

**ANNEX VI**  
**Instructions for disclosure templates**

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| <p><b>Explanatory text for consultation purposes</b></p> <p>This annex includes a high number of amendments attributable to a change of the style of referencing legal acts.</p> <p>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.</p> |
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- 1. General instructions: Structure and conventions
  - 1.1 Structure
    - 1. This framework for disclosures on MREL and TLAC consists of three groups of templates:
      - (a) MREL and TLAC of resolution groups and resolution entities;
      - (b) MREL and TLAC of non-resolution entities and material subsidiaries of non-EU global systemically important institutions (G-SIIs);
      - (c) creditor ranking of issuing entities;
    - 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 Annex.
  - 1.2 Abbreviations
- 3. 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/EU;
  - (b) ‘TLAC’ refers to the requirements for own funds and eligible liabilities for G-SIIs pursuant to Article 92a of Regulation (EU) No 575/2013;
  - (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.
2. EU KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities
4. Entities shall explain in the narrative accompanying the template any material difference between the own funds amounts disclosed and the IFRS 9 fully loaded amount at the resolution group level. They shall also explain any material difference between the IFRS 9 fully loaded amount at the resolution group level compared to the IFRS 9 fully loaded amount at prudential group level.

| Columns | Legal references and instructions   |
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| a       | Entities shall disclose in this column the relevant information on MREL in accordance with Articles 45 and 45e of Directive 2014/59/EU.<br><br>Entities shall disclose the value as of the end of the disclosure period.  |
| b to f  | Entities that are G-SIIs subject to the TLAC requirement pursuant to Article 92a of Regulation (EU) No 575/2013 shall disclose in these columns the relevant information on that requirement.<br><br>Disclosure periods T, T-1, T-2, T-3 and T-4 are quarterly periods. Entities shall disclose the dates corresponding to the disclosure periods. Entities disclosing this information on a quarterly basis shall provide data for periods T, T-1, T-2, T-3 and T-4; entities disclosing this information on a semi-annual basis shall provide data for periods T, T-2 and T-4; and entities disclosing this information on an annual basis shall provide data for periods T and T-4 |

| Rows  | Legal references and instructions   |
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| 1     | <b>Own funds and eligible liabilities</b><br><br>Equal to the values disclosed in disclosure template EU TLAC1 row 22.  |
| EU-1a | <b>Own funds and eligible liabilities - Of which own funds and subordinated liabilities</b><br><br>Equal to the value disclosed in disclosure template EU TLAC1 row EU-22a.<br><br>Own funds, eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b of Directive 2014/59/EU which are subordinated eligible instruments as defined in Article 2(1), point (71b), of |

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|       | that Directive and liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b(3) 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 of Article 55 of Directive 2014/59/EU.  |
| 2     | <b>Total risk exposure amount (TREA) of the resolution group</b><br>Equal to the value disclosed in disclosure template EU TLAC1 row 23.<br>Article 45(2), point (a), of Directive 2014/59/EU, Article 92(3) of Regulation (EU) No 575/2013.  |
| 3     | <b>Own funds and eligible liabilities as a percentage of the TREA</b><br>Equal to the values disclosed in disclosure template EU TLAC1 row 25.<br>For the purpose of this row, the amount of own funds and eligible liabilities that is disclosed in row 1 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.   |
| EU-3a | <b>Own funds and eligible liabilities as a percentage of the TREA - Of which own funds and subordinated liabilities</b><br>Equal to the value disclosed in disclosure template EU TLAC1 row EU-25a.<br>For the purpose of this row, the amount of own funds and subordinated eligible liabilities that is presented in row EU-1a 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. |
| 4     | <b>Total exposure measure (TEM) of the resolution group</b><br>Equal to the value disclosed in disclosure template EU TLAC1 row 24.<br>Article 45(2), point (b), of Directive 2014/59/EU, Articles 429(4) and 429a of Regulation (EU) No 575/2013.  |
| 5     | <b>Own funds and eligible liabilities as a percentage of the TEM</b><br>Equal to the value disclosed in disclosure template EU TLAC1 row 26.<br>For the purpose of this row, the amount of own funds and eligible liabilities that is presented in row 1 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.  |

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| EU-5a | <p><b>Own funds and eligible liabilities as a percentage of the TEM - Of which own funds and subordinated liabilities</b></p> <p>Equal to the value disclosed in disclosure template EU TLAC1 row EU-26a.</p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities that is presented in row EU-1a 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>  |
| 6a    | <p><b>Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)</b></p> <p>This row shall only be disclosed by entities subject to the requirement for own funds and eligible liabilities for G-SIIs.</p> <p>If 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’.</p> <p>If 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 resolution group or resolution entity shall indicate ‘no’.</p> <p>As exemptions in Article 72b(3) and (4) of Regulation (EU) No 575/2013 are mutually exclusive, this row shall be left empty if the reporting entity has filled in row 6b.</p> |
| 6b    | <p><b>Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5% exemption)</b></p> <p>This row shall only be disclosed by entities subject to the G-SII requirement for own funds and eligible liabilities.</p> <p>Aggregate amount of non-subordinated eligible liabilities instruments which the resolution authority has permitted to qualify as eligible liabilities instruments for the purpose of TLAC pursuant to Article 72b(3) of Regulation (EU) No 575/2013.</p> <p>As exemptions in Article 72b(3) and (4) of Regulation (EU) No 575/2013 are mutually exclusive, this row shall be left empty if the entity indicates ‘yes’ in row 6a.</p>  |
| 6c    | <p><b>If a capped subordination exemption applies in accordance with Article 72b(3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks <i>pari passu</i> with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks <i>pari passu</i> with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)</b></p>  |

