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ANNEX [X] – Instructions for MREL reporting templates

This document contains the draft updated instructions for MREL reporting templates MRL001 and MRL003. In this Annex, new text is underlined and deleted text is struck through.

Certain of the amendments set out in this document, the templates and SS19/13 as part of this consultation are made on the assumption that some or all of the following take place:

- The revocation by HMT of the UK CRR TLAC provisions, which are set out in Annex 3 of the MREL Policy Statement;
- The commencement by HM Treasury of the Bank Resolution (Recapitalisation) Act 2025 (BRR 2025) and the introduction of the recapitalisation payment mechanism for recapitalisation provided for in that Act;
- The Bank Recovery and Resolution (Amendment) Regulations 2025, amending the Bank Recovery and Resolution (No.2) Order 2014, come into force on 1 January 2026; and
- The revocation of the MREL UK Technical Standards is brought into force.

Certain references in this document to the PRA's Rulebook and other PRA policy materials are subject to consultation and final implementation by the PRA.

The final version of this document, the templates and SS19/13 will take into account the outcomes of the legislative processes and the final versions of the relevant PRA rules and the Bank of England or PRA policy materials of the above items. Further amendments may be required if expected revocations or proposals are delayed in their implementation or other developments occur (such as the enactment of further legislation or PRA rules and publication of policy materials impacting the proposals made as part of this consultation).

As at the publication date of this CP, Article 4 of UK CRR remains in force. Therefore, the definitions of certain terms used in the draft CP, instructions and/or templates cross-refer to Article 4 of UK CRR. The government has signalled its intention to revoke the definitions in Article 4 of UK CRR. Most of those definitions are expected to be either restated in another legislative instrument or replaced with PRA Rules. A reference in the CP, instructions and/or templates to a term having the same meaning as in Article 4 of UK CRR should, therefore, be taken to include reference to the future applicable successor legislation or PRA Rule which will contain the corresponding definition.

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This guidance is published as part of Policy Statement (PS) 11/18 'Resolution planning: MREL reporting' available at: www.bankofengland.co.uk/prudential-regulation/publication/2018/resolution-planning-mrel-reporting.

Guidance on reporting

templates and definitions

MREL Reporting Instructions

Overview

This document should be read in conjunction with PRA Supervisory Statement 19/13 (SS19/13) <https://www.bankofengland.co.uk/prudential-regulation/publication/2013/resolution-planning-ss>. In particular, firms should comply with the table set out under paragraph 2.38A which describes the instruments to be reported on within each template alongside the level of application and frequency of reporting.

As detailed, there are two templates for MREL reporting, each of which is a sheet in the Excel file available on the Bank of England's website at: <https://www.bankofengland.co.uk/prudential-regulation/publication/2018/resolution-planning-mrel-reporting>.

General information

This guidance is relevant to 'firms' as defined in PS11/18 'Resolution planning: MREL reporting' ('reported entities').

The following mandatory fields should be completed for each reported entity with any of the MREL reporting templates submitted:

- entity name;
- unique 'firm reference number' (FRN), as provided by the Financial Conduct Authority (FCA);
- legal entity identifier (LEI);
- basis of reporting;
- reporting period start date;
- reporting period end date;
- reporting currency;
- name of the working contact;
- position of the working contact; and
- email of the working contact.

Abbreviations and definitions

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For clarity, the following abbreviations and definitions apply with respect to the regulatory reporting templates MRL001 and MRL003:

- All references to the MREL SoP include the Annexes.
- 'MREL' means the requirement for an institution to maintain a minimum amount of own funds and eligible liabilities, as directed by the Bank of England when exercising its powers of direction under section 3A(4) and/or (4B) of the Banking Act 2009.¹
- 'material subsidiary' has the same meaning as in the Bank's statement of policy on its approach to setting a minimum requirement for own funds and eligible liabilities (MREL) 'MREL SoP'² paragraph 7.3.
- 'institution' has the same meaning as in the MREL SoP paragraph 1.2.
- 'common equity tier 1 capital (CET1)' has the same meaning as in Article 50 of the Own Funds (CRR) Part of the PRA's Rulebook.
- 'additional tier 1 (AT1) capital instruments' are instruments that meet the conditions set out in Article 52 of the Own Funds (CRR) Part of the PRA's Rulebook.
- 'tier 2 capital' has the same meaning as in Article 71 of the Own Funds (CRR) Part of the PRA's Rulebook
- 'tier 2 capital instruments' are instruments that meet the conditions set out in Article 63 of the own Funds (CRR) Part of the PRA's rulebook.
- 'own funds' has the same meaning as in the MREL SoP paragraph 2.1.
- 'excluded liabilities' has the same meaning as in the MREL SoP paragraph 2.2.
- 'MREL eligible liabilities' and 'eligible liabilities instruments' have the same meanings as in the MREL SoP paragraph 2.3.
- 'MREL resources' means the aggregate, measured at the appropriate value, of all MREL eligible liabilities and own funds eligible to count towards MREL.
- 'External MREL' shall be interpreted in accordance with the MREL SoP paragraph 2.9.
- 'Internal MREL' shall be interpreted in accordance with the MREL SoP paragraph 2.10.

Units

Overview

All MREL resources should meet the eligibility criteria set out in the Bank of England's MREL Statement of Policy (MREL SoP) or be equivalent instruments issued in other jurisdictions.⁴

There are three templates of MREL reporting (MRL), each of which is a sheet in the Excel document (available on the Bank's website at <https://www.bankofengland.co.uk/prudential-regulation/publication/2018/resolution-planning-mrel-reporting>):

- MRL001 MREL Resources
- MRL002 MREL Resources Forecast

¹ Section 3A(4) or (4B) of the Banking Act 2009.

