



ANNEX VIII – Instructions for own funds disclosure templates

Template UK CC1- Composition of regulatory own funds

1. Institutions shall apply the instructions provided in this Annex in order to complete template UK CC1 as presented in Annex VII to this Implementing Regulation, in accordance with points (a), (d), (e) and (f) of Article 437 of Regulation (EU) 575/2013¹ (“CRR”).
2. For the purposes of template UK CC1, regulatory adjustments comprise deductions from own funds and prudential filters.
3. Institutions are required to complete column (b) to show the source of every major input, which is to be cross-referenced to the corresponding rows in Template UK CC2.
4. Institutions shall include in the narrative accompanying the template a description of all restrictions applied to the calculation of own funds in accordance with CRR and the instruments, prudential filters and deductions to which those restrictions apply. They shall also include a comprehensive explanation of the basis on which capital ratios are calculated where those capital ratios are calculated by using elements of own funds determined on a basis other than the basis laid down in the CRR.

Legal references and instructions	
Row number	Explanation
1	Capital instruments and the related share premium accounts in accordance with points (a) and (b) of Article 26(1) and with Articles 27, 28, 29 CRR and the EBA list as referred to in Article 26(3) CRR.
2	Retained earnings prior to all regulatory adjustments in accordance with point (c) of Article 26(1) CRR (prior to the inclusion of any interim net profits or losses).
3	Amount of accumulated other comprehensive income and other reserves in accordance with points (d) and (e) of Article 26(1) CRR.
UK-3a	Amount of funds for general banking risk in accordance with point (f) of Article 26(1) CRR.
4	Amount of qualifying items referred to in Article 484(3) CRR and the related share premium accounts subject to phase out from CET1 as described in Article 486(2) CRR.

¹ REGULATION (EU) 2019/876 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 20 May 2019 amending Regulation (EU) No 575/2013 as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements, and Regulation (EU) No 648/2012 (OJ L 150/1, 7.6.2019, p.194)

5	Minority interests (amount allowed in consolidated CET1) as per Article 84 CRR.
UK-5a	Independently reviewed interim profits net of any foreseeable charge or dividend as per Article 26(2) CRR.
6	Sum of rows 1 to UK-5a.
7	Additional value adjustments in accordance with Article 34 and 105 CRR (negative amount).
8	Intangible assets (net of related tax liability) in accordance with point (b) of Article 36(1) and with Article 37 CRR (negative amount).
9	[An Empty Set under CRR]
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38(3) CRR are met) in accordance with point (c) of Article 36(1) and with Article 38 CRR (negative amount).
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value in accordance with point (a) of Article 33(1) CRR.
12	Negative amounts resulting from the calculation of expected loss amounts in accordance with point (d) of Article 36(1) and with Article 40 CRR.
13	Any increase in equity that results from securitised assets in accordance with Article 32(1) CRR (negative amount).
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing in accordance with point (b) of Article 33(1) of CRR.
15	Defined-benefit pension fund assets in accordance with point (e) of Article 36(1) and Article 41 CRR (negative amount).
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments as described in point (f) of Article 36 (1) and in Article 42 CRR (negative amount).
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution as described in point (g) of Article 36(1) and in Article 44 CRR (negative amount).

18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in point (h) of Article 36(1) and in Articles 43, 45, 46, 49(2) and (3) and 79 CRR (negative amount).
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in point (i) of Article 36(1), in Articles 43, 45, 47, in point (b) of Article 48(1), and in Article 49(1) to (3) CRR (negative amount).
20	[An Empty Set under CRR]
UK-20a	Exposure amount which qualifies for a RW of 1250%, where the institution opts for the deduction alternative, as described in point (k) of Article 36 (1) CRR.
UK-20b	Of the amount disclosed in UK-20a, the amount relating to qualifying holdings outside the financial sector in accordance with point (k)(i) of Article 36(1) and with Articles 89 to 91 CRR (negative amount).
UK-20c	Of the amount disclosed in UK-20a, the amount relating to securitisation positions, in accordance with point (k)(ii) of Article 36(1), with point (b) of Article 243(1), with point (b) of Article 244(1) and with Article 258 CRR (negative amount).
UK-20d	Of the amount disclosed in UK-20a, the amount relating to free deliveries in accordance with point (k)(iii) of Article 36(1) and with Article 379(3) CRR (negative amount).
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38(3) CRR are met) as described in point (c) of Article 36(1), in Article 38 and in point (a) of Article 48(1) CRR (negative amount).
22	Amount exceeding the 17.65% threshold in accordance with Article 48(1) CRR (negative amount).
23	Of the amount disclosed in 22, the amount of Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities as described in point (i) of Article 36(1) and in point (b) of Article 48(1) CRR.
24	[An Empty Set under CRR]