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|       | <p>This row shall only be disclosed by entities subject to the G-SII requirement for own funds and eligible liabilities.</p> <p>This row informs the owners of senior debt issued by the resolution entity about the percentage of non-excluded senior debt that has been considered eligible, so that, where applicable, they will be able to apply the deductions regime set out in Article 72e of Regulation (EU) No 575/2013.</p> <p>Where a capped subordination exemption applies under Article 72b(3) of Regulation (EU) No 575/2013, entities shall report:</p> <p>(a) the amount of funding 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 presented in row 1;</p> <p>(b) divided by the amount of funding issued that ranks <i>pari passu</i> with excluded liabilities as referred to in Article 72a(2) of Regulation (EU) No 575/2013 and that would be recognised under row 1 if no cap was applied.</p> |
|       | <b>Minimum requirement for own funds and eligible liabilities (MREL)</b>   |
| EU-7  | <p><b>MREL expressed as a percentage of the TREA</b></p> <p>The entity’s minimum requirement for own funds and eligible liabilities as determined by the resolution authority in accordance with Article 45e of Directive 2014/59/EU, expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.</p>  |
| EU-8  | <p><b>MREL expressed as a percentage of the TREA - Of which to be met with own funds or subordinated liabilities</b></p> <p>Where applicable, the part of MREL which, pursuant to Article 45b, paragraphs (4) to (8), of Directive 2014/59/EU, the resolution authority has required to be met using own funds, subordinated eligible instruments or liabilities as referred to in paragraph 3 of that Article, expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.</p>  |
| EU-9  | <p><b>MREL expressed as a percentage of the TEM</b></p> <p>The reporting entity’s minimum requirement for own funds and eligible liabilities as determined by the resolution authority in accordance with Article 45e of Directive 2014/59/EU, 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>  |
| EU-10 | <p><b>MREL expressed as a percentage of the TEM - Of which to be met with own funds or subordinated liabilities</b></p> <p>Where applicable, the part of MREL which, pursuant to Article 45b, paragraphs (4) to (8), of Directive 2014/59/EU, the resolution authority has</p>   |

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|  | required to be met using own funds, subordinated eligible instruments or liabilities as referred to in paragraph 3 of that Article, expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a of Regulation (EU) No 575/2013. |
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3. EU TLAC 1: Composition - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities
5. The own funds and eligible liabilities position related to the resolution group shall include only capital instruments and eligible liabilities issued by the resolution entity and, where compliant with Article 45b(3) of Directive 2014/59/EU or Article 88a of Regulation (EU) No 575/2013, as applicable, by subsidiaries of the resolution entity, at the exclusion of entities outside of the resolution group. Similarly, the own funds and eligible liabilities position is based on the total risk exposure amount (adjusted as permitted under Article 45h(2) of Directive 2014/59/EU) and total exposure measure calculated at the level of the resolution group.
6. Regarding the regulatory adjustments, entities shall disclose deductions from own funds and eligible liabilities as negative numbers and additions to own funds and eligible liabilities as positive numbers.
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| Columns | Legal references and instructions  |
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| a       | Entities shall disclose in this column the relevant information on MREL pursuant to Articles 45 and 45e of Directive 2014/59/EU.   |
| b       | Entities that are G-SIIs subject to a TLAC requirement pursuant to Article 92a of Regulation (EU) No 575/2013 shall disclose in this column the relevant information on that requirement.  |
| c       | <p>This column shall only be filled in by entities subject to the TLAC requirement.</p> <p>This column shall reflect the difference between amounts applicable in the context of the requirement of Article 45 of Directive 2014/59/EU and the amounts applicable in the context of the requirement of Article 92a of Regulation (EU) No 575/2013.</p> |

| Row | Legal references and instructions   |
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| 1   | Common Equity Tier 1 Capital (CET1) |

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|    | CET1 capital of the resolution group, calculated in accordance with Article 50 of Regulation (EU) No 575/2013.   |
| 2  | <b>Additional Tier 1 capital (AT1)</b><br><br>AT1 capital of the resolution group, calculated in accordance with Article 61 of Regulation (EU) No 575/2013.<br><br>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 of Article 55 of Directive 2014/59/EU.   |
| 6  | <b>Tier 2 capital (T2)</b><br><br>Tier 2 capital of the resolution group, calculated in accordance with Article 71 of Regulation (EU) No 575/2013.<br><br>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 of Article 55 of Directive 2014/59/EU.  |
| 11 | <b>Own funds for the purpose of Articles 92a of Regulation (EU) No 575/2013 and 45 of Directive 2014/59/EU</b><br><br>Own funds for the purpose of Articles 92a of Regulation (EU) No 575/2013 and 45 of Directive 2014/59/EU, to be calculated as row 1 plus row 2 plus row 6.  |
| 12 | <b>Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)</b><br><br><i>MREL</i><br><br>Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b of Directive 2014/59/EU which are subordinated eligible instruments as defined in Article 2(1), point (71b), of Directive 2014/59/EU and which are issued directly by the resolution entity.<br><br>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.<br><br><i>TLAC</i><br><br>Eligible liabilities which comply with all the requirements set out 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 Article 72b(3) or (4) of that Regulation, and which are issued directly by the resolution entity.<br><br>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 |