² January 2026: Statement of Policy: [The Bank of England's approach to setting a minimum requirement for own funds and eligible liabilities](#)

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• ~~MRL003~~ MREL Debt

Reporting Notes

Please take into consideration the following reporting notes:

- All MREL resources (see definition above) should meet the eligibility criteria set out in the MREL SoP and relevant UK legislation or be equivalent instruments issued under the laws or regulations of other jurisdictions.
- For instances where a field is not applicable, unless otherwise stated, institutions should enter the value 'NA'.
- The value '0' shall be interpreted as an instrument of which the value equals zero, unless otherwise indicated.
- All amounts should be reported in absolute full amounts. Do not enter abbreviated values in thousands or other values.
- In addition to the nominal value, each eligible liabilities instrument intended to count towards MREL resources should also be measured at its full accounting value, in accordance with the MREL SoP paragraph 4.13.

June 2018

General Information Page

Please populate the mandatory information within the general information page of the regulatory reporting templates MRL001 and MRL003:

- entity name;
- unique 'firm reference number' (FRN), as provided by the Financial Conduct Authority (FCA);
- legal entity identifier (LEI);
- Reporting basis;
- reporting period start date;
- reporting period end date;
- reporting currency;
- name of the working contact;
- position of the working contact;
- email of the working contact; and
- basis of preparation.

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MRL001 MREL Resources

Rows	Explanation
Own funds and eligible liabilities	
005	<u>AT1 capital instruments that qualify to count towards MREL</u> <u>AT1 capital instruments that meet the MREL eligibility criteria as set out in the MREL SoP and qualify to count towards MREL in accordance with the MREL SoP.</u>
040	<u>Tier 2 capital</u> Tier 2 capital, as defined in row 750 of COREP template CA1.
020	<u>Tier 2 capital issued by subsidiaries</u> Tier 2 instruments issued by subsidiaries of the reported entity, as defined in row 890 of COREP template CA 01.00.
030	<u>Tier 2 capital instruments that qualify to count towards MREL</u> <u>Tier 2 capital instruments that meet the MREL eligibility criteria as set out in the MREL SoP and qualify to count towards MREL in accordance with the MREL SoP. For the breakdown across the maturity profile buckets, please adhere to the following:</u> <ul style="list-style-type: none"> Where the residual maturity of a Tier 2 instrument is at least one year (and provided that the instrument qualifies for MREL), in accordance with the MREL SoP Annex 1 paragraph 6b, the full amount may contribute to MREL resources, even if the instrument is partially derecognised in regulatory capital via the requirement to amortise the instrument in the five years before maturity. The full (total) amount should therefore be reported in this template across the relevant maturity profile buckets. 'Less than one year' - In accordance with the MREL SoP Annex 1 paragraph 6b, once a Tier 2 capital instrument has reached a residual maturity of less than one year and provided not rendered ineligible to meet MREL by any other provision of the MREL SoP including Annex 1, only the residual amortising Tier 2 capital may contribute to MREL resources and should be reported under the maturity profile 'less than one year'. <p><u>Tier 2 capital that is no longer eligible as regulatory capital due to prudential amortisations</u> This row recognises that as long as the remaining maturity of a Tier 2 instrument is above the one year residual maturity requirement of the MREL SoP, the full amount may be counted towards MREL, even if the value of the instrument is partially amortised for the purposes of counting towards regulatory capital.</p>
040	<u>Tier 2 capital issued by subsidiaries that is no longer eligible as regulatory capital due to prudential amortisations</u> The portion of Tier 2 instruments issued by subsidiaries of the reported entity that is derecognised for the purposes of counting towards regulatory capital.
050	<u>MREL contractually or statutorily subordinated eligible liabilities (senior non-preferred)</u> <u>MREL eligible liabilities issued by the institution that are senior to Tier 2 capital and contractually or statutorily junior to senior unsecured liabilities of the institution. In accordance with the MREL SoP Annex 1 paragraph 6a, MREL eligible liabilities must have a remaining residual maturity of at least one year.</u>

