are permitted to qualify as eligible liabilities instruments in accordance with Article 72b(4) of that Regulation. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities and are not grandfathered.</p> <p>Where Article 72b(3) or Article 494(2) of Regulation (EU) No 575/2013 applies, the full amount without the application of the 3,5% and 2,5% cap respectively shall be reported in this row.</p>

	<p>This row shall not include any amount recognisable on a transitional basis in accordance with Article 494b(3) of Regulation (EU) No 575/2013.</p>
0160	<p><u>Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)</u></p> <p><i>MREL</i></p> <p>Eligible liabilities that meet the following conditions:</p> <p>(a) they were issued prior to 27 June 2019;</p> <p>(b) they comply with the conditions laid down in Article 45b (1) to (3) of Directive 2014/59/EU and are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013;</p> <p>(c) they qualify as eligible liabilities as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013.</p> <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 of Directive 2014/59/EU.</p> <p>The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities and were issued prior to 27 June 2019.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which meet the following conditions:</p> <p>(a) they were issued prior to 27 June 2019;</p> <p>(b) they comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, and could be permitted to qualify as eligible liabilities instruments in accordance with Article 72b(3) of that Regulation or are permitted to qualify as eligible liabilities instruments in accordance with Article 72b(4) of that Regulation;</p> <p>(c) they qualify as eligible liabilities as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013.</p> <p>The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities and were issued prior to 27 June 2019. Where Article 72b(3) or Article 494(2) of Regulation (EU) No 575/2013 applies, the full amount without application of the 3,5% and 2,5% cap respectively shall be reported in this row.</p>
0162	<p><u>(-) Own eligible liabilities instruments not subordinated to excluded liabilities</u></p> <p><i>MREL</i></p> <p>Article 78a of Regulation (EU) No 575/2013, Article 32b(2), (3) and (5) of Regulation (EU) No 241/2014</p>

	<p>This row shall include unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities. The amount in this row shall be equal to the amount in row 0165 for MREL.</p> <p><i>TLAC</i></p> <p>Articles 72e(1), point (a), and 78a of Regulation (EU) No 575/2013, Article 32b(2), (3) and (5) of Regulation (EU) No 241/2014</p> <p>This row shall include</p> <ul style="list-style-type: none">(i) holdings of own non-subordinated eligible liabilities instruments that are to be deducted in accordance with Article 72e(1), point (a), of Regulation (EU) No 575/2013 and(ii) Unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities.
0165	<p><u>(-) of which: unused prior permission amounts</u></p> <p><i>MREL and TLAC</i></p> <p>The following amounts shall be reported in this row:</p> <ul style="list-style-type: none">(i) Unused ad hoc permission amounts, to the extent that the permission covers an eligible liabilities instrument that is not subordinated to excluded liabilities;(ii) Unused GPP amounts, to the extent that the permission covers <u>eligible</u> liabilities instruments that are not subordinated to excluded liabilities. <p><u>Where a general prior permission as referred to in point (ii) above does not specify the ranking of the instruments that may be called, redeemed, repaid or repurchased, the full unused GPP amount shall be reported in row 0135, not in this row.</u></p>
0170	<p><u>Amounts eligible after application of the cap of Article 72b(3) of Regulation (EU) No 575/2013 (not grandfathered)</u></p> <p><i>TLAC</i></p> <p>Eligible liabilities that comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, after applying paragraphs (3) to (5) of Article 72b of that Regulation, at the exclusion of liabilities recognised pursuant to the grandfathering set out in Article 494b(3) of that Regulation.</p> <p>Where Article 72b(3) of Regulation (EU) No 575/2013 applies and until 31 December 2021, the amount reported in this row shall be the amount after application of Article 494(2) of that Regulation (2,5% cap).</p>
0180	<p><u>Amounts eligible after application of the cap of Article 72b(3) of Regulation (EU) No 575/2013 consisting of items issued prior to 27 June 2019</u></p> <p><i>TLAC</i></p> <p>Eligible liabilities that meet the following conditions:</p>

	<p>(a) they were issued prior to 27 June 2019;</p> <p>(b) they comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, after applying paragraphs (3) to (5) of Article 72b of that Regulation;</p> <p>(c) they qualify as eligible liabilities as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013.</p> <p>Where Article 72b(3) of Regulation (EU) No 575/2013 applies and until 31 December 2021, the amount reported in this row shall be the amount after application of Article 494(2) of that Regulation (2,5% cap).</p>
0190	<u>(-) Deductions</u>
0200	<p><u>(-) Exposures between multiple point of entry (MPE) resolution groups</u></p> <p><i>TLAC</i></p> <p>This row shall reflect the deductions of exposures between MPE G-SII resolution groups, that correspond to direct, indirect or synthetic holdings of own funds instruments or eligible liabilities instruments of one or more subsidiaries which do not belong to the same resolution group as the resolution entity, in accordance with article 72e(4) of Regulation (EU) No 575/2013.</p>
0211	<p><u>(-) Investments in other eligible liabilities instruments</u></p> <p><i>TLAC</i></p> <p>Entities shall report the deduction of investments in other eligible liabilities instruments, as referred to in Article 72e(1), points (b) to (d), (2) and (3) and Articles 72g to 72j of Regulation (EU) No 575/2013, whereby the amount to be deducted from eligible liabilities items is determined in accordance with Section 2 of Chapter 5a of Title I of Part Two of that Regulation.</p>
0220	<p><u>Excess of deductions from eligible liabilities over eligible liabilities</u></p> <p>Eligible liabilities cannot be negative, but it is possible that the amount of deductions from eligible liabilities items is greater than the amount of eligible liabilities items. When this happens, the eligible liabilities have to be equal to zero, and the excess of the deductions has to be deducted from Tier 2 in accordance with Article 66, point (e), of Regulation (EU) No 575/2013.</p> <p>With this item, it is achieved that the eligible liabilities as reported in row 0060 are never lower than zero.</p>
0400 - 0500	<u>Memorandum items</u>
0400	<p><u>CET1 (%) available after meeting the entity's requirements</u></p> <p>The amount of CET1, equal to zero or positive, available after meeting each of the requirements referred to in Article 141a(1), points (a), (b) and (c), of Directive 2013/36/EU³ and the higher of:</p>

³ Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338).

	<p>(a) where applicable, the G-SII requirement for own funds and eligible liabilities laid down in Article 92a of Regulation (EU) No 575/2013 (TLAC requirement), when calculated in accordance with paragraph (1), point (a), of that article,</p> <p>(b) the minimum requirement for own funds and eligible liabilities pursuant to Article 45 of Directive 2014/59/EU, when calculated in accordance with Article 45(2), point (a), of that Directive.</p> <p>The CET1 available shall be expressed in percent of the total risk exposure amount as reported in row 0100 of template M 01.00.</p> <p>The reported figure shall be identical in both MREL and TLAC columns.</p> <p>It shall take into account the effect of transitional provisions on the own funds and eligible liabilities, the total risk exposure amount and the requirements themselves. Neither the guidance on additional own funds as referred to in Article 104b of Directive 2013/36/EU nor the combined buffer requirement of Article 128, first subparagraph, point (6), of that Directive shall be considered.</p>
0410	<p><u>Combined buffer requirement (%)</u></p> <p>Article 128, first subparagraph, point (6), of Directive 2013/36/EU</p> <p>The combined buffer requirement shall be expressed as a percentage of the total risk exposure amount.</p>
0420	<p><u>of which: capital conservation buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the capital conservation buffer requirement.</p>
0430	<p><u>of which: countercyclical buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the countercyclical buffer requirement.</p>
0440	<p><u>of which: systemic risk buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the systemic risk buffer requirement.</p>
0450	<p><u>of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the G-SII or O-SII buffer requirement.</p>
0460	<p><u>Investments in subordinated eligible liabilities of other institutions</u></p> <p>The positions reported in this row and rows 0470 to 0490 shall be determined considering the principles laid out in Article 72h CRR (net long positions, look through approach).</p>
0470	<p><u>Investments in subordinated eligible liabilities of G-SIIs</u></p>

	Amount of holdings of eligible liabilities instruments, as referred to in Article 72b(2) of Regulation (EU) No 575/2013, at the exclusion of instruments pursuant to Article 72b(3) to (5) of that Regulation, that are issued by G-SIIs.
0480	<u>Investments in subordinated eligible liabilities of O-SIIs</u> Amount of holdings of eligible liabilities instruments as referred to in Article 72b(2) of Regulation (EU) No 575/2013 that are issued by O-SIIs. Investments in subordinated eligible liabilities of O-SIIs that are at the same time G-SIIs shall not be reported in this row, but exclusively in row 0470.
0490	<u>Investments in subordinated eligible liabilities of other institutions</u> Amount of holdings of eligible liabilities instruments as referred to in Article 72b(2) of Regulation (EU) No 575/2013 that are issued by institutions that are neither G-SIIs nor O-SIIs.
0500	<u>Excluded liabilities</u> Article 72a(2) of Regulation (EU) No 575/2013
0600	<u>Ad hoc permissions for eligible liabilities items: Predetermined amount</u> Amounts covered by a prior, ad hoc permission to call, redeem, repay or repurchase specific eligible liabilities instruments in accordance with Article 78a(1), first subparagraph, of Regulation (EU) No 575/2013 in conjunction with Article 32b(2) of Regulation (EU) No 241/2014 shall be reported in this row. It shall include both the used and the unused amounts.
0610	<u>General prior permissions for eligible liabilities items: Predetermined amount</u> Amounts covered by a general prior permission to call, redeem, repay or repurchase eligible liabilities instruments in accordance with Article 78a(1), second subparagraph, of Regulation (EU) No 575/2013 in conjunction with Article 32b(3) and (5) of Regulation (EU) No 241/2014 shall be reported in this row. It shall include both the used and the unused amounts.

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

2.2.1. General remarks

9. Template M 03.00 presents the own funds and eligible liabilities for the purposes of
- (a) the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f of Directive 2014/59/EU (internal MREL); and
 - (b) the requirement for own funds and eligible liabilities for non-EU G-SIIs applicable to material subsidiaries of third country G-SIIs pursuant to Article 92b of Regulation (EU) No 575/2013 (internal TLAC).

10. The column referring to internal MREL shall be filled in by entities that are subject to the minimum requirement for own funds and eligible liabilities in accordance with Articles 45 and 45f of Directive 2014/59/EU. Only those entities obliged to comply with the requirement of Article 92b of Regulation (EU) No 575/2013 shall report items referring to the G-SII requirement for own funds and eligible liabilities (TLAC).