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|        | (b), of Regulation (EU) No 575/2013) nor eligible liabilities grandfathered under Article 494b of Regulation (EU) No 575/2013.   |
| EU-12a | <p><b>Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)</b></p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b of Directive 2014/59/EU that are issued by subsidiaries and included in MREL in accordance with Article 45b(3) 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><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements set out 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 Article 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 pursuant to Article 88a of that Regulation (EU) No 575/2013.</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 Regulation (EU) No 575/2013.</p> |
| EU-12b | <p><b>Eligible liabilities instruments that are subordinated to excluded liabilities issued prior to 27 June 2019 (subordinated grandfathered)</b></p> <p><i>MREL</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none"><li>- they have been issued prior to 27 June 2019;</li><li>- they are subordinated eligible instruments as defined in Article 2(1), point (71b), of Directive 2014/59/EU;</li><li>- they are included in own funds and eligible liabilities as a result of Article 494b(3) of Regulation (EU) No 575/2013.</li></ul> <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>Liabilities that meet the following conditions:</p> <ul style="list-style-type: none"><li>- they have been issued prior to 27 June 2019;</li></ul>  |



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|        | <ul style="list-style-type: none"><li>- they comply with Article 72b(2), point (d), of Regulation (EU) No 575/2013;</li><li>- they qualify as eligible liabilities as a result of the grandfathering set out in Article 494b(3) of Regulation (EU) No 575/2013.</li></ul>  |
| EU-12c | <p><b>Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items</b></p> <p>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).</p> <p>Only the amount not recognised in own funds, but meeting all eligibility criteria laid down Article 72b of Regulation (EU) No 575/2013 shall be presented 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 of Article 55 of Directive 2014/59/EU.</p>  |
| 13     | <p><b>Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre-cap)</b></p> <p><i>MREL</i></p> <p>Liabilities that comply with the conditions set out 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.</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><i>TLAC</i></p> <p>Eligible liabilities which comply with the requirements set out 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 liability instruments pursuant to Article 72b(3) of that Regulation or are permitted to qualify as eligible liabilities instruments pursuant to Article 72b(4) of that Regulation.</p> <p>Where Article 72b(3) of Regulation (EU) No 575/2013 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 disclosed 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> |
| EU-13a | <p><b>Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)</b></p>  |

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|    | <p><i>MREL</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none"><li>- they were issued prior to 27 June 2019;</li><li>- they comply with the conditions set out in Article 45b 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;</li><li>- they qualify as eligible liabilities as a result of the grandfathering set out in Article 494b(3) of Regulation (EU) No 575/2013.</li></ul> <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>Eligible liabilities which meet the following conditions:</p> <ul style="list-style-type: none"><li>- they were issued prior to 27 June 2019;</li><li>- they comply with the requirements set out 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 liability instruments pursuant to Article 72b(3) of that Regulation or are permitted to qualify as eligible liabilities instruments pursuant to Article 72b(4) of Regulation (EU) No 575/2013;</li><li>- they qualify as eligible liabilities as a result of the grandfathering set out in Article 494b(3) of Regulation (EU) No 575/2013.</li></ul> <p>Where Article 72b(3) of Regulation (EU) No 575/2013 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> |
| 14 | <p><b>Amount of non subordinated eligible liabilities instruments, where applicable after the application of Article 72b(3) of Regulation (EU) No 575/2013</b></p> <p><i>MREL</i></p> <p>This row shall equal rows 13 plus row EU-13a.</p> <p><i>TLAC</i></p> <p>Where Article 72b(3) of Regulation (EU) No 575/2013 is applied, this row shows the sum of the amounts disclosed in rows 13 and 13a above after the application of Article 72b(3) respectively Article 494(2) of that Regulation.</p>   |