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	<p><u>MREL eligible subordinated liabilities</u> MREL eligible liabilities (as defined in the MREL SoP) issued by reported entity that are senior to Tier 2 Capital and contractually or statutorily junior to senior unsecured liabilities.</p>
060	<p><u>MREL senior unsecured eligible liabilities (holding company issued senior)</u></p> <p>MREL eligible liabilities issued by the institution, that are not own funds and that are not contractually or statutorily subordinated to senior liabilities of the institution. In accordance with the MREL SoP Annex 1 paragraph 6a, MREL eligible liabilities must have a remaining residual maturity of at least one year.</p> <p><u>MREL eligible senior unsecured liabilities</u> MREL eligible liabilities (as defined in the MREL SoP) issued by reported entity that are not regulatory capital and that are not contractually or statutorily subordinated to senior liabilities.</p>
070	<p><u>Liabilities that do not qualify for MREL but which rank pari passu with any MREL resources</u></p> <p>Liabilities that do not qualify to count towards MREL due to not meeting all of the applicable criteria set out in the MREL SoP including Annex 1, but which rank pari passu with any MREL resources. The amount reported should exclude liabilities with a residual maturity of less than one year that previously qualified to count towards MREL in accordance with the MREL SoP.</p> <p><u>Liabilities that are not MREL eligible</u> Liabilities that do not qualify as MREL and which rank pari passu with MREL resources as defined in the MREL SoP (except those that do not qualify as MREL due to maturity criterion as defined in the MREL SoP paragraph 5.2).</p>
073	<p><u>Liabilities that do not qualify for external MREL, calculated as a proportion of external MREL resources where the ratio exceeds 2.5%</u></p> <p>In accordance with the MREL SoP paragraph 6.3, the sum of an institution's liabilities that do not qualify as external MREL (excluding liabilities with a residual maturity of less than one year that previously qualified to count towards MREL) should not exceed 5% of the institution's overall external MREL resources. Should this ratio exceed 2.5%, the figure should be reported in this row. If this ratio is below 2.5%, then please enter a value of 0.</p>
075	<p><u>Liabilities that do not qualify for internal MREL, calculated as a proportion of internal MREL resources where the ratio exceeds 2.5%</u></p> <p>In accordance with the MREL SoP paragraph 8.3, an institution may issue internal MREL instruments as senior liabilities, provided that the sum of all liabilities that do not qualify as internal MREL (excluding liabilities with a residual maturity of less than one year that previously qualified to count towards MREL) does not exceed 5% of the institution's overall internal MREL resources. Should this ratio exceed 2.5%, the figure should be reported in this row. If this ratio is below 2.5%, then please enter a value of 0.</p>
077	<p><u>For each creditor class, liabilities that do not qualify for external MREL, calculated as a proportion of external MREL resources in the same creditor class where the ratio exceeds 5%</u></p> <p>In accordance with the MREL SoP paragraph 6.3, the sum of an institution's liabilities that do not qualify as external MREL in each creditor class (excluding liabilities with a residual maturity of less than one year that previously qualified to count towards MREL) should not exceed 10% of the institution's overall external MREL resources in the same creditor class. Should this ratio exceed 5%, the figure should be reported in this row. If this ratio is below 5%, then please enter a value of 0. This should be repeated for each creditor class, contained within one data element [cell] in the Excel file.</p>

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079	<p><u>For each creditor class, liabilities that do not qualify for internal MREL, calculated as a proportion of internal MREL resources in the same creditor class where the ratio exceeds 5%</u></p> <p>In accordance with the MREL SoP paragraph 8.3, an institution may issue internal MREL instruments as senior liabilities, provided that the sum of all liabilities that do not qualify as internal MREL in each creditor class (excluding liabilities with a residual maturity of less than one year that previously qualified to count towards MREL) does not exceed 10% of the institution's overall internal MREL resources in the same creditor class. Should this ratio exceed 5%, the figure should be reported in this row. This should be repeated for each creditor class, contained within one data element [cell] in the Excel file.</p>
080	<p><u>Total MREL eligible resources</u></p> <p>Total MREL resources of the institution meaning the sum of all MREL eligible liabilities and own funds that qualify to count towards MREL in accordance with the MREL SoP.</p> <p>Total MREL resources of the reported entity as the sum of MREL eligible regulatory capital and non-regulatory capital eligible liabilities. This row should incorporate the MREL eligible regulatory capital of the reported entity that is not reported in this template.</p>
085	<p><u>Shares that do not qualify for CET1</u></p> <p>Ordinary or other shares that do not qualify for CET1.</p>
150	<p><u>Ineligible CET1</u></p> <p>CET1 liabilities that qualify as regulatory capital but do not meet MREL eligibility criteria as defined in the MREL SoP.</p>
160	<p><u>AT1 capital instruments that do not qualify for MREL</u></p> <p>AT1 capital instruments that qualify for own funds but do not meet MREL eligibility criteria set out in the MREL SoP and do not qualify to count towards MREL in accordance with the MREL SoP.</p> <p><u>Ineligible Additional Tier 1</u></p> <p>Additional Tier 1 (AT1) liabilities that qualify as regulatory capital but do not meet MREL eligibility criteria as defined in the MREL SoP.</p>
170	<p><u>Ineligible Tier 2</u></p> <p>Tier 2 liabilities that qualify as regulatory capital but do not meet MREL eligibility criteria as defined in MREL SoP (except those that do not qualify as eligible due to maturity criterion as defined in the MREL SoP paragraph 5.2).</p>
<u>Deductions from MREL resources</u>	
090	<p><u>For multiple point of entry (MPE) resolution groups only: exposures to other resolution groups or entities or sub-groups, that correspond MREL eligible liabilities instruments.</u></p> <p>Any MREL eligible liabilities instruments the institution has invested in other resolution groups or entities or sub-groups.</p> <p><u>Exposures to other multiple point of entry (MPE) resolution groups that correspond to liabilities eligible for MREL (not applicable for single point of entry (SPE) firms)</u></p> <p>Any MREL eligible or other non-European equivalent instruments the reported entity invested in other resolution groups within the global group.</p>