25	Of the amount disclosed in 22 the amount of deferred tax assets arising from temporary differences as described in point (c) of Article 36(1) in Article 38 and in point (a) of Article 48(1) CRR.
UK-25a	Losses for the financial year in accordance with point (a) of Article 36(1) CRR (negative amount).
UK-25b	Amount of foreseeable tax charges relating to CET1 items foreseeable at the moment of their calculation, except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be applied to cover risks or losses, in accordance with point (l) of Article 36(1) CRR (negative amount).
26	[An Empty Set under CRR]
27	Qualifying AT1 deductions that exceed the AT1 items of the institution as described in point (j) of Article 36(1) CRR (negative amount).
UK 27a	Other regulatory adjustments Institutions shall disclose in this row any regulatory adjustment applicable, reported as part of supervisory reporting and not included in any other row of this template, including the amount of IFRS 9 transitional arrangements, when relevant and until the end of the transitional period.
28	Total regulatory adjustments to CET1, to be calculated as the sum of rows 7 to UK-20a, 21, 22 and UK-25a to 27a.
29	Common Equity Tier 1 (CET1) capital, to be calculated as row 6 minus row 28.
30	Capital instruments and the related share premium accounts as per Articles 51 and 52 CRR.
31	The amount in row 30 classified as equity under applicable accounting standards.
32	The amount in row 30 classified as liabilities under applicable accounting standards.
33	Amount of qualifying items referred to in Article 484(4) CRR and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) CRR.
UK-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1.

UK-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1.
34	Qualifying T1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties as described in Articles 85 and 86 CRR.
35	The amount disclosed in row 34 that relates to the instruments issued by subsidiaries subject to phase out as described in Article 486(3) CRR.
36	The sum of rows 30, 33, UK-33a, UK-33b and 34.
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments as described in point (b) of Article 52(1), in point (a) of Article 56 and in Article 57 CRR (negative amount).
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution as described in point (b) of Article 56 and in Article 58 CRR (negative amount).
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in point (c) of Article 56 and in Articles 59, 60 and 79 CRR (negative amount).
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) as described in point (d) of Articles 56 and in Articles 59 and 79 CRR (negative amount).
41	[An Empty Set under CRR]
42	Qualifying T2 deductions that exceed the T2 items of the institution as described in point (e) of Article 56 CRR (negative amount).
UK-42a	Other regulatory adjustments to AT1 capital Institutions shall disclose in this row any regulatory adjustment applicable, reported as part of supervisory reporting and not included in any other row of this template.
43	The sum of rows 37 to UK-42a.
44	Additional Tier 1 (AT1) capital, to be calculated as row 36 minus row 43.

45	Tier 1 capital, to be calculated as row 29 plus row 44.
46	Capital instruments and the related share premium accounts as described in Articles 62 and 63 CRR.
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR.
UK-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2.
UK-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2.
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties as described in Articles 87 and 88 CRR.
49	Of the amount disclosed in 48, the amount relating to instruments issued by subsidiaries subject to phase out, as described in Article 486(4) CRR.
50	Credit risk adjustments in accordance with points (c) and (d) of Article 62 CRR.
51	The sum of rows 46 to 48 and row 50.
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans as described in sub-point (i) of point (b) of Article 63 in point (a) of Article 66 and in Article 67 CRR (negative amount).
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution as described in point (b) of Article 66 and in Article 68 CRR (negative amount).
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in point (c) of Articles 66 and in Articles 69, 70 and 79 CRR (negative amount).
54a	[An empty set under CRR]
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the