2.2.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<u>Internal MREL</u> Articles 45 and 45f of Directive 2014/59/EU.
0020	<u>Internal TLAC</u> Article 92b of Regulation (EU) No 575/2013.

Row	Legal references and instructions
0010	<u>Level of application</u> If the entity is subject to internal MREL, and where applicable internal TLAC, on an individual basis, it shall indicate ‘individual’. If the entity is subject to internal MREL, and where applicable internal TLAC, on a consolidated basis, it shall indicate ‘consolidated’.
0100 - 0110	<u>Total risk exposure amount and total exposure measure</u>
0100	<u>Total risk exposure amount (TREA)</u> Article 45(2), point (a), of Directive 2014/59/EU, Article 92(3) of Regulation (EU) No 575/2013. The total risk exposure amount reported in this row shall be the total risk exposure amount which is the basis for compliance with the requirements of Article 45 of Directive 2014/59/EU respectively Article 92b of Regulation (EU) No 575/2013, as applicable.
0110	<u>Total exposure measure (TEM)</u> Article 45(2), point (b), of Directive 2014/59/EU, Articles 429(4) and 429a of Regulation (EU) No 575/2013. The total exposure measure reported in this row shall be the total exposure measure which is the basis for compliance with the requirements of Article 45 of Directive 2014/59/EU respectively Article 92b of Regulation (EU) No 575/2013, as applicable.
0200 – 0295	<u>Eligible own funds and eligible liabilities</u>
0200	<u>Eligible own funds and eligible liabilities</u> <i>Internal MREL</i>

	<p>Sum of eligible own funds, eligible liabilities and guarantees permitted to count towards internal MREL in accordance with Article 45f(2) of Directive 2014/59/EU, considering also, where applicable Article 89(2), fourth subparagraph, of that Directive.</p> <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 of Directive 2014/59/EU.</p> <p>The amount reported in this row shall be the amount after making the deductions in accordance with Article 72e(5) of Regulation (EU) No 575/2013.</p> <p><i>Internal TLAC</i></p> <p>Eligible own funds and eligible liabilities permitted to count towards internal TLAC in accordance with Article 92b(2) and (3) of Regulation (EU) No 575/2013. The amount reported in this row shall be the amount after making the deductions in accordance with Article 72e(5) of Regulation (EU) No 575/2013.</p>
0210	<p><u>Eligible own funds</u></p> <p>Sum of CET1 capital, eligible Additional Tier 1 capital and eligible Tier 2 capital</p> <p>In case of internal MREL, instruments referred to in Article 89(2), fourth subparagraph, of Directive 2014/59/EU shall be included in this row and rows 0230 and 0240, as applicable.</p> <p>Instruments governed by the law of a third country shall only be included in this row and rows 0230 and 0240 if they meet the requirements of Article 55 of that Directive.</p>
0220	<p><u>Common Equity Tier 1 capital (CET1)</u></p> <p>Article 50 of Regulation (EU) No 575/2013.</p>
0230	<p><u>Eligible Additional Tier 1 capital</u></p> <p>Article 61 of Regulation (EU) No 575/2013</p> <p><i>Internal MREL</i></p> <p>Instruments shall only be considered where they fulfil the criteria referred to in Article 45f(2), point (b)(ii), of Directive 2014/59/EU.</p> <p><i>Internal TLAC</i></p> <p>Instruments shall only be considered where they fulfil the criteria laid down in Article 92b(2) of Regulation (EU) No 575/2013.</p>
0240	<p><u>Eligible Tier 2 capital</u></p> <p>Article 71 of Regulation (EU) No 575/2013</p> <p><i>Internal MREL</i></p> <p>Instruments shall only be considered where they fulfil the criteria set out in Article 45f(2), point (b) (ii), of Directive 2014/59/EU.</p> <p><i>Internal TLAC</i></p>

	Instruments shall only be considered where they fulfil the criteria laid down in Article 92b(2) of Regulation (EU) No 575/2013.
0250	<u>Eligible liabilities and guarantees</u>
0260	<u>Eligible liabilities (excluding guarantees)</u> <i>Internal MREL</i> Eligible liabilities which fulfil the conditions set out in Article 45f(2), point (a), of Directive 2014/59/EU, considering also, where applicable, Article 89(2), fourth subparagraph, of that Directive. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 of Directive 2014/59/EU. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments. <i>Internal TLAC</i> The amount of eligible liabilities shall be calculated in accordance with Article 72k of Regulation (EU) No 575/2013, where those liabilities fulfil the conditions set out in Article 92b(3) of that Regulation. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments.
0265	<u>(-) Own eligible liabilities instruments: Unused prior permission amounts</u> The following amounts shall be reported in this row: <ul style="list-style-type: none">(i) Unused ad hoc permission amounts, to the extent that the permission covers eligible liabilities instruments;(ii) Unused GPP amounts, to the extent that the permission covers eligible liabilities instruments.
0270	<u>Guarantees provided by the resolution entity and permitted by the resolution authority</u> Where the resolution authority of the subsidiary permits the reporting entity to meet the internal MREL requirement with guarantees, the amount of guarantees that are provided by the resolution entity and fulfil all the conditions set out in Article 45f(5) of Directive 2014/59/EU shall be reported.
0280	<u>Memorandum item: Collateralised part of the guarantee</u> The part of the guarantee reported in row 0270 that is collateralised through a financial collateral arrangement as referred to in Article 45f(5), point (c), of Directive 2014/59/EU.
0290	<u>(-) Own funds instruments and eligible liabilities instruments issued by non-resolution entities of the same resolution group</u>