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100	<p><u>Institution's holdings of MREL eligible liabilities instruments issued by the institution itself.</u></p> <p><u>Any direct, indirect, and synthetic own holdings of eligible liabilities instruments issued by the institution itself, including those that the institution could be obliged to purchase under existing contractual obligations, and held by the institution at the reporting date. The amount to be reported shall be calculated based on the gross long positions, subject to the exceptions set out within the MREL SoP Annex 2 Section 2.</u></p> <p><u>Investments in own non-regulatory capital MREL eligible liabilities</u> Non-regulatory capital MREL instruments issued by the reported entity and held by the reported entity at the reporting date.</p>
110	<p><u>Institution's holdings of MREL eligible liabilities instruments of other entities with reciprocal cross-holdings.</u></p> <p><u>Any direct, indirect and synthetic own holdings of eligible liabilities instruments of other entities which are the subject of reciprocal cross holdings entered into by the institution. The amount to be reported shall be calculated based on the gross long positions.</u></p> <p><u>Reciprocal cross-holdings in non-regulatory capital MREL eligible liabilities</u> Holdings in non-regulatory capital MREL eligible liabilities of financial sector entities (as defined in the Capital Requirements Regulation (575/2013) (CRR) Article 4(1)(27)), where there is a reciprocal cross holdings that the competent (resolution) authority considers to have been designed to inflate artificially MREL eligible resources of the reported entity. The amount to be reported shall be calculated on the basis of the gross long position. <u>[Note– firms are expected to submit this information on a best efforts basis until the policy on cross-holdings is finalised]</u></p>
120	<p><u>Institution's holdings of MREL eligible liabilities instruments of G-SIB entities without significant investment in those entities.</u></p> <p><u>Any direct, indirect and synthetic holdings of eligible liabilities instruments of G-SIB entities, where the institution does not have a significant investment (as defined in Article 43 of the Own Funds (CRR) Part of the PRA's Rulebook) in those entities. The amount to be reported shall be calculated in accordance with MREL SoP Annex 2 Section 5 based on the gross long positions, subject to the exceptions set out within Sections 4 and 5 (including, where applicable, Section 7).</u></p> <p><u>Investments in non-regulatory capital MREL eligible instruments of financial sector entities where the institution does not own more than 10% of the issued common share capital of the entity</u> Holdings of non-regulatory capital MREL eligible liabilities of financial sector entities (as defined in CRR Article 4(1)(27)) where the reported entity does not own more than 10% of the Common Equity Tier 1 (CET1) items of the financial sector entity. [Note– firms are expected to submit this information on a best efforts basis until the policy on cross-holdings is finalised]</p>
130	<p><u>Of which held in the trading book for no longer than 30 business days, without significant investment.</u></p> <p><u>The amount entered should reflect the direct, indirect and synthetic holdings in the trading book of eligible liabilities instruments of G-SIB entities that the institution has chosen not to deduct and that, in aggregate and based on gross long positions, are less than or equal to 5% of CET1 (subject to the conditions set out within the MREL SoP Annex 2 Section 6).</u></p> <p><u>Of which held in the trading book and are to be sold within 30 business days</u> Part of holdings of non-regulatory capital MREL eligible liabilities reported in Row 120 that are held in the trading book and are to be sold within 30 business days of the date of its acquisition at the reporting date. [Note– firms are expected to submit this</p>

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	information on a best efforts basis until the policy on cross holdings is finalised]
140	<p><u>Institution's holdings of MREL eligible liabilities instruments of G-SIB entities in which the institution has a significant investment.</u></p> <p>Any direct, indirect and synthetic holdings of eligible liabilities instruments of G-SIB entities, in which the institution has a significant investment (as defined in Article 43 of the Own Funds (CRR) Part of the PRA's Rulebook), but excluding underwriting positions held for five business days or fewer. The amount to be reported shall be calculated based on the gross long positions, subject to the exceptions set out within the MREL SoP Annex 2 Sections 4 and 5 (including, where applicable, Section 7). In the case of holdings of the ultimate parent of a G-SIB that is an MPE banking group of eligible liabilities instruments issued by a subsidiary, the amount to be reported shall be subject to any reduction permitted by the Bank when applying MREL SoP Annex 2 Section 1(3).</p> <p>Investments in non-regulatory capital MREL eligible instruments of financial sector entities where the institution owns more than 10% of the issued common share capital of the entity Holdings of non-regulatory capital MREL eligible liabilities of financial sector entities (as defined in CRR Article 4(1)(27)) where the reported entity owns more than 10% of CET1 items of the financial sector entity. [Note – firms are expected to submit this information on a best efforts basis until the policy on cross holdings is finalised]</p>
143	<p><u>Of which held in the trading book for no longer than 30 business days, with significant investment.</u></p> <p>The amount entered should reflect the direct, indirect and synthetic holdings in the trading book of eligible liabilities instruments of G-SIB entities that the institution has chosen not to deduct and that, in aggregate and based on gross long positions, are less than or equal to 5% of CET1 (subject to the conditions set out within the MREL SoP Annex 2 Section 6).</p>

Columns	Explanation
010	<p><u>Less than one year – nominal</u></p> <p>The nominal outstanding amount with a residual effective maturity of less than one year.</p> <p>Less than one year The nominal outstanding amount of liabilities with a residual effective maturity less than one year.</p>
020	<p><u>One year and greater, less than two years - nominal</u></p> <p>The nominal outstanding amount with a residual effective maturity equal to one year and greater, and less than two years.</p> <p>One year and greater, less than two years The nominal outstanding amount of liabilities with a residual effective maturity equal to one year and greater, and less than two years.</p>
030	<p><u>Two years and greater, less than five years - nominal</u></p> <p>The nominal outstanding amount with a residual effective maturity equal to two years and greater, and less than five years.</p> <p>Two years and greater, less than five years The nominal outstanding amount of liabilities with a residual effective maturity equal to two years and greater, and less than five years.</p>