	institution has a significant investment in those entities (net of eligible short positions) as described in point (d) of Article 66 and in Articles 69 and 79 CRR (negative amount).
56	[An Empty Set under CRR]
UK-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution as described in point (e) of Article 66 CRR (negative amount)
UK-56b	Other regulatory adjustments to T2 capital Institutions shall disclose in this row any regulatory adjustment applicable, reported as part of supervisory reporting and not included in any other row of this template.
57	The sum of rows 52 to UK-56b.
58	Tier 2 (T2) capital, to be calculated as row 51 minus row 57.
59	Total capital, to be calculated as row 45 plus row 58.
60	Total Risk exposure amount of the group.
61	Common Equity Tier 1 (as a percentage of risk exposure amount), to be calculated as row 29 divided by row 60 (expressed as a percentage) in accordance with point (a) of Article 92(2) CRR.
62	Tier 1 (as a percentage of risk exposure amount), to be calculated as row 45 divided by row 60 (expressed as a percentage) in accordance with point (b) of Article 92(2) CRR.
63	Total capital (as a percentage of risk exposure amount), to be calculated as row 59 divided by row 60 (expressed as a percentage) in accordance with point (c) of Article 92(2) CRR.
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with point (a) of Article 92(1) CRR, plus additional CET1 requirement which the institutions are required to hold in accordance with point (a) of Article 104(1) of Directive (EU) 2013/36 ² ("CRD), plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount. To be calculated as 4.5% plus the additional Pillar 2 requirements which the institutions are required to hold in accordance with point (a) of Article 104(1) CRD plus the combined buffer requirement calculated in accordance with Articles

² 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)

	128, 129, 130, 131 and 133 CRD. This row will show the CET1 ratio below which the institution will become subject to constraints on distributions.
65	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the capital conservation buffer requirement in accordance with Article 129 CRD.
66	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the countercyclical buffer requirement in accordance with Article 130 CRD.
67	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the systemic risk buffer requirement in accordance with Article 133 CRD.
UK-67a	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the G-SII or O-SII buffer requirement in accordance with Article 131 CRD.
68	Common Equity Tier 1 available to meet buffer (as a percentage of risk exposure amount). To be calculated as the available CET1 capital of the institution, less the institution's CET1 capital requirements in accordance with point (a) of Article 92(1) CRR and following point (a) of Article 104(1) CRD, and less any Common Equity Tier 1 items used by the institution to meet its additional Tier 1 and T2 capital requirements.
69	[non relevant in UK]
70	[non relevant in UK]
71	[non relevant in UK]
72	Direct and indirect holdings of the own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) in accordance with point (h) of Article 36(1) and with Articles, 45, 46, point (c) of Article 56, 59, 60, point (c) of Article 66, 69, 70 and 72i CRR.
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% threshold and net of eligible short positions) in accordance with point (i) of Article 36(1), with Articles 43, 45, 47, with point (b) of Article 48(1) and with Article 49(1) to (3) CRR. (The total amount of such investments that are not disclosed in row 19 and row 23).
74	[An Empty Set under CRR]

75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold in accordance with point (b) of Article 48(2) CRR, net of related tax liability where the conditions in Article 38(3) CRR are met) in accordance with point (c) of Article 36(1), and with Articles 38 and 48 CRR. (The total amount of such deferred tax assets that are not disclosed in row 21 and row 25).
76	Credit Risk Adjustments included in T2 in respect of exposures subject to standardised approach in accordance with point (c) of Article 62 CRR.
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach in accordance with point (c) of Article 62 of CRR.
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach in accordance with point (d) of Article 62 CRR.
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach in accordance with point (d) of Article 62 CRR.
80	Current cap on CET1 instruments subject to phase out arrangements in accordance with Article 484(3) and with Article 486(2) and (5) CRR.
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) in accordance with Article 484(3) and with Article 486(2) and (5) CRR.
82	Current cap on AT1 instruments subject to phase out arrangements in accordance with Articles 484(4), 486(3) and (5) CRR.
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) in accordance with Articles 484(4), 486(3) and (5) CRR.
84	Current cap on T2 instruments subject to phase out arrangements in accordance with Articles 484(5), 486(4) and (5) CRR.
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) in accordance with Articles 484(5), 486(4) and (5) CRR.