	Holdings of own funds instruments and eligible liabilities instruments that are to be deducted in accordance with Article 72e(5) of Regulation (EU) No 575/2013 shall be reported in this row.
0292	<p><u>: (-) of which: instruments issued by liquidation entities</u></p> <p>Investments into the own funds and eligible liabilities instruments issued by entities of the same resolution group, whose resolution plan provides that the entity is to be wound up under normal insolvency proceedings, that have to be deducted in accordance with Article 72e(5) of Regulation (EU) No 575/2013, shall be reported.</p>
0295	<p><u>Excess of deductions from eligible liabilities over eligible liabilities</u></p> <p>Eligible liabilities cannot be negative, but it is possible that the amount of deductions from eligible liabilities items is greater than the amount of eligible liabilities items. When this happens, the eligible liabilities have to be equal to zero, and the excess of the deductions has to be deducted from Tier 2 in accordance with Article 66, point (e), of Regulation (EU) No 575/2013.</p> <p>With this item, it is achieved that the eligible liabilities as reported in row 0251 are never lower than zero.</p>
0400 - 0440	<u>Ratios of eligible own funds and eligible liabilities</u>
0400	<p><u>Own funds and eligible liabilities as a percentage of the TREA</u></p> <p>Amounts of eligible own funds, eligible liabilities and permitted guarantees of the reporting entity counting towards, respectively, internal MREL and internal TLAC, expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.</p>
0410	<p><u>of which: permitted guarantees</u></p> <p>Amount of eligible own funds, eligible liabilities and permitted guarantees of the reporting entity that are guarantees provided by the resolution entity and that are recognised by the resolution authority in accordance with Article 45f(5) of Directive 2014/59/EU, which counts towards internal MREL, expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.</p>
0420	<p><u>Own funds and eligible liabilities as a percentage of the TEM</u></p> <p>Amounts of eligible own funds and eligible liabilities of the reporting entity counting towards, respectively, internal MREL and internal TLAC, expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a of that Regulation.</p>
0430	<p><u>of which: permitted guarantees</u></p> <p>Amount of eligible own funds and eligible liabilities of the reporting entity that are guarantees provided by the resolution entity and that are recognised by the resolution authority in accordance with Article 45f(5) of Directive</p>

	2014/59/EU, which counts towards internal MREL, expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a of Regulation (EU) No 575/2013.
0440	<p><u>CET1 (%) available after meeting the entity's requirements</u></p> <p>The amount of CET1, equal to zero or positive, available after meeting each of the requirements referred to in Article 141a(1), points (a), (b) and (c) of Directive 2013/36/EU and the higher of:</p> <p>(a) where applicable the internal TLAC requirement pursuant to Article 92b of Regulation (EU) No 575/2013, when calculated in accordance with Article 92b(1) of that Regulation as 90% of the requirement of Article 92a(1), point (a), of that Regulation;</p> <p>(b) the internal MREL requirement pursuant to Article 45f of Directive 2014/59/EU, when calculated in accordance with Article 45(2), point (a), of that Directive.</p> <p>The CET1 available shall be expressed in percent of the total risk exposure amount as reported in row 0100.</p> <p>The reported figure shall be identical in both internal MREL and internal TLAC columns.</p> <p>It shall take into account the effect of transitional provisions on the own funds and eligible liabilities, the total risk exposure amount and the requirements themselves. Neither the guidance on additional own funds as referred to by Article 104b of Directive 2013/36/EU nor the combined buffer requirement of Article 128, first subparagraph, point (6) of that Directive shall be considered.</p>
0500 – 0550	<p><u>Memorandum items</u></p>
0500	<p><u>Combined buffer requirement (%)</u></p> <p>Article 128, first subparagraph, point (6) of Directive 2013/36/EU</p> <p>The combined buffer requirement shall be expressed as a percentage of the total risk exposure amount.</p>
0510	<p><u>of which: capital conservation buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the capital conservation buffer requirement.</p>
0520	<p><u>of which: countercyclical buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the countercyclical buffer requirement.</p>
0530	<p><u>of which: systemic risk buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the systemic risk buffer requirement.</p>