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|        | Where Article 72b(3) of Regulation (EU) No 575/2013 is not applied, but the entity benefits from the application of Article 72b(4) of Regulation (EU) No 575/2013, this row shall equal rows 13 plus row EU-13a.   |
| 17     | <b>Eligible liabilities items before adjustments</b><br><br>Eligible liabilities items before adjustments. To be calculated as row 12 plus row EU-12a plus row EU-12b plus row EU-12c plus row 14.   |
| EU-17a | <b>Eligible liabilities items before adjustments - Of which subordinated liabilities items</b><br><br><i>MREL</i><br><br>Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b of Directive 2014/59/EU which are subordinated eligible instruments as defined in Article 2(1), point (71b), of that Directive, and liabilities issued by subsidiaries that are included in MREL in accordance with Article 45b(3) of that Directive.<br><br>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.<br><br><i>TLAC</i><br><br>Eligible liabilities which comply with all the requirements set out 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 Article 72b(3) or (4) of that Regulation.<br><br>This row shall include subordinated liabilities that are eligible as a result of the grandfathering in accordance with Article 494b of Regulation (EU) No 575/2013 and the amortised portion of Tier 2 instruments where remaining maturity is greater than one year (Article 72a(1), point (b), of Regulation (EU) No 575/2013).<br><br>To be calculated as row 12 plus row EU-12a plus row EU-12b plus row EU-12c. |
| 18     | <b>Own funds and eligible liabilities items before adjustments</b><br><br>Own funds and eligible liabilities items before adjustments. To be calculated as row 11 plus row 17.   |
| 19     | <b>(Deduction of exposures between multiple point of entry (MPE) resolution groups)</b><br><br>Negative amount<br><br>Deductions of exposures between MPE G-SII resolution groups, that correspond to direct, indirect or synthetic holdings of own funds instruments  |

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|    | 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.   |
| 20 | <p><b>(Deduction of investments in other eligible liabilities instruments)</b></p> <p>Negative amount</p> <p><i>TLAC</i></p> <p>Deductions of investments in other eligible liabilities instruments in accordance with Articles 72e(1) to (3), 72f, 72g, 72h, 72i and 72j of Regulation (EU) No 575/2013. Amount to be deducted from eligible liabilities items in accordance with Part Two, Title I, Chapter 5a, Section 2, of Regulation (EU) No 575/2013.</p> <p><i>MREL and TLAC</i></p> <p>This row shall also include amounts covered by a permission to call, redeem, repay or repurchase eligible liabilities instruments in accordance with Article 78a of Regulation (EU) No 575/2013, to the extent the disclosing entity has not yet used up that amount to call, redeem, repay or repurchase instruments.</p>   |
| 22 | <p><b>Own funds and eligible liabilities after adjustments</b></p> <p>Own funds and eligible liabilities as defined in Article 72l of Regulation (EU) No 575/2013. To be calculated as row 18 plus row 19 plus row 20.</p> <p><i>MREL</i></p> <p>The amount of own funds and eligible liabilities counting towards MREL shall be disclosed as the sum of:</p> <ul style="list-style-type: none"><li>(i) own funds as set out in Articles 4(1), point (118), and 72 of Regulation (EU) No 575/2013,</li><li>(ii) eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU.</li></ul> <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 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"><li>(i) own funds as set out in Articles 4(1), point (118), and 72 of Regulation (EU) No 575/2013;</li></ul> |

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|        | (ii) eligible liabilities as referred to in Article 72k of Regulation (EU) No 575/2013.   |
| EU-22a | <b>Of which own funds and subordinated liabilities</b><br><br>Own funds and eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b of Directive 2014/59/EU which 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 pursuant to Article 45b(3) of Directive 2014/59/EU.  |
| 23     | <b>Total risk exposure amount (TREA)</b><br><br>Total risk exposure amount of the resolution group in accordance with Article 18(1), last subparagraph, of Regulation (EU) No 575/2013.<br><br>The total risk exposure amount disclosed 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.   |
| 24     | <b>Total exposure measure (TEM)</b><br><br>According to Article 45(2), point (b), of Directive 2014/59/EU, the total exposure measure calculated in accordance with Articles 429(4) and 429a of Regulation (EU) No 575/2013.<br><br>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.   |
| 25     | <b>Own funds and eligible liabilities as a percentage of the TREA</b><br><br>For the purpose of this row, in accordance with Article 45(2), point (a), of Directive 2014/59/EU and Article 92a of Regulation (EU) No 575/2013, the amount of own funds and eligible liabilities counting towards MREL or TLAC, as applicable, 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.<br><br>To be calculated as row 22 divided by row 23. |
| EU-25a | <b>Of which own funds and subordinated liabilities</b><br><br>For the purpose of this row, the amount of own funds and subordinated eligible liabilities counting towards MREL 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.<br><br>To be calculated as row 22a divided by row 23.   |

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| 26     | <p><b>Own funds and eligible liabilities as a percentage of the TEM</b></p> <p>For the purpose of this row, in accordance with Article 45(2), point (b), of Directive 2014/59/EU and Article 92a of Regulation (EU) No 575/2013, the amount of own funds and eligible liabilities counting towards MREL or TLAC, as applicable, 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> <p>To be calculated as row 22 divided by row 24.</p>   |
| EU-26a | <p><b>Of which own funds and subordinated liabilities</b></p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities counting towards MREL 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> <p>To be calculated as row 22a divided by row 24.</p>  |
| 27     | <p><b>CET1 (as a percentage of the TREA) available after meeting the resolution group’s requirements</b></p> <p>The amount of CET1, as a percentage of the total risk exposure amount, 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 G-SII requirement for own funds and eligible liabilities laid down in Article 92a of Regulation (EU) No 575/2013, when calculated in accordance with paragraph (1), point (a), of that Article and</p> <p>(b) the minimum requirement for own funds and eligible liabilities laid down in Article 45 of Directive 2014/59/EU, when calculated in accordance with paragraph (2), point (a), of that Article.</p> <p>The disclosed 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> |
| 28     | <p><b>Institution-specific combined buffer requirement</b></p> <p>Institution-specific combined buffer requirement defined in Article 128, first subparagraph, point (6), of Directive 2013/36/EU, expressed as a percentage</p>   |