Template UK CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements

5. Institutions shall apply the instructions provided in this Annex in order to complete template UK CC2 as presented in Annex VII to this Implementing Regulation, in accordance with point (a) of Article 437 CRR.
6. Institutions shall disclose the balance sheet included in their published financial statements. Financial statements shall be the audited financial statements for the year-end disclosures.
7. The rows of the template are flexible and shall be disclosed by institutions in line with their financial statements. Own funds items in the audited financial statements shall include all items that are components of or are deducted from regulatory own funds, including equity, liabilities such as debt, or other balance sheet lines that affect regulatory own funds such as intangible assets, goodwill, deferred tax assets. Institutions shall expand the own funds items of the balance sheet as necessary in order to ensure that all of the components included in the composition of own funds disclosure template (template UK CC1) appear separately. Institutions shall only expand elements of the balance sheet up to the level of granularity that is necessary for deriving the components required by template UK CC1. Disclosure shall be proportionate to the complexity of the institution's balance sheet.
8. The columns are fixed and shall be disclosed as follows:
 - a. Column a: Institutions shall include the figures reported in the balance sheet included in their published financial statements in accordance with the accounting scope of consolidation.
 - b. Column b: Institutions shall disclose the figures corresponding to the regulatory scope of consolidation.
 - c. Column c: Institutions shall include the cross-reference between the own fund item in template UK CC2 and the relevant items in the own funds disclosure template UK CC1. The reference in column c of template UK CC2 will be linked to the reference included in column b of template UK CC1.
9. In the following cases where institutions' scope of accounting consolidation and its scope of regulatory consolidation are exactly the same, column (a) and (b) shall be merged and this fact shall be clearly disclosed:
 - d. Where institutions comply with the obligations laid down in Part Eight CRR on a consolidated or sub-consolidated basis but the scope of consolidation and the method for consolidation used for the balance sheet in the financial statements are identical to the scope of consolidation and the method for consolidation defined pursuant to Chapter 2 of Title II of Part One CRR, and institutions clearly state the absence of differences between the respective scopes and methods for consolidation.

- e. Where institutions meet the obligations laid down in Part Eight CRR on an individual basis.

FOR CONSULTATION ONLY

Table UK CCA – Main features of regulatory own funds instruments and eligible liabilities instruments.

10. Institutions shall apply the instructions provided in this Annex in order to complete table UK CCA as presented in Annex VII to this Implementing Regulation, in accordance with points (b) and (c) of Article 437 CRR.
11. Institutions shall complete table UK CCA for the following categories: Common Equity Tier 1 instruments, Additional Tier 1 instruments, Tier 2 instruments and, within the meaning of Article 72b CRR, eligible liabilities instruments.
12. The tables shall comprise separate columns with the features of each regulatory own fund instruments and eligible liabilities instruments. In cases where different instruments of a same category have identical features, institutions may complete only one column disclosing these identical features and identify the issuances to which the identical features refer. When disclosing the columns for these instruments, institutions shall group them under three sections (horizontally along the table) to indicate whether they are for meeting (i) only own funds (but not eligible liabilities) requirements; (ii) both own funds and eligible liabilities requirements; or (iii) only eligible liabilities (but not own funds) requirements.
13. In relation to eligible liabilities instruments that are not subordinated to excluded liabilities, institutions shall disclose only securities which are fungible, negotiable financial instruments, at the exclusion of loans and deposits.

Instructions for completing the regulatory own funds and eligible liabilities instruments main features table	
Row number	Explanation
1	Identifies issuer legal entity. <i>Free text</i>
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement). <i>Free text</i>
2a	Specifies if the instrument has been publicly or privately placed. <i>Select from menu: [Public] [Private]</i>
3	Specifies the governing law(s) of the instrument. <i>Free text</i>
3a	Contractual recognition of write down and conversion powers of resolution authorities Specifies whether the instrument contains a clause whereby, upon decision by a resolution authority or a relevant third country authority, the principal amount of the instruments is to be written down on a permanent basis or the instruments