0540	<p><u>of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the G-SII or O-SII buffer requirement.</p>
0550 - 0600	<p><u>Other bail-inable liabilities</u></p> <p>Entities that, at the date of the reporting of that information, hold amounts of own funds and eligible liabilities of at least 150 % of the requirement laid down in Article 45(1) of Directive 2014/59/EU shall be exempted from reporting the information in rows 0550 to 0600. Such entities may opt to report that information in this template on a voluntary basis.</p> <p>Unused prior permission amounts, to the extent that the permission covers an eligible liabilities instrument, shall be considered other bail-inable liabilities for the purposes of these rows.</p>
0550	<p><u>Other bail-inable liabilities</u></p> <p>The amount of bail-inable liabilities, as defined in Article 2(1), point (71), of Directive 2014/59/EU, that are not eligible to meet the requirements of Article 45 and 45f of that Directive.</p>
0560	<p><u>Of which: governed by third country law</u></p> <p>The amount of other bail-inable liabilities that are governed by the law of a third country as referred to in Article 55 of Directive 2014/59/EU.</p>
0570	<p><u>Of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU</u></p> <p>The amount of other bail-inable liabilities that are governed by the law of a third country and that contain a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU.</p>
0580 – 0600	<p><u>Breakdown of other bail-inable liabilities by residual maturity</u></p>
0580	Residual maturity of < 1 year
0590	Residual maturity of >= 1 year and < 2 years
0600	Residual maturity of >= 2 years
0610	<p><u>Excluded liabilities</u></p> <p>Article 72a(2) of Regulation (EU) No 575/2013.</p>

2.3. M 04.00 – Funding structure of eligible liabilities (LIAB-MREL)

2.3.1. General remarks

11. This template requires information on the funding structure of the eligible liabilities of entities subject to MREL. The eligible liabilities are broken down by type of liability and maturity.

- 12. Entities shall report only liabilities eligible for meeting the Minimum requirement for own funds and eligible liabilities laid down in Directive 2014/59/EU (MREL / internal MREL) in this template.
- 13. Where the reporting entity is a resolution entity, eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU shall be reported, before the deduction of unused prior permission amounts. In case of eligible liabilities governed by the law of a third country, only those liabilities which meet the requirements of Article 55 of that Directive shall be included.
- 14. Where the reporting entity is an entity other than a resolution entity, it shall report eligible liabilities as referred to in Article 45f(2), point (a), of Directive 2014/59/EU in this template, considering also, where applicable, Article 89(2), fourth subparagraph, of that Directive, before the deduction of unused prior permission amounts. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 of that Directive.
- 15. The breakdown by type of liability is based on the same set of liability types used in the reporting for the purposes of resolution planning in accordance with Regulation (EU) 2018/1624. References to that Regulation are provided to define the different types of liabilities.
- 16. Where a maturity breakdown is required, the residual maturity shall be the time until the contractual maturity or, in accordance with the conditions of Articles 72c(2) or (3) of Regulation (EU) No 575/2013, the earliest possible date on which the option can be exercised. In case of interim payments of principal, the principal shall be split and allocated into the corresponding maturity buckets. Where applicable, the maturity shall be considered separately for both the principal amount and accrued interest.

2.3.2. Instructions concerning specific positions

Row	Legal references and instructions
0100	<u>ELIGIBLE LIABILITIES</u>
0200	<u>Deposits, not covered and not preferential >= 1 year</u> Deposits, not covered and not preferential, as defined for the purposes of row 0320 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.
0210	<u>of which: residual maturity >= 1 year and < 2 years</u>
0220	<u>of which: residual maturity >= 2 years</u>
0230	<u>of which: issued by subsidiaries</u>
0300	<u>Uncollateralized secured liabilities >= 1 year</u> Uncollateralised secured liabilities, as defined for the purposes of row 0340 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.

0310	<u>of which: residual maturity >= 1 year and < 2 years</u>
0320	<u>of which: residual maturity >= 2 years</u>
0330	<u>of which: issued by subsidiaries</u>
0400	<u>Structured notes >= 1 year</u> Structured notes, as defined for the purposes of row 0350 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.
0410	<u>of which: residual maturity >= 1 year and < 2 years</u>
0420	<u>of which: residual maturity >= 2 years</u>
0430	<u>of which: issued by subsidiaries</u>
0500	<u>Senior unsecured liabilities >= 1 year</u> Senior unsecured liabilities, as defined for the purposes of row 0360 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.
0510	<u>of which: residual maturity >= 1 year and < 2 years</u>
0520	<u>of which: residual maturity >= 2 years</u>
0530	<u>of which: issued by subsidiaries</u>
0600	<u>Senior non-preferred liabilities >= 1 year</u> Senior non-preferred liabilities, as defined for the purposes of row 0365 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.
0610	<u>of which: residual maturity >= 1 year and < 2 years</u>
0620	<u>of which: residual maturity >= 2 years</u>
0630	<u>of which: issued by subsidiaries</u>
0700	<u>Subordinated liabilities (not recognised as own funds) >= 1 year</u> Subordinated liabilities, as defined for the purposes of row 0370 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.
0710	<u>of which: residual maturity >= 1 year and < 2 years</u>
0720	<u>of which: residual maturity >= 2 years</u>
0730	<u>of which: issued by subsidiaries</u>
0800	<u>Other MREL eligible liabilities >= 1 year</u> Any other instrument that is eligible for the purposes of Article 45 of Directive 2014/59/EU.
0810	<u>of which: residual maturity >= 1 year and < 2 years</u>
0820	<u>of which: residual maturity >= 2 years</u>
0830	<u>of which: issued by subsidiaries</u>