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<u>040</u>	<p><u>Five years and greater - nominal</u></p> <p><u>The nominal outstanding amount with a residual effective maturity equal to five years and greater.</u></p> <p><u>Five years and greater</u></p> <p>The nominal outstanding amount of liabilities with a residual effective maturity equal to five years and greater.</p>
<u>050</u>	<p><u>Perpetual - nominal</u></p> <p><u>The nominal outstanding amount which does not have a fixed maturity, such as equity and AT1 instruments.</u></p> <p><u>Perpetual</u></p> <p>Instruments which do not have a fixed maturity, like equity.</p>
<u>060</u>	<p><u>Calculated amount that does not have maturity - nominal</u></p> <p><u>The nominal outstanding amount with no maturity, such as minority interest deductions.</u></p> <p><u>Calculated amount with no maturity date</u></p> <p>The nominal amount with no maturity, such as minority interest deductions.</p>
<u>070</u>	<p><u>Current reporting aggregate – nominal</u></p> <p><u>The aggregate nominal outstanding amount across all maturity profile buckets.</u></p>
<u>080</u>	<p><u>Less than one year – accounting</u></p> <p><u>The accounting amount with a residual effective maturity less than one year.</u></p>
<u>090</u>	<p><u>One year and greater, less than two years – accounting</u></p> <p><u>The accounting amount with a residual effective maturity equal to one year and greater, and less than two years.</u></p>
<u>100</u>	<p><u>Two years and greater, less than five years – accounting</u></p> <p><u>The accounting amount with a residual effective maturity equal to two years and greater, and less than five years.</u></p>
<u>110</u>	<p><u>Five years and greater – accounting</u></p> <p><u>The accounting amount with a residual effective maturity equal to five years and greater.</u></p>
<u>120</u>	<p><u>Perpetual – accounting</u></p> <p><u>The accounting amount which does not have a fixed maturity, such as equity and AT1 instruments.</u></p>
<u>130</u>	<p><u>Calculated amount that does not have maturity – accounting</u></p> <p><u>The accounting amount with no maturity, such as minority interest deductions.</u></p>

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<u>140</u>	<u>Current reporting aggregate – accounting</u> <u>The aggregate accounting amount across all maturity profile buckets.</u>

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MRL002 — MREL Resources Forecast

Rows	Explanation
10	Tier 2 capital Tier 2 capital, as defined in row 750 of COREP template CA1, with residual effective maturity equal to one year and greater.
20	Tier 2 capital issued by subsidiaries Tier 2 instruments issued by subsidiaries of the reported entity, as defined in row 890 of COREP template CA 01.00, with residual effective maturity equal to one year and greater.
30	Tier 2 capital that is no longer eligible as regulatory capital due to prudential amortisations This row recognises that as long as the remaining maturity of a Tier 2 instrument is above the one year residual maturity requirement of the MREL SoP, the full amount may be counted towards MREL, even if the value of the instrument is partially amortised for the purposes of counting towards regulatory capital. Please report the portion of Tier 2 instruments with residual effective maturity equal to one year and greater that is derecognised for the purposes of counting towards regulatory capital.
40	Tier 2 capital issued by subsidiaries that is no longer eligible as regulatory capital due to prudential amortisations The portion of Tier 2 instruments with residual effective maturity equal to one year and greater issued by subsidiaries of the reported entity that is derecognised for the purposes of counting towards regulatory capital.
50	MREL eligible subordinated liabilities MREL eligible liabilities (as defined in the MREL SoP) issued by reported entity that are senior to Tier 2 Capital and contractually or statutorily junior to senior unsecured liabilities.
60	MREL eligible senior unsecured liabilities MREL eligible liabilities (as defined in the MREL SoP) issued by reported entity that are not regulatory capital and that are not contractually or statutorily subordinated to senior liabilities.
70	Liabilities that are not MREL eligible Liabilities that do not qualify as MREL and which rank parri passu with MREL resources as defined in the MREL SoP (except those that do not qualify as eligible due to maturity criterion as defined in the MREL SoP paragraph 5.2).
80	Total MREL eligible resources Total MREL resources of the reported entity as the sum of MREL eligible regulatory capital and non-regulatory capital eligible liabilities. This row should incorporate the MREL eligible regulatory capital of the reported entity that is not reported in this template.
Supplementary Information	
90	Exposures to other MPE resolution groups that correspond to liabilities eligible for MREL (not applicable for SPE firms). Any MREL eligible or other non-European equivalent instruments the reported entity invested in other resolution groups within the global group.
100	Investments in own non-regulatory capital MREL eligible liabilities Non-regulatory capital MREL instruments issued by the reported entity and held by the reported entity at the reporting date.
110	Reciprocal cross-holdings in non-regulatory capital MREL eligible liabilities Holdings in non-regulatory capital MREL eligible liabilities of financial sector entities (as defined in CRR Article 4(1)(27)) where there is a reciprocal cross holdings that the competent (resolution) authority considers to have been designed to inflate artificially the MREL eligible resources of the reported entity. The amount to be reported shall be calculated on the basis of the gross long position. [Note – firms are expected to submit this information on a best efforts basis until the policy on cross-holdings is finalised]

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120	Investments in non-regulatory capital MREL eligible instruments of financial sector entities where the institution does not own more than 10% of the issued common share capital of the entity Holdings of non-regulatory capital MREL eligible liabilities of financial sector entities (as defined in CRR Article 4(1)(27)) where the reported entity does not own more than 10% of the CET1 items of the financial sector entity. [Note: firms are expected to submit this information on a best efforts basis until the policy on cross holdings is finalised]
130	Of which held in the trading book and are to be sold within 30 business days Part of holdings of non-regulatory capital MREL eligible liabilities reported in Row 120 that are held in the trading book and are to be sold within 30 business days of the date of its acquisition at the reporting date. [Note: firms are expected to submit this information on a best efforts basis until the policy on cross holdings is finalised]