	<p>are to be converted into Common Equity Tier 1 instruments, in the meaning, where applicable, of the following provisions:</p> <ul style="list-style-type: none"> - In relation to Additional Tier 1 instruments, point (p) of Article 52(1) CRR; - In relation to Tier 2 instruments, points (n) or (o) of Article 63 CRR; - In relation to eligible liabilities, point (n) of Article 72b(2) CRR; - In relation to any of the above and governed by third country law, Article 55 of Directive (EU) 2019/879 ³(“BRRD”). <p><i>A write down and conversion may be both compliant with Article 55 BRRD and any of the first three indents.</i></p> <p><i>Select from menu: [YES] [NO]</i></p>
4	<p>Specifies transitional regulatory own funds treatment contained in CRR. The original classification of the instrument is the point of reference independently of possible reclassification in lower tiers of own funds.</p> <p><i>Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Ineligible] [N/A]</i></p> <p><i>Free text – specify if a fraction of the issuance has been reclassified in lower tiers of capital.</i></p>
5	<p>Specifies regulatory own funds treatment under CRR without taking into account the transitional treatment.</p> <p><i>Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2]] [eligible liabilities] [Ineligible]</i></p>
6	<p>Specifies the level(s) within the group at which the instrument is included in the own funds/eligible liabilities.</p> <p><i>Select from menu: [Solo] [(Sub-)Consolidated] [Solo and (Sub-)Consolidated]</i></p>
7	<p>Specifies instrument type, varying by jurisdiction.</p> <p><i>For CET1 instruments, select name of the instrument in the CET1 list published by the EBA pursuant to Article 26(3) CRR.</i></p> <p><i>For other instruments, select from: menu options to be provided to institutions by each jurisdiction – legal references of CRR articles for each type of instrument to be inserted</i></p>

³ DIRECTIVE (EU) 2019/879 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 20 May 2019 amending Directive 2014/59/EU as regards the loss-absorbing and recapitalisation capacity of credit institutions and investment firms and Directive 98/26/EC (OJ L 150/296, 7.6.2019, p. 41)

8	<p>Specifies the amount recognised in regulatory own funds or eligible liabilities.</p> <p><i>Free text – specify in particular if some parts of the instruments are in different tiers of the regulatory own funds and if the amount recognised in regulatory own funds is different from the amount issued.</i></p>
9	<p>Nominal amount of instrument (in currency of issuance and currency used for the reporting obligations).</p> <p><i>Free text</i></p>
UK-9a	<p>Issue price of instrument.</p> <p><i>Free text</i></p>
UK-9b	<p>Redemption price of instrument.</p> <p><i>Free text</i></p>
10	<p>Specifies accounting classification.</p> <p><i>Select from menu: [Shareholders' equity] [Liability – amortised cost] [Liability – fair value option] [Non-controlling interest in consolidated subsidiary]</i></p>
11	<p>Specifies date of issuance.</p> <p><i>Free text</i></p>
12	<p>Specifies whether dated or perpetual.</p> <p><i>Select from menu: [Perpetual] [Dated]</i></p>
13	<p>For dated instrument, specifies original maturity date (day, month and year). For perpetual instrument put 'no maturity'.</p> <p><i>Free text</i></p>
14	<p>Specifies whether there is an issuer call option (all types of call options).</p> <p><i>Select from menu: [Yes] [No]</i></p>
15	<p>For instrument with issuer call option, specifies first date of call if the instrument has a call option on a specific date (day, month and year) and, in addition, specifies whether the instrument has a tax and/or regulatory event call. Also specifies the redemption price. Helps to assess permanence.</p> <p><i>Free text</i></p>
16	<p>Specifies the existence and frequency of subsequent call dates, if applicable. Helps to assess permanence.</p>

	<i>Free text</i>
17	<p>Specifies whether the coupon/dividend is: either fixed over the life of the instrument, or floating over the life of the instrument, or currently fixed but will move to a floating rate in the future, or currently floating but will move to a fixed rate in the future.</p> <p><i>Select from menu: [Fixed], [Floating] [Fixed to floating], [Floating to fixed]</i></p>
18	<p>Specifies the coupon rate of the instrument and any related index that the coupon/dividend rate references.</p> <p><i>Free text</i></p>
19	<p>Specifies whether the non-payment of a coupon or dividend on the instrument prohibits the payment of dividends on common shares (i.e. whether there is a dividend stopper).</p> <p><i>Select from menu: [yes], [no]</i></p>
UK-20a	<p>Specifies whether the issuer has full discretion, partial discretion or no discretion over whether a coupon/dividend is paid. If the institution has full discretion to cancel coupon/dividend payments under all circumstances it must select 'fully discretionary' (including when there is a dividend stopper that does not have the effect of preventing the institution from cancelling payments on the instrument). If there are conditions that must be met before payment can be cancelled (e.g. own funds below a certain threshold), the institution must select 'partially discretionary'. If the institution is unable to cancel the payment outside of insolvency the institution must select 'mandatory'.</p> <p><i>Select from menu: [Fully discretionary] [Partially discretionary] [Mandatory]</i></p> <p><i>Free text (specify the reasons for discretion, existence of dividend pushers, dividend stoppers, ACSM)</i></p>
UK-20b	<p>Specifies whether the issuer has full discretion, partial discretion or no discretion over the amount of the coupon/dividend.</p> <p><i>Select from menu: [Fully discretionary] [Partially discretionary] [Mandatory]</i></p>
21	<p>Specifies whether there is a step-up or other incentive to redeem.</p> <p><i>Select from menu: [Yes] [No]</i></p>
22	<p>Specifies whether dividends / coupons are cumulative or noncumulative.</p> <p><i>Select from menu: [Noncumulative] [Cumulative] [ACSM]</i></p>
23	<p>Specifies whether instrument is convertible or not.</p>