3. Creditor ranking

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

3.1.1. General remarks

- 20. Entities that are subject to the obligation to comply with the requirement of Article 92b of Regulation (EU) No 575/2013 shall report in this template:
 - (a) CET1 items as referred to in Article 26 of Regulation (EU) No 575/2013,
 - (b) AT1 items as referred to in Article 51 of Regulation (EU) No 575/2013,
 - (c) T2 instruments and the associated share premium, are referred to in Article 62, point (a) and (b), of Regulation (EU) No 575/2013, including the amortised part of the instrument not recognised for the purposes of complying with the requirements of Articles 92 or 92b of Regulation (EU) No 575/2013 or Article 45 of Directive 2014/59/EU, and
 - (d) liabilities instruments eligible to meet the internal MREL,
 - (e) other bail-in-able liabilities and
 - (f) liabilities excluded from bail-in; these liabilities shall be included to the extent that they rank *pari passu* with or junior to any instrument included in the amount of eligible liabilities for the purposes of internal MREL,
- 21. Amounts of instruments qualifying for the compliance with the requirements of Articles 92 or 92b of Regulation (EU) No 575/2013 or Article 45 of Directive 2014/59/EU in accordance with applicable transitional provisions shall also be considered in scope of the instruments and items listed in paragraph 20.
- 22. The amounts of instruments referred to in paragraph 20, points (a) to (c), shall be the amount after deducting holdings of own instruments as referred to in Articles 36(1), point (f), 56, point (a), and 66, point (a), of Regulation (EU) No 575/2013.

23. The amounts of instruments referred to in paragraph 20, points (a) to (d), shall be the amount before deducting unused prior permission amounts.
24. Entities that are not subject to the obligation to comply with the requirement of Article 92b of Regulation (EU) No 575/2013, but are subject to the obligation to comply with the requirement of Article 45 of Directive 2014/59/EU in accordance with Article 45f of that Directive, shall report in this template the instruments and item specified in paragraph 20 above, with the exception of the liabilities excluded from bail-in referred to in point (f) of that paragraph.
25. By way of derogation from paragraph 24, these entities may choose to report the same scope of own funds and liabilities as specified in paragraph 20 above.
26. Entities that, at the date of the reporting of that information, hold amounts of own funds and eligible liabilities of at least 150 % of the requirement referred to in Article 45(1) of Directive 2014/59/EU, shall be exempted from reporting information on other bail-in-able liabilities. Such entities may opt to report information on other bail-in-able liabilities in this template on a voluntary basis.
27. The combination of columns 0010 and 0020 is a row identifier which shall be unique for all rows in the template.

3.1.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<p><u>Insolvency rank</u></p> <p>The number of the insolvency rank in the creditor hierarchy of the reporting entity shall be reported, starting with the most junior rank.</p> <p>The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution authority of that jurisdiction.</p>
0020	<p><u>Type of creditor</u></p> <p>The type of creditor shall be one of the following:</p> <ul style="list-style-type: none">- ‘Resolution entity’ This entry shall be selected to report the amounts owned directly or indirectly by the resolution entity through entities along the chain of ownership, where applicable.- ‘Entities other than the resolution entity’ This entry shall be selected to report the amounts owned by other creditors, where applicable.
0030	<p><u>Description of insolvency rank</u></p> <p>The description included in the insolvency rankings published by the resolution authority of that jurisdiction, where a standardised list including such a description is available. Otherwise, own description of the insolvency rank by the institution, mentioning at least the main type of instrument in the respective insolvency rank.</p>

0040	<p><u>Liabilities and own funds</u></p> <p>The amount of own funds, of eligible liabilities and, where applicable, of other bail-in-able liabilities that is allocated to the insolvency rank indicated in column 0010 shall be reported.</p> <p>Where applicable, this column shall include also liabilities excluded from bail-in to the extent they are ranking lower than or <i>pari passu</i> with own funds and eligible liabilities.</p> <p>In case of entities referred to in paragraph 24, this column shall be left empty, unless those entities choose to apply the derogation of paragraph 25.</p>
0050	<p><u>Of which: excluded liabilities</u></p> <p>Amount of liabilities excluded in accordance with Article 72a(2) of Regulation (EU) No 575/2013 or Article 44(2) of Directive 2014/59/EU. Where the resolution authority decided to exclude liabilities in accordance with Article 44(3) of that Directive, those excluded liabilities shall be reported in this column as well.</p> <p>In case of entities referred to in paragraph 24, this column shall be left empty, unless those entities choose to apply the derogation of paragraph 25.</p>
0060	<p><u>Liabilities and own funds less excluded liabilities</u></p> <p>Where entities fill in column 0040, the amount of liabilities and own funds, as reported in column 0040, shall be reported, reduced by the amount of excluded liabilities reported in column 0050.</p> <p>Where entities do not fill in column 0040, they shall report own funds and liabilities eligible for the purposes of internal MREL in this column. Other bail-in-able liabilities shall be reported in this column subject to the conditions specified in paragraph 26.</p>
0070	<p><u>of which: own funds and eligible liabilities for the purpose of internal MREL</u></p> <p>The amount of own funds and eligible liabilities counting towards internal MREL in accordance with Article 45f(2) of Directive 2014/59/EU shall be reported.</p>
0080 – 0110	<p><u>of which: with a residual maturity of</u></p> <p>The amount of own funds and eligible liabilities counting towards internal MREL, as reported in column 0070, shall be broken down by the residual maturity of the different instruments and items. Instruments and items of perpetual nature shall not be considered in this breakdown, but be reported separately in column 0120.</p>
0080	<u>≥ 1 year < 2 years</u>
0090	<u>≥ 2 year < 5 years</u>
0100	<u>≥ 5 years < 10 years</u>
0110	<u>≥ 10 years</u>
0120	<u>Of which: perpetual securities</u>