|        |  |
|--------|--|
|        | of the total risk exposure amount, applicable to the resolution group in accordance with the first subparagraph, point (6), of that Article.   |
| 29     | <b>Institution-specific combined buffer requirement - Of which capital conservation buffer requirement</b><br><br>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.  |
| 30     | <b>Institution-specific combined buffer requirement - Of which countercyclical buffer requirement</b><br><br>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.  |
| 31     | <b>Institution-specific combined buffer requirement - Of which systemic risk buffer requirement</b><br><br>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.  |
| EU-31a | <b>Institution-specific combined buffer requirement - Of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer</b><br><br>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. |
| EU-32  | <b>Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013</b>   |

4. EU iLAC: Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs (internal TLAC)
8. This template discloses own funds and eligible liabilities of entities that are not themselves resolution entities for the purposes of the requirement for own funds and eligible liabilities laid down in Article 45f of Directive 2014/59/EU (internal MREL) as well as the requirement for own funds and eligible liabilities for non-EU G-SIIs applicable to material subsidiaries of third country G-SIIs laid down in Article 92b of Regulation (EU) No 575/2013 (internal TLAC).

| Columns | Legal references and instructions  |
|---------|--|
| a       | Entities shall disclose in this column the relevant information on internal MREL in accordance with Articles 45 and 45f of Directive 2014/59/EU. |

|   |  |
|---|--|
| b | Entities that are material subsidiaries of non-EU G-SIIs pursuant to Article 92b of Regulation (EU) No 575/2013 shall disclose in this column the relevant information on internal TLAC in accordance with Article 92b of Regulation (EU) No 575/2013. |
| c | Qualitative information related to the applicable requirement and the level of application.  |

| Row   | Legal references and instructions   |
|-------|---|
| EU-1  | <b>Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)</b><br><br>Whether the entity is subject to an internal TLAC requirement pursuant to Article 92b of Regulation (EU) No 575/2013.   |
| EU-2  | <b>If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)</b><br><br>Whether the entity is subject to the internal TLAC requirement on a consolidated or individual basis, pursuant to Article 18 of Regulation (EU) No 575/2013.<br><br>Where the requirement is on a consolidated basis, this entire template shall be filled in on a consolidated basis. In all other cases this template shall be filled in on an individual basis. |
| EU-2a | <b>Is the entity subject to an internal MREL? (Y/N)</b><br><br>Whether the entity is subject to an MREL pursuant to Article 45 and Article 45f of Directive 2014/59/EU.   |
| EU-2b | <b>If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)</b><br><br>Whether the entity is subject to an internal MREL on a consolidated or individual basis.<br><br>Where the requirement is on a consolidated basis, this entire template shall be filled in on a consolidated basis. In all other cases this template shall be filled in on an individual basis.  |
| EU-3  | <b>Common Equity Tier 1 capital (CET1)</b><br><br>Article 50 of Regulation (EU) No 575/2013   |



|      |   |
|------|---|
|      | CET1 capital, on an individual or consolidated basis, where applicable, in accordance with Article 50 of Regulation (EU) No 575/2013.   |
| EU-4 | <p><b>Eligible Additional Tier 1 capital</b></p> <p>Article 61 of Regulation (EU) No 575/2013</p> <p>Additional Tier 1 instruments shall only be considered where they fulfil the criteria set out in Article 92b of Regulation (EU) No 575/2013 and in Article 45f(2), point (b)(ii), of Directive 2014/59/EU.</p> <p>In case of internal MREL, instruments referred to in Article 89(2), fourth subparagraph, of Directive 2014/59/EU shall be included where that paragraph applies. Instruments governed by the law of a third country shall only be included if they meet the requirements of Article 55 of Directive 2014/59/EU.</p>  |
| EU-5 | <p><b>Eligible Tier 2 capital</b></p> <p>Article 71 of Regulation (EU) No 575/2013</p> <p>Tier 2 instruments shall only be considered where they fulfil the criteria set out in Article 92b of Regulation (EU) No 575/2013 and in Article 45f(2), point (b)(ii), of Directive 2014/59/EU.</p> <p>In case of internal MREL, instruments referred to in Article 89(2), fourth subparagraph, of Directive 2014/59/EU shall be included where that paragraph applies. Instruments governed by the law of a third country shall only be included if they meet the requirements of Article 55 of Directive 2014/59/EU.</p>  |
| EU-6 | <p><b>Eligible own funds</b></p> <p>Sum of CET1 capital, eligible Additional Tier 1 capital and eligible Tier 2 capital.</p>  |
| EU-7 | <p><b>Eligible liabilities</b></p> <p><i>Internal MREL</i></p> <p>Eligible liabilities which fulfil the conditions set out in 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>Where the resolution authority of the subsidiary permits the entity to meet the internal MREL with guarantees, the amount of guarantees that are provided by the resolution entity and fulfil all the conditions set out in</p> |