	<i>Select from menu: [Convertible] [Nonconvertible]</i>
24	<p>Specifies the conditions under which the instrument will convert, including point of non-viability. Where one or more authorities have the ability to trigger conversion, the authorities shall be listed. For each of the authorities it shall be stated whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger conversion (a contractual approach) or whether the legal basis is provided by statutory means (a statutory approach).</p> <p><i>Free text</i></p>
25	<p>Specifies whether the instrument will always convert fully, may convert fully or partially, or will always convert partially.</p> <p><i>Select from menu: [Always Fully] [Fully or Partially] [Always partially]</i></p>
26	<p>Specifies rate of conversion into the more loss absorbent instrument.</p> <p><i>Free text</i></p>
27	<p>For convertible instruments, specifies whether conversion is mandatory or optional.</p> <p><i>Select from menu: [Mandatory] [Optional] [NA] and [at the option of the holders] [at the option of the issuer] [at the option of both the holders and the issuer]</i></p>
28	<p>For convertible instruments, specifies instrument type convertible into. Helps to assess loss absorbency.</p> <p><i>Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Other]</i></p>
29	<p>If convertible, specify issuer of instrument it converts into.</p> <p><i>Free text</i></p>
30	<p>Specifies whether there is a write down feature.</p> <p><i>Select from menu: [Yes] [No]</i></p>
31	<p>Specifies the triggers at which write-down occurs, including point of non-viability. Where one or more authorities have the ability to trigger write-down, the authorities shall be listed. For each of the authorities it shall be stated whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger write-down (a contractual approach) or whether the legal basis is provided by statutory means (a statutory approach)</p> <p><i>Free text</i></p>

32	<p>Specifies whether the instrument will always be written down fully, may be written down partially, or will always be written down partially. Helps assess the level of loss absorbency at write-down.</p> <p><i>Select from menu: [Always Fully] [Fully or Partially] [Always partially]]</i></p>
33	<p>For write down instrument, specifies whether write down is permanent or temporary.</p> <p><i>Select from menu: [Permanent] [Temporary] [NA]</i></p>
34	<p>Describes the write-up mechanism.</p> <p><i>Free text</i></p>
34a	<p>Type of subordination (only for eligible liabilities)</p> <p>Specifies whether the instrument meets any of the types of subordination described in point (d)(i), (ii) and (iii) of Article 72b(2) CRR.</p> <p><i>Select from menu:</i></p> <p><i>[Contractual] if the instrument meets the requirements set out in point (d)(i) of Article 72b(2) CRR;</i></p> <p><i>[Statutory] if the instrument meets the requirements set out in point (d)(ii) of Article 72b(2) CRR;</i></p> <p><i>[Structural] if the instrument meets the requirements set out in in point (d)(iii) of Article 72b(2) CRR;</i></p> <p><i>[Exemption from subordination] where the instrument does not meet any of the abovementioned forms of subordination and provided the institution has been permitted, pursuant to Article 72b(4) CRR, to include unsubordinated liabilities as eligible liabilities items.</i></p>
UK-34b	<p>Specifies the ranking of the instrument in normal insolvency proceedings.</p> <p><i>As defined in [ITS on MREL reporting].</i></p>
35	<p>Specifies instrument to which it is most immediately subordinate. Where applicable, banks shall specify the column numbers of the instruments in the completed main features table to which the instrument is most immediately subordinate.</p> <p><i>Free text</i></p>
36	<p>Specifies whether there are non-compliant features.</p> <p><i>Select from menu: [Yes] [No]</i></p>

37	If there are non-compliant features, institution shall specify which ones. <i>Free text</i>
37a	Institutions shall include the hyperlink that gives access to the prospectus of the issuance, including all the terms and conditions of the instrument.

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