	Perpetual securities and all CET1 items, as well as the share premium on AT1 and T2 instruments included in the scope of this template, shall be allocated to this column.
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3.2. M 06.00 – Creditor ranking (resolution entity) (RANK)

3.2.1. General remarks

28. Entities that are subject to the obligation to comply with the requirement of Article 92a of Regulation (EU) No 575/2013 shall report in this template
- (a) CET1 items as referred to in Article 26 of Regulation (EU) No 575/2013,
 - (b) AT1 items as referred to in Article 51 of Regulation (EU) No 575/2013,
 - (c) T2 instruments and the associated share premium, as referred to in Article 62, point (a) and (b), of Regulation (EU) No 575/2013, including the amortised part of the instrument not recognised for the purposes of complying with the requirements of Articles 92 or 92a of Regulation (EU) No 575/2013 or Article 45 of Directive 2014/59/EU, and
 - (d) liabilities instruments eligible to meet the MREL, and
 - (e) other bail-in-able liabilities,
 - (f) liabilities excluded from bail-in; these liabilities shall be included to the extent that they rank *pari passu* with or junior to any instrument included in the amount of eligible liabilities for the purposes of MREL.
29. Amounts of instruments qualifying for the compliance with the requirements of Articles 92 or 92a of Regulation (EU) No 575/2013 or Article 45 of Directive 2014/59/EU in accordance with applicable transitional provisions shall also be considered in scope of the instruments and items listed in paragraph 28.
30. Entities that are not subject to the obligation to comply with the requirement of Article 92a of Regulation (EU) No 575/2013, but are subject to the obligation to comply with the requirement of Article 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive, shall report in this template the instruments and items specified in paragraph 28 above, with the exception of the liabilities excluded from bail-in referred to in point (f) of that paragraph.
31. By way of derogation from paragraph 30, these entities may choose to report the same scope of own funds and liabilities as specified in paragraph 28 above.
32. The amounts of instruments referred to in paragraph 28, points (a) to (c), shall be the amount after deducting holdings of own instruments as referred to in Articles 36(1), point (f), 56, point (a), and 66, point (a), of Regulation (EU) No 575/2013.

33. The amounts of instruments referred to in paragraph 28, points (a) to (d) shall be the amount before deducting unused prior permission amounts.
34. Entities that, at the date of the reporting of that information, hold amounts of own funds and eligible liabilities of at least 150 % of the requirement referred to in Article 45(1) of Directive 2014/59/EU, shall be exempted from reporting information on other bail-in-able liabilities. Such entities may opt to report information on other bail-in-able liabilities in this template on a voluntary basis.

3.2.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<p><u>Insolvency rank</u></p> <p>See instructions on column 0010 of template M 05.00</p> <p>This column is a row identifier which shall be unique for all rows in the template.</p>
0020	<p><u>Description of insolvency rank</u></p> <p>See instructions on column 0030 of template M 05.00</p>
0030	<p><u>Liabilities and own funds</u></p> <p>The amount of own funds, of eligible liabilities and, where applicable, of other bail-in-able liabilities, that is allocated to the insolvency rank indicated in column 0010 shall be reported.</p> <p>Where applicable, this column shall include also liabilities excluded from bail-in to the extent they are ranking lower than or <i>pari passu</i> with eligible liabilities.</p> <p>In case of entities referred to in the first sentence of paragraph 30, this column shall be left empty, unless those entities choose to apply the derogation of the last sentence of paragraph 31.</p>
0040	<p><u>Of which: excluded liabilities</u></p> <p>Amount of liabilities excluded pursuant to Article 72a(2) of Regulation (EU) No 575/2013 or Article 44(2) of Directive 2014/59/EU.</p> <p>In case of entities referred to in the first sentence of paragraph 30, this column shall be left empty, unless those entities choose to apply the derogation of the second sentence of paragraph 31.</p>
0050	<p><u>Liabilities and own funds less excluded liabilities</u></p> <p>Where entities fill in column 0030, the amount of liabilities and own funds, as reported in column 0030, shall be reported, reduced by the amount of excluded liabilities reported in column 0040.</p> <p>Where entities do not fill in column 0030, they shall report own funds and liabilities eligible for the purposes of MREL in this column. Other bail-in-able liabilities shall be reported in this column subject to the conditions specified in paragraph 34.</p>

0060	<u>of which: own funds and liabilities potentially eligible for meeting MREL</u> The amount of own funds and liabilities eligible for the purpose of meeting the requirements of Article 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive.
0070 – 0100	<u>of which: with a residual maturity of</u> The amount of own funds and liabilities eligible for the purpose of meeting the requirement of Articles 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive, as reported in column 0060, shall be broken down by the residual maturity of the different instruments and items. Instruments and items of perpetual nature shall not be considered in this breakdown, but be reported separately in column 0110.
0070	<u>≥ 1 year < 2 years</u>
0080	<u>≥ 2 year < 5 years</u>
0090	<u>≥ 5 years < 10 years</u>
0100	<u>≥ 10 years</u>
0110	<u>Of which: perpetual securities</u> Perpetual securities and all CET1 items, as well as the share premium on AT1 and T2 instruments included in the scope of this template, shall be allocated to this column.