|       |  |
|-------|--|
|       | <p>Article 45f(5) of Directive 2014/59/EU shall be included in this row as well.<i>Internal TLAC</i></p> <p>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(2) of that Regulation.</p>   |
| EU-8  | <p><b>Eligible liabilities - of which permitted guarantees</b></p> <p>Where the resolution authority of the subsidiary permits the entity to meet the internal MREL 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.</p>  |
| EU-9a | <p><b>(Adjustments)</b></p> <p>Negative amount</p> <p>The following adjustments shall be disclosed in this row:</p> <ul style="list-style-type: none"><li>- 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</li><li>- Amounts covered by a permission to call, redeem, repay or repurchase eligible liabilities instruments in accordance with Article 78a of Regulation (EU) No 575/2013, to the extent the reporting entity has not yet used up that amount to call, redeem, repay or repurchase instruments ('unused prior permission amounts')</li></ul>   |
| EU-9b | <p><b>Own funds and eligible liabilities items after adjustments</b></p> <p><i>Internal MREL</i></p> <p>Amounts of eligible own funds and eligible liabilities of the entity, net of adjustments, counting towards internal MREL as set out in Article 45f(2) 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.</p> <p>To be calculated as row EU-6 plus row EU-7 plus row EU-9a.</p> <p><i>Internal TLAC</i></p> <p>Eligible own funds and eligible liabilities counting towards the requirement for own funds and eligible liabilities for non-EU G-SIIs as set out in Article 92b(2) of Regulation (EU) No 575/2013. To be calculated as row EU-6 plus row EU-7.</p> |
| EU-10 | <p><b>Total risk exposure amount (TREA)</b></p>  |

|       |  |
|-------|--|
|       | <p>Total risk exposure amount of the individual entity or of the consolidated group at the level of which the requirements have been set, as applicable, in accordance with Article 18(1), last subparagraph, of Regulation (EU) No 575/2013.</p> <p>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 92b of Regulation (EU) No 575/2013, as applicable.</p>   |
| EU-11 | <p><b>Total exposure measure (TEM)</b></p> <p>Total exposure measure (denominator of leverage ratio), of the individual entity or of the consolidated group at the level of which the requirements have been set, as applicable, in accordance with Article 429(4) and Article 429a of Regulation (EU) No 575/2013.</p> <p>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 92b of Regulation (EU) No 575/2013, as applicable.</p> |
| EU-12 | <p><b>Own funds and eligible liabilities as a percentage of the TREA</b></p> <p>Own funds and eligible liabilities ratio, as a percentage of the total risk exposure amount.</p> <p>To be calculated as row EU-9b divided by row EU-10.</p>  |
| EU-13 | <p><b>Own funds and eligible liabilities as a percentage of the TREA - of which permitted guarantees</b></p> <p>Where the resolution authority of the subsidiary permits the entity to meet the internal MREL with guarantees, the amount of the guarantees that are provided by the resolution entity and comply with the conditions set out in Article 45f(5) of Directive 2014/59/EU, as a percentage of the total risk exposure amount.</p> <p>To be calculated as row EU-8 divided by row EU-10.</p>  |
| EU-14 | <p><b>Own funds and eligible liabilities as a percentage of the TEM</b></p> <p>Own funds and eligible liabilities ratio, as a percentage of the total exposure measure.</p> <p>To be calculated as row EU-9b divided by row EU-11.</p>   |
| EU-15 | <p><b>Own funds and eligible liabilities as a percentage of the TEM- of which permitted guarantees</b></p>   |

|       |   |
|-------|---|
|       | <p>Where the resolution authority of the subsidiary permits the entity to meet the internal MREL with guarantees, the amount of the guarantees that are provided by the resolution entity and comply with the conditions set out in Article 45f(5) of Directive 2014/59/EU, as a percentage of the total exposure measure.</p> <p>To be calculated as row EU-8 divided by row EU-11.</p>  |
| EU-16 | <p><b>CET1 (as a percentage of the TREA) available after meeting the entity’s requirements</b></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 non EU G-SII requirement for own funds and eligible liabilities pursuant to Article 92b of Regulation (EU) No 575/2013 when calculated in accordance with Article 92b(1) of Regulation (EU) No 575/2013 as 90% of the requirement of Article 92a(1), point (a), of that Regulation and</p> <p>(b) the minimum requirement for own funds and eligible liabilities 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 disclosed figure shall be identical in both the 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> |
| EU-17 | <p><b>Institution-specific combined buffer requirement</b></p> <p>Institution-specific combined buffer requirement defined in Article 128, first subparagraph, point (6), of Directive 2013/36/EU, expressed as a percentage of the total risk exposure amount, applicable to the entity in accordance with Article 128, first subparagraph, point (6), of Directive 2013/36/EU.</p>  |
| EU-18 | <p><b>Requirement expressed as a percentage of the TREA</b></p> <p><i>Internal MREL</i></p> <p>Requirement for own funds and eligible liabilities applicable to the entity in accordance with Article 45f of Directive 2014/59/EU, expressed as a</p>   |