Rows	Explanation
140	Investments in non-regulatory capital MREL eligible instruments of financial sector entities where the institution owns more than 10% of the issued common share capital of the entity Holdings of non-regulatory capital MREL eligible liabilities of financial sector entities (as defined in CRR Article 4(1) (27)) where the reported entity owns more than 10% of CET1 items of the financial sector entity. [Note: firms are expected to submit this information on a best efforts basis until the policy on cross holdings is finalised]
150	Ineligible CET1 CET1 liabilities that qualify as regulatory capital but do not meet MREL eligibility criteria as defined in the MREL SoP.
160	Ineligible AT 1 AT1 liabilities that qualify as regulatory capital but do not meet MREL eligibility criteria as defined in the MREL SoP.
170	Ineligible Tier 2 Tier 2 liabilities that qualify as regulatory capital but do not meet MREL eligibility criteria as defined in MREL SoP (except those that do not qualify as eligible due to maturity criterion as defined in the MREL SoP paragraph 5.2).

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MRL003 MREL Debt

Column	Field
010	Issuer name The full name of the legal entity in the group which issued the instrument.
020	Identification of the issuer The <u>Legal Entity Identifier (LEI)</u> code of the issuing entity. LEI is a 20-character, alphanumeric code, to uniquely identify legally distinct entities that engage in financial transactions. Firms should provide the LEI as default. Where an LEI does not exist, firms should use a specific code (SC) (i.e. this may be a non-LEI identification code). If an SC is used it must be consistent from one reporting period to the next. SCs must be completed by using the 'SC/' prefix followed by the relevant code i.e. SC/123456ABC (an example of SC).
023	<u>Does the instrument qualify for MREL?</u> <u>Please indicate with a Yes/No whether the instrument meets all of the eligibility criteria set out within the MREL SoP and therefore qualifies for MREL in accordance with the MREL SoP.</u>
026	<u>Jurisdiction in which the issuer is established</u> <u>The jurisdiction in which the issuer of the instrument is established.</u>
030	Governing Law The principal governing law of the contractual terms of the instrument. The ISO 3166-1 alpha-3 identification of the country whose law governs the instrument. The governing law for the contractual terms of the instrument. The ISO 3166-1 alpha-2 identification of the country of which the law governs the instrument.
040	<u>Contractual recognition of non-UK law governed instruments</u> <u>For instruments governed principally by non-UK law,³ whether externally or internally issued, please indicate with Yes/No whether (as required by paragraph 5.7 of the MREL SoP and/or the Contractual Recognition Of Bail-In Part of the PRA rulebook (as applicable)):</u> <ul style="list-style-type: none"> <u>the instrument contains a contractual bail-in clause or is subject to an equivalent statutory provision for cross-border recognition of resolution actions; and</u> <u>a legal opinion has been obtained at the time of the instrument's issuance, from an appropriately qualified external source, on the effectiveness under the relevant non-UK governing law of a decision by the Bank to convert or write down the instrument.</u> For instruments under third country law – whether there is a contractual bail in clause or an equivalent statutory provision for cross – border recognition of resolution actions.

³ The principal governing law of an instrument is the law by which the contractual provisions applicable to the instrument are predominantly governed.

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045	<u>Contractual/prospectus reference to the exercise of the Bank of England's write-down and conversion powers</u> Please indicate with Yes/No whether the relevant contractual documentation and, where applicable, the prospectus related to the issuance explicitly refer to the write-down and conversion powers of the Bank of England under the Banking Act 2009, as referred to in Annex 1 paragraph 1(m) of the MREL SoP.
050	External or Internal issuance Whether the instrument is issued to an external third party or internally within <u>the</u> a group.
060	<u>For internal issuances only: Name of the entity which holds the intra-group instrument</u> Name of the entity which holds the intra-group instrument.
070	<u>For internal issuances only: Identification of the entity which holds the intra-group instrument</u> LEI code of the entity which holds the intra-group instrument. Firms should provide the LEI as default. Where an LEI does not exist, firms should use an SC.
080	<u>For internal issuances only: Amount of instrument held by the entity concerned</u> The nominal value of the instrument held by the entity concerned.
090	Stock Exchange The stock exchange where the instrument is listed. Please indicate 'N/A' if it is not relevant
100	Date of Issuance The original date of issuance of the instrument. <u>If there is no date of issuance, put NA.</u>
110	<u>Maturity type</u> The type of maturity of the instrument. Please choose from the following: <ul style="list-style-type: none"> - Not applicable/All time intervals - Perpetual - Dated - Undated
120	Final legal <u>Legal final maturity date</u> The legal final maturity date of the instrument, <u>as set out in the Terms and Conditions (or any earlier date for redemption established by the exercise of a call option).</u>
130	<u>Earliest redemption date</u> Where there is a step up or other event or change linked to redemption, the earliest date at which the event could occur should be reported. Where there is a step up or other incentive to redeem, the earliest date at which the event could occur should be reported.
140	Accounting treatment of the instrument