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

4.1. General remarks

35. Template M 07.00 provides a contract-by-contract breakdown of instruments that qualify as own funds and eligible liabilities for the purposes of MREL. Only instruments that are governed by the law of a third country shall be reported in the template.
36. In relation to eligible liabilities that are not subordinated to excluded liabilities, entities shall only report securities which are fungible, negotiable financial instruments, at the exclusion of loans and deposits.
37. In case of instruments partially qualifying for two different classes of own funds or eligible liabilities, the instrument shall be reported two times to reflect the amounts allocated to the different capital classes separately.
38. The combination of columns 0020 (Code of the issuing entity), 0040 (Contract identifier) and 0070 (Type of own funds or eligible liabilities) constitutes a row identifier, which must be unique for each row reported in the template.

4.2. Instructions concerning specific positions

Columns	Legal references and instructions
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0010 - 0030	<p><u>Issuing entity</u></p> <p>Where the information is reported with reference to a resolution group, the entity of the group that issued the respective instrument shall be indicated. Where the information is reported, with reference to a single resolution entity, the issuing entity shall be the reporting entity itself.</p>
0010	<p><u>Name</u></p> <p>Name of the entity that issued the own funds instrument or the eligible liability instrument</p>
0020	<p><u>Code</u></p> <p>Code of the entity that issued the own funds instrument or the eligible liability instrument.</p> <p>The code as part of a row identifier must be unique for each reported entity. For institutions, the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value.</p>
0030	<p><u>Type of code</u></p> <p>The institutions shall identify the type of code reported in column 0020 as a 'LEI code' or 'Non-LEI code'. The type of code shall always be reported.</p>
0040	<p><u>Contract identifier</u></p> <p>The contract identifier of the instrument, such as CUSIP, ISIN or Bloomberg identifier for private placement, shall be reported.</p> <p>This item is part of the row identifier.</p>
0050	<p><u>Governing law (third country)</u></p> <p>The third country (countries other than the countries of the EEA) the law of which governs the contract, or parts of the contract, shall be indicated.</p>
0060	<p><u>Contractual recognition of write down and conversion powers</u></p> <p>It shall be indicated whether the contract contains the contractual terms referred to in Article 55(1) of Directive 2014/59/EU, Article 52(1), points (p) and (q), and Article 63, points (n) and (o), of Regulation (EU) No 575/2013.</p>
0070 - 0080	<p><u>Regulatory treatment</u></p>
0070	<p><u>Type of own funds or eligible liabilities</u></p> <p>Type of own funds or eligible liabilities, as which the instrument qualifies at the reference date. Transitional provisions on the eligibility of instruments shall be taken into consideration. Instruments that qualify for multiple capital classes shall be reported once per applicable capital class.</p> <p>The type of own funds or eligible liabilities shall be one of the following:</p> <ul style="list-style-type: none">- CET1- Additional Tier 1

	<ul style="list-style-type: none"> - Tier 2 - Eligible liabilities
0080	<p><u>Instrument type</u></p> <p>The type of instrument to be specified depends on the governing law under which it is issued.</p> <p>In case of CET1 instruments, the type of instrument shall be selected from the list of CET1 instruments published by the EBA pursuant to Article 26(3) of Regulation (EU) No 575/2013.</p> <p>In case of own funds other than CET1, and eligible liabilities, the type of instrument shall be selected from a list of corresponding instruments published by EBA, competent authorities or resolution authorities, where such list is available. Where no lists is available, the reporting entity shall specify the type of instruments itself.</p>
0090	<p><u>Amount</u></p> <p>The amount recognised in own funds or eligible liabilities shall be reported considering the level the report refers to, in case of instruments included at multiple levels. The amount shall be the amount relevant at the reference date, considering the effect of transitional provisions.</p>
0100 – 0110	<p><u>Rank in normal insolvency proceedings</u></p> <p>The ranking of the instrument in normal insolvency proceedings shall be specified.</p> <p>It shall consist of the two letter ISO code of the country the law of which governs the ranking of the contract (column 0100), which shall be the law of a Member State, and the number of the relevant insolvency rank (column 0110).</p> <p>The relevant insolvency rank shall be determined based on the insolvency rankings published by resolution or other authorities, where such a standardised list is available.</p>
0120	<p><u>Maturity</u></p> <p>The maturity of the instrument shall be reported in the following format: dd/mm/yyyy. In case of perpetual instruments, the cell shall be left empty.</p>
0130	<p><u>(First) Call date</u></p> <p>Where the issuer possesses a call option, the first date at which the call can be exercised shall be reported.</p> <p>If the first call date has occurred prior to the reference date, that date shall be reported if the call is still exercisable. If it is not exercisable anymore, the next date at which the call be exercised shall be reported.</p> <p>In case of issuer call options with unspecified exercise date or call options triggered by specific events, the conservatively estimated likely call date shall be reported.</p> <p>Regulatory or tax calls options shall not be considered for the purposes of this column.</p>

0140	<p><u>Regulatory call (Y/N)</u></p> <p>It shall be indicated whether the issuer possesses a call option exercisable upon the occurrence of a regulatory event affecting the eligibility of the contract to MREL.</p>
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