|       |   |
|-------|---|
|       | <p>percentage of the total risk exposure amount (at individual or at consolidated level, as applicable).</p> <p><i>Internal TLAC</i></p> <p>Requirement set out in Article 92b of Regulation (EU) No 575/2013, expressed as a percentage of the total risk exposure amount (at individual or at consolidated level, as applicable).</p>   |
| EU-19 | <p><b>Requirement expressed as a percentage of the TREA - of which part of the requirement that may be met with a guarantee</b></p> <p>Where applicable, part of the requirement for own funds and eligible liabilities expressed as a percentage of the total risk exposure amount which can be met with a guarantee provided by the resolution entity in accordance with Article 45f(5) of Directive 2014/59/EU.</p>  |
| EU-20 | <p><b>Requirement expressed as a percentage of the TEM</b></p> <p><i>Internal MREL</i></p> <p>Requirement for own funds and eligible liabilities applicable to the entity in accordance with Article 45f of Directive 2014/59/EU, expressed as a percentage of the total exposure measure (at individual or at consolidated EU parent undertaking level, as applicable).</p> <p><i>Internal TLAC</i></p> <p>Requirement set out in Article 92b of Regulation (EU) No 575/2013, expressed as a percentage of the total exposure measure (at individual or at consolidated level, as applicable).</p> |
| EU-21 | <p><b>Requirement expressed as a percentage of the TEM - of which part of the requirement that may be met with a guarantee</b></p> <p>Where applicable, part of the requirement for own funds and eligible liabilities expressed as a percentage of the total exposure measure which can be met with a guarantee provided by the resolution entity, in accordance with Article 45f(5) of Directive 2014/59/EU.</p>  |
| EU-22 | <p><b>Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013</b></p>   |

5. EU TLAC2: Creditor ranking - entities that are not resolution entities themselves

9. The information included in template EU TLAC2 is disclosed at the level of the individual entity.

- 10. Template EU TLAC2 exists in two versions, EU TLAC2a and EU TLAC2b. TLAC2a captures all funding that is *pari passu* or junior to MREL-eligible instruments, including own funds and other capital instruments. EU TLAC2b captures only own funds and liabilities eligible to meet the requirement of Article 45 of Directive 2014/59/EU in accordance with Article 45f of that Directive.
- 11. In accordance with Article 13(2) of this Regulation, 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 can choose whether they use EU TLAC2a or EU TLAC2b to comply with the disclosure requirement set out in Article 45i(3), point (b), of Directive 2014/59/EU.
- 12. From the date of application of Article 45i(3) of Directive 2014/59/EU, issuing entities shall disclose under template TLAC2a liabilities potentially eligible for meeting the internal MREL and internal TLAC requirements. Before that date, issuing entities shall disclose liabilities potentially eligible for meeting the internal TLAC requirement.
- 13. The outstanding amounts referred to in the rows have to be broken down into insolvency ranks on the basis of the insolvency law of the issuing entity, irrespective of the governing law of the instrument.
- 14. Insolvency rankings shall be those communicated by the competent resolution authority in compliance with the standardised presentation specified in Article 8 of this Regulation.
- 15. The ranks are presented from the most junior to the more senior. Columns for ranks have to be added until the most senior ranking potentially eligible instruments have been disclosed.
- 16. The amount attributable to each rank is further broken down into amounts owned by the resolution entity, including amounts owned directly or indirectly by the resolution entity through entities along the chain of ownership, where applicable; and other amounts not owned by the resolution entity, where applicable. The total amount of each row is filled into the last column of each row.

| Rows | Legal references and instructions  |
|------|--|
| 1    | <b>Empty set in the EU</b>   |
| 2    | <b>Description of insolvency rank (free text)</b><br><br>The number of insolvency ranks (n) in the creditor hierarchy will depend on the set of liabilities of the issuing entity. The description should include a specification of the types of claims that are within that insolvency rank (e.g. CET1, Tier 2 instruments). |

|    |  |
|----|--|
|    | There is one column for each insolvency rank where the amount is held entirely by the resolution entity, including amounts owned directly or indirectly by the resolution entity through entities along the chain of ownership, where applicable, and a second column where a part of the amount per rank is also held by owners that are not the resolution entity. |
| 3  | <b>Liabilities and own funds</b><br><br>The amount of own funds, eligible liabilities and liabilities ranking lower than or <i>pari passu</i> with own funds or eligible liabilities.<br><br>This shall include also liabilities excluded from bail-in.<br><br>This row is not applicable in template EU TLAC2b.   |
| 4  | <b>Liabilities and own funds - Of which excluded liabilities</b><br><br>Breakdown of the liabilities excluded pursuant to Article 72a(2) of Regulation (EU) No 575/2013 or Article 44(2) of Directive 2014/59/EU and, where applicable, Article 44(3) of Directive 2014/59/EU.<br><br>This row is not applicable in template EU TLAC2b.                              |
| 5  | <b>Liabilities and own funds less excluded liabilities</b><br><br>Liabilities and own funds net of excluded liabilities.<br><br>This row is not applicable in template EU TLAC2b.  |
| 6  | <b>Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL/internal TLAC</b><br><br>Breakdown of the amount of own funds and eligible liabilities for the purpose of internal MREL or for the purpose of internal TLAC, as applicable in accordance with paragraph 11 above.      |
| 7  | <b>Of which residual maturity ≥ 1 year &lt; 2 years</b><br><br>Subset of row 6 with the relevant residual maturity.  |
| 8  | <b>Of which residual maturity ≥ 2 year &lt; 5 years</b><br><br>Subset of row 6 with the relevant residual maturity.  |
| 9  | <b>Of which residual maturity ≥ 5 years &lt; 10 years</b><br><br>Subset of row 6 with the relevant residual maturity.  |
| 10 | <b>Of which residual maturity ≥ 10 years, but excluding perpetual securities</b><br><br>Subset of row 6 with the relevant residual maturity.   |

