ANNEX II – Instructions for overview disclosure templates

Template UK KM1 – Key metrics template. Fixed format

1. Institutions shall apply the instructions provided below in this Annex in order to complete template UK KM1 as presented in Annex I to this Implementing Regulation, in application of points (a) to (g) of Article 447 CRR and in application of point (b) of Article 438 CRR.

1a. Only *LREQ firms* shall disclose values in rows UK KM1;14a to UK KM1;14e.

Legal references and instructions	
Column number	**Explanation**
a - e	Disclosure periods T, T-1, T-2, T-3 and T-4 are defined as quarterly periods and should be populated depending on the frequency set by Articles 433a, 433b and 433c CRR. Institutions disclosing this template on a quarterly basis should provide data for periods T, T-1, T-2, T-3 and T-4; institutions disclosing this template on a semi-annual basis should provide data for periods T, T-2 and T-4; and institutions disclosing this template on an annual basis should provide data for periods T and T-4. Institutions should disclose the dates corresponding to the disclosure periods. The disclosure of data for previous periods is not required when data are disclosed for the first time.
Legal references and instructions	
Row number	**Explanation**
1	Common Equity Tier 1 (CET1) capital Amount of CET1 capital in accordance with the amount disclosed by institutions following Annex VII to this Implementing Regulation (row 29 of template UK CC1 Composition of regulatory own funds)
2	Tier 1 capital Amount of Tier 1 capital in accordance with the amount disclosed by institutions following Annex VII to this Implementing Regulation (row 45 of template UK CC1 Composition of regulatory own funds)
3	Total capital Amount of total capital in accordance with the amount disclosed by institutions following Annex VII to this Implementing Regulation (row 59 of template UK CC1 Composition of regulatory own funds)
4	Total risk-weighted exposure amounts Amount of total risk-weighted exposure amounts (RWEAs) in accordance with the amount disclosed by institutions following Annex VII to this Implementing

	Regulation (row 60 of template UK CC1 Composition of regulatory own funds)
5	Common Equity Tier 1 ratio (%) CET1 capital ratio in accordance with the value disclosed by institutions following Annex VII to this Implementing Regulation (row 61 of template UK CC1 Composition of regulatory own funds)
6	Tier 1 ratio (%) Tier 1 capital ratio in accordance with the value disclosed by institutions following Annex VII to this Implementing Regulation (row 62 of template UK CC1 Composition of regulatory own funds)
7	Total capital ratio (%) Total capital ratio in accordance with the value disclosed by institutions following Annex VII to this Implementing Regulation (row 63 of template UK CC1 Composition of regulatory own funds)
UK 7a	Additional CET1 SREP requirements (%) Additional own funds (in particular CET1 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU[1](“CRD”).
UK 7b	Additional AT1 SREP requirements (%) Additional own funds (in particular additional Tier 1 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) CRD.
UK 7c	Additional T2 SREP requirements (%) Additional own funds (Tier 2 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) CRD.
UK 7d	Total SREP own funds requirements (TSCR ratio) (%) The sum of (i) and (ii) as follows: (i) the total capital ratio (8%) as specified in point (c) of Article 92(1) CRR; (ii) the additional own funds requirements (Pillar 2 Requirements – P2R) ratio based on the supervisory review process as referred to in point (a) of Article 104(1) CRD and determined in accordance with the criteria specified in the *EBA Guidelines on common procedures and methodologies for the supervisory review and evaluation process and supervisory stress testing*[2] (“EBA SREP GL”).

[1] 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 176/338, 27.6.2013, p.56)

[2] EBA Guidelines on the revised common procedures and methodologies for the supervisory review and evaluation process (SREP) and supervisory stress testing (EBA/GL/2018/03, 19.07.2018)

	This item shall reflect the total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority. The TSCR is defined in Section 1.2 EBA SREP GL. If no additional own funds requirements were communicated by the competent authority, then only point (i) should be disclosed.
8	Capital conservation buffer (%) Amount of own funds that institutions are required to maintain in accordance with Articles 128(1) and 129 CRD , compared to total RWEAs.
UK 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) Amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested in accordance with Article 458 CRR in addition to the capital conservation buffer, compared to total RWEAs.
9	Institution specific countercyclical capital buffer (%) Amount of own funds that institutions are required to maintain in accordance with Articles 128(2), 130, 135-140 CRD, compared to total RWEAs. The % disclosed shall consider the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date.
UK 9a	Systemic risk buffer (%) Amount of own funds that institutions are required to maintain in accordance with Articles 128 (5), 133 and 134 CRD, compared to total RWEAs. The % disclosed shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date.
10	Global Systemically Important Institution buffer (%) Amount of own funds that institutions are required to maintain in accordance with Articles 128 (3) and 131 CRD, compared to total RWEAs. The % disclosed shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date.
UK 10a	Other Systemically Important Institution buffer Amount of own funds that institutions are required to maintain in accordance with Articles 128 (4) and 131 CRD, compared to total RWEAs. The % disclosed shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date.
11	Combined buffer requirement (%) In accordance with Article 128 (6) CRD, compared to total RWEAs.
UK 11a	Overall capital requirements (OCR) (%) The sum of (i) and (ii) as follows: (i) the TSCR ratio referred to in row UK 7d;