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	<p>The accounting treatment based on the applied accounting standards, <u>please choose from the following:</u></p> <ul style="list-style-type: none"> - <u>Amortised cost</u> - <u>Fair value</u> - <u>Fair value hedge (for example, a hedged item in a fair value hedge where the carrying amount is adjusted for the hedged risk)</u> - <u>Not remeasured (for example, equity instruments, items in equity such as retained earnings)</u>
150	<p>Original currency</p> <p>The relevant three-digit alphabetical ISO code to indicate the currency in which the instrument is denominated.</p>
160	<p><u>Original value, currency of issuance</u> <u>The amount in issue (par value)</u></p> <p>The original value of the instrument issued, to be reported in the original currency.</p>
165	<p><u>Outstanding nominal value, currency of issuance</u></p> <p><u>The nominal value, in the original currency, of the outstanding principal amount of the instrument; any paid-in amounts should be excluded as at the reporting date.</u></p>
170	<p><u>Outstanding nominal value, reporting currency</u> <u>Nominal outstanding value</u></p> <p>The nominal value, in the reporting currency, of the outstanding principal amount of the instrument; any paid-in amounts should be excluded as at the reporting date.</p>
180	<p>Accounting value</p> <p>The accounting value of the instrument in the reporting currency as at the reporting date. <u>This should include fair value hedge adjustments and accrued interest if applicable.</u></p>
190	<p>Coupon Type</p> <p><u>Please choose from the list below to indicate the type of coupon linked to the instrument.</u></p> <ul style="list-style-type: none"> - Fixed rate - Floating rate - Fixed-floating rate - Floating-fixed rate - Index-linked - Zero-coupon - Step-up - Step-down - Other.
200	<p>Coupon rate</p> <p>If the rate is fixed (i.e. <u>coupon type</u> reported as 'fixed rate' or 'fixed-floating rate'), give the coupon rate of the instrument rounded to two decimal places. <u>If the rate is not fixed or was previously fixed but has now changed, please enter a decimal of 999% leave blank.</u></p>
210	<p>Coupon <u>payment</u> date</p> <p>The coupon date on which the issuer pays the interest to the debt holders.</p>

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220	Coupon frequency The frequency of interest payments linked to the instrument
230	Type of instrument The type of instrument (e.g. MTNs, loans, bonds, convertible bonds, preference shares or other) based on the accounting classification.
240	Class of instrument <u>Please choose from the list below to indicate the class of instrument based on the creditor insolvency hierarchy:</u> - Senior vanilla <u>(structurally subordinated)</u> or senior structured - <u>Contractually or statutorily subordinated</u> - Tier 2 capital instruments - AT1 capital instruments - <u>Other.</u>
250	Regulatory value <u>Where the instrument is classified as an own funds instrument, please enter the value that is recognised and reported for regulatory capital purposes.</u> Where the instrument is classified as a regulatory instrument, the designation is under CRR, end point. If the instrument classifies as regulatory capital under CRR rules, end point, enter the regulatory value of the instrument.
260	Any non-standard terms included in the instrument Describe any unusual termination events, rights to net off or set-off, contractual terms including incentives to redeem before final maturity (e.g. linking the payoff to credit features or any <u>Capital adequacy, Asset quality, Management, Earnings and/or Liquidity</u> (CAMEL) criteria) or other legal conditions.
270	Name of Guarantor Whether any guarantee is applicable to the instrument, and if so, the name of the guarantor. Please indicate 'N/A' if there is no guarantee.
280	Identification of the Guarantor LEI code of the guarantor. Firms should provide the LEI as default. Where an LEI does not exist, please use an SC.
290	<u>Conversion or write-down trigger for AT1 capital instruments</u> <u>For AT1 capital instruments only, please specify whether instrument has a conversion or write-down trigger, in accordance with relevant PRA rules, as follows:</u> - <u>No</u> - <u>Yes, convertible</u> - <u>Yes, write-down</u> Convertible or non-convertible Specify whether instrument is convertible or not.

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295	<p><u>Contractual conversion or write-down trigger for internal MREL</u></p> <p>For non-CET1 own funds and internal MREL eligible liabilities instruments, please confirm with Yes/No whether the contractual or write-down trigger has been included, in accordance with paragraphs 8.7 to 8.11 of the MREL SoP.</p>
300	<p><u>Other contractual conversion or write-down triggers or powers and the instrument type convertible into</u></p> <p>Specify the conditions under which the instrument will convert or write-down, as shown in the contractual terms. Where one or more authorities have the ability to trigger conversion or write-down, the authorities should be listed. For each of the authorities it should be stated whether the legal basis for the authority to trigger conversion or write-down is provided by the terms of the instrument or statutory means. If applicable, indicate the instrument type convertible into.</p> <p>Note that any other statutory conversion or write-down powers under the Banking Act 2009 should not be reported in this template. This includes: i) the mandatory reduction power at point of non-viability under section 6A to 6D (including 81AA); ii) the bail-in option under section 12A (including 81BA to 81BC); iii) the special bail-in provision under section 48B; and iv) the bail-in power under section 81CA of the Banking Act 2009.</p> <p><u>Conversion triggers and the instrument type convertible into</u></p> <p>Specify 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 should be listed. For each of the authorities it should be stated whether the legal basis for the authority to trigger conversion is provided by the terms of the contract of the instrument or statutory means. Specify the instrument type convertible into.</p>
315	<p><u>Other contractual or statutory conversion or write-down powers of any non-UK authority</u></p> <p>This field is only applicable if the issuing entity is an overseas subsidiary within the UK consolidation group. Please indicate through Yes/No whether there is any other contractual or write-down trigger (not already identified within this template) that is required by a non-UK authority. If yes, please provide further details. If this field is not applicable, please enter NA.</p>
340	<p><u>Write-down feature</u></p> <p>Specify whether the instrument has a write-down feature</p>
320	<p><u>Write-down triggers</u></p> <p>Specify the trigger at which write-down occurs, including point of non-viability. Where one or more authorities have the ability to trigger write-down, the authorities should be listed. For each of the authorities it should be stated whether the legal basis for the authority to trigger conversion is provided by the terms of the contract of the instrument or statutory means.</p>
325	<p><u>Eligibility legal opinions on MREL eligible liabilities instruments</u></p> <p>For issuances of MREL eligible liabilities instruments only, please indicate whether, in accordance with the MREL SoP paragraph 5.11 and Annex 3 either:</p> <ul style="list-style-type: none"> - an instrument-level legal opinion on the MREL eligibility of that specific individual issuance has been obtained; or - the issuance is a 'repeat issuance' (as defined in MREL SoP paragraph 5.11 and Annex 3) and the issuing entity has relied on a previous eligibility legal opinion in accordance with MREL SoP paragraph 5.11 and Annex 3).