|    |  |
|----|--|
| 11 | <b>Of which perpetual securities</b><br>Subset of row 6 that are perpetual securities. |
|----|--|

6. EU TLAC3: Creditor ranking – resolution entity

17. The information included in template EU TLAC3 is disclosed at the level of the individual entity.
18. Template EU TLAC3 exists in two versions, EU TLAC3a and EU TLAC3b. EU TLAC3a captures all funding that is *pari passu* or junior to instruments potentially eligible for MREL, including own funds and other capital instruments. Amounts that are ineligible solely as a result of subordination requirements shall be included in full in the row corresponding to the relevant insolvency rank, i.e. without applying the caps. EU TLAC3b captures only own funds and liabilities eligible to meet the requirement of Article 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive.
19. In accordance with Article 14(2) of this Regulation, 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 can choose whether they use EU TLAC3a or EU TLAC3b to comply with the disclosure requirement set out in Article 45i(3), point (b), of Directive 2014/59/EU.
20. From the date of application of Article 45i(3) of Directive 2014/59/EU, issuing entities shall disclose under template EU TLAC3a liabilities potentially eligible for meeting the MREL and TLAC requirements. Before that date, issuing entities shall disclose liabilities potentially eligible for meeting the internal TLAC requirement.
21. The outstanding amounts referred to in rows 2 to 10 have to be broken down into insolvency rank on the basis of the insolvency law of the issuing entity, irrespective of the governing law of the instrument.
22. The insolvency ranks shall be those communicated by the competent resolution authority in compliance with the standardised presentation specified in the relevant reporting template.
23. The ranks are presented from the most junior to the more senior. Columns for ranks have to be added until the most senior ranking potentially eligible instruments have been disclosed.

| Rows | Legal references and instructions  |
|------|--|
| 1    | <b>Description of insolvency rank (free text)</b><br>The number of insolvency ranks (n) in the creditor hierarchy will depend on the set of liabilities of the entity. There is one column for each insolvency rank. |



|    |  |
|----|--|
|    | The description should include a specification of the types of claims that are within that insolvency rank (e.g. CET1, Tier 2 instruments).  |
| 2  | <b>Liabilities and own funds</b><br><br>The amount of own funds, eligible liabilities and liabilities ranking lower than or <i>pari passu</i> with own funds or eligible liabilities.<br><br>This shall include also liabilities excluded from bail-in.<br><br>This row is not applicable in template EU TLAC3b.   |
| 3  | <b>Liabilities and own funds - Of which excluded liabilities</b><br><br>Breakdown of the liabilities excluded pursuant to Article 72a(2) of Regulation (EU) No 575/2013 or Article 44(2) of Directive 2014/59/EU and, where applicable, Article 44(3) of that Directive.<br><br>This row is not applicable in template EU TLAC3b.  |
| 4  | <b>Liabilities and own funds less excluded liabilities</b><br><br>Liabilities and own funds net of excluded liabilities.<br><br>This row is not applicable in template EU TLAC3b.  |
| 5  | <b>Subset of liabilities and own funds less excluded liabilities that are own funds and liabilities potentially eligible for meeting MREL/TLAC</b><br><br>Breakdown of the amount of own funds and liabilities eligible for the purpose of MREL or for the purpose of TLAC, as applicable in accordance with paragraph 19 above, without application of the caps on the recognition of non-subordinated liabilities. |
| 6  | <b>Of which residual maturity ≥ 1 year &lt; 2 years</b><br><br>Subset of row 5 with the relevant residual maturity.  |
| 7  | <b>Of which residual maturity ≥ 2 year &lt; 5 years</b><br><br>Subset of row 5 with the relevant residual maturity.  |
| 8  | <b>Of which residual maturity ≥ 5 years &lt; 10 years</b><br><br>Subset of row 5 with the relevant residual maturity.  |
| 9  | <b>Of which residual maturity ≥ 10 years, but excluding perpetual securities</b><br><br>Subset of row 5 with the relevant residual maturity.   |
| 10 | <b>Of which perpetual securities</b>   |

|  |  |
|--|--|
|  | Subset of row 5 that are perpetual securities. |
|--|--|