	(ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128(6) CRD. This item shall reflect the Overall capital requirement (OCR) ratio as defined in Section 1.2 EBA SREP GL. If no buffer requirement is applicable, only point (i) shall be disclosed.
12	CET1 available after meeting the total SREP own funds requirements (%)
13	~~Leverage ratio t~~Total exposure measure excluding claims on central banks ~~Leverage ratio t~~*Total exposure measure* excluding claims on central banks in accordance with the amount disclosed by institutions following Annex XI to this Implementing Regulation (row UK-24b of template UK LR2 - LRCom: Leverage ratio common disclosure)
14	Leverage ratio excluding claims on central banks (%) *Leverage ratio* excluding claims on central banks in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation ~~ratio~~ (row 25 of template UK LR2 - LRCom: Leverage ratio common disclosure)
14a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) Fully loaded ECL accounting model *leverage ratio* excluding claims on central banks in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation (row UK-25a of template UK LR2 – LRCom: Leverage ratio common disclosure) This row shall be disclosed by *LREQ firms* only. All other institutions should leave this row blank.
14b	Leverage ratio including claims on central banks (%) *Leverage ratio* including claims on central banks in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation (row UK-25c of template UK LR2 – LRCom: Leverage ratio common disclosure) This row shall be disclosed by *LREQ firms* only. All other institutions should leave this row blank.
14c	Average leverage ratio excluding claims on central banks (%) Average *leverage ratio* excluding claims on central banks in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation (row UK-34 of template UK LR2 – LRCom: Leverage ratio common disclosure) This row shall be disclosed by *LREQ firms* only. All other institutions should leave this row blank.
14d	Average leverage ratio including claims on central banks (%) Average *leverage ratio* including claims on central banks in accordance with the value disclosed by institutions following Annex XI to this Implementing

	Regulation (row UK-33 of template UK LR2 – LRCom: Leverage ratio common disclosure) This row shall be disclosed by *LREQ firms* only. All other institutions should leave this row blank.
14e	Countercyclical leverage ratio buffer (%) *Countercyclical leverage ratio buffer* calculated in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation (row UK-27b of template UK LR2 – LRCom: Leverage ratio common disclosure) This row shall be disclosed by *LREQ firms* only. All other institutions should leave this row blank.
~~UK 14a~~	~~Additional CET1 leverage ratio requirements (%)~~ ~~Additional own funds (in particular CET1 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) CRD.~~
~~UK 14b~~	~~Additional AT1 leverage ratio requirements (%)~~ ~~Additional own funds (in particular additional Tier 1 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) CRD.~~
~~UK 14c~~	~~Additional T2 leverage ratio requirements (%)~~ ~~Additional own funds (Tier 2 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) CRD.~~
~~UK 14d~~	~~Total SREP leverage ratio requirements (TSCR ratio) (%)~~ ~~The sum of (i) and (ii) as follows:~~ ~~(i) the minimum leverage ratio requirement (3%) as specified in point (d) of Article 92(1) CRR;~~ ~~(ii) the additional own funds requirements (Pillar 2 Requirements – P2R) ratio based on the supervisory review process as referred to in point (a) of Article 104(1) CRD.~~ ~~This item shall reflect the total SREP leverage ratio requirement (TSLRR) ratio as communicated to the institution by the competent authority.~~ ~~If no additional own funds requirements were communicated by the competent authority, then only point (i) should be disclosed.~~
~~UK 14e~~	~~Applicable leverage buffer~~ ~~Applicable leverage buffer in accordance with the value disclosed by institutions following Annex XI to this Implementing Regulation (row 27 of template UK LR2 - LRCom: Leverage ratio common disclosure)~~
~~UK 14f~~	~~Overall leverage ratio requirements (%)~~ ~~Sum of rows UK 14d and UK 14e~~
15	Total high-quality liquid assets (HQLA) (Weighted value - average)

	Institutions shall disclose as the weighted value the value in accordance with Article 9 of PRA Rulebook, Liquidity Coverage Ratio (CRR), Chapter 2 of the liquid assets before applying the adjustment mechanism envisaged in Article 17(2) of PRA Rulebook, Liquidity Coverage Ratio (CRR), Chapter 2.
UK 16a	Cash outflows - Total weighted value Institutions shall disclose the sum of the weighted value of their cash outflows, as disclosed in row 16 of Template UK LIQ1 - Quantitative information of LCR.
UK 16b	Cash inflows - Total weighted value Institutions shall disclose the sum of the weighted value of their cash inflows, as disclosed in row 20 of Template UK LIQ1 - Quantitative information of LCR.
16	Total net cash outflows (Adjusted value) Institutions shall disclose as the adjusted value the net liquidity outflow which equals total outflows less the reduction for fully exempt inflows less the reduction for inflows subject to the 90% cap less the reduction for inflows subject to the 75% cap.
17	Liquidity coverage ratio (%) Institutions shall disclose as the adjusted value the percentage of the item 'Liquidity coverage ratio (%)' as defined in Article 4(1) of PRA Rulebook, Liquidity Coverage Ratio (CRR), Chapter 2. The liquidity coverage ratio shall be equal to the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage.
18	Total available stable funding Institutions shall disclose here the amount of available stable funding calculated in accordance with Chapter 3 of Title IV of Part Six CRR, as disclosed in row 14 of Template UK LIQ2 – Net Stable Funding Ratio.
19	Total required stable funding Institutions shall disclose here the amount of required stable funding calculated in accordance with Chapter 4 of Title IV of Part Six CRR, as disclosed in row 33 of Template UK LIQ2 – Net Stable Funding Ratio.
20	NSFR ratio (%) NSFR ratio calculated in accordance with Article 428b CRR.