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Column	Field
330	<p>Form of the security – Type</p> <p>The form of outstanding debt instruments issued by the firm. Please indicate whether the instrument is in:</p> <ul style="list-style-type: none"> - Global registered or certificated registered form - Global bearer or definitive bearer form - Other <p>The form of outstanding debt securities issued by the firm. Indicate whether the security is in Global Bearer form (Classic Safekeeping Structure or New Safekeeping Structure), Global Bearer Form (Classic Global Note or New Global Note), Certificated Bearer form or Certificated registered form.</p>
333	<p>Form of security – Name</p> <p><u>Depending on the entry within column 380, please enter the relevant name and other details, taking into account the following:</u></p> <ul style="list-style-type: none"> - <u>For debt securities that are in global bearer or definitive bearer form, the name of the entity that acts as the common depositary (for classic global notes) or common safekeeper (for new global notes);</u> - <u>For debt securities that are in global registered or certificated form, the name of the entity that acts as the registrar; and</u> - <u>For debt securities that fall under the category of 'Other' in row 380, please enter NA.</u>
335	<p>Form of security – Identification</p> <p><u>Depending on the entry within column 330, please enter the relevant LEI identification. Where an LEI does not exist, please provide an SC. For debt securities that fall under the category of other, please enter NA.</u></p>
340	<p>Global Bearer Name</p> <p>For debt securities that are in global bearer form, the name of the entity that acts as the common depositary (for classic global notes) or common safekeeper (for new global notes).</p>
350	<p>Identification of the Global Bearer</p> <p>LEI code of the global bearer. Firms should provide the LEI as default. Where an LEI does not exist, firms should use an SC.</p>
360	<p>Global Registered – name of registrar</p> <p>For debt securities that are in global registered form, the name of the entity that acts as the registrar.</p>
370	<p>Identification of the Global Registrar</p> <p>LEI code of the global registrar. Firms should provide the LEI as default. Where an LEI does not exist, firms should use an SC.</p>
380	<p>Bearer certificated form</p> <p>For debt securities that are held in bearer, certificated form, where the bearer bond is kept and provide any other relevant information in relation to the physical location of the security</p>

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390	Registered certificated form For debt securities that are in registered, certificated form, the name of the entity that acts as the registrar.
400	Identification of the Registrar LEI code of the registrar. Firms should provide the LEI as default. Where an LEI does not exist, firms should use an SC.
410	Other non-global form – <u>name, location and details</u> For debt securities that fall under the category of 'Other' in row 380 and any other securities not covered previously, provide any relevant information, including in relation to their physical location and any relevant arrangements for custody, clearance or settlement. For any other securities not covered previously, any relevant information, including in relation to their physical location.
415	<u>Details of fiscal or principal paying agent</u> <u>Please confirm which entity or entities act as fiscal or principal paying agent.</u>
420	<u>Details of paying agent and trustee</u> <u>Please confirm which entity or entities act as paying agent and/or as trustee.</u>
430	Common <u>Depository Depository</u> The common <u>depository depository</u> holds the global note(s). Please provide the name of the <u>entity institution</u> that acts as common depository. <u>To note, for registered form, please also include the nominee of the common depository.</u> For debt securities which have been issued to US investors under a dual Regulation S and Rule 144A offering, <u>please provide the common depository associated to the unrestricted and restricted portions of the offering.</u>
440	The applicable settlement systems <u>Please confirm for which clearing system(s) the global note(s) are held.</u> <u>For debt securities which have been issued to US investors under a dual Regulation S and Rule 144A offering, please provide the clearing system(s) associated to the unrestricted and restricted portions of the offering.</u> Please confirm where the securities trades are settled (e.g. which CSD, ICSD or intermediary settles the trades).
450	<u>Retail holder information</u> The proportion of debt held by retail investors.
460	Terms of the instrument Please provide a web link (URL) to the terms of the instrument. If a web link is not available, please indicate 'N/A'.
470	<u>Hedging arrangements</u>

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	If there are any hedging arrangements associated specifically with the instrument, please indicate the risk(s) being hedged against. For example, this may include, but is not limited to, changes in interest rates, changes in FX.
480	<p><u>Compliance with US securities laws</u></p> <p>Please specify how compliance with the requirements of the US Securities Act of 1933 was achieved:</p> <ul style="list-style-type: none"> - <u>Regulation S</u> - <u>Rule 144a</u> - <u>Regulation S and Rule 144A</u> - <u>SEC registration</u> - <u>Other, please specify.</u> <p>If this field is not applicable, please enter NA.</p>

Rows	Explanation
999	<p>Unique Identifier</p> <p>An International Securities Identification Number (ISIN) uniquely identifies a security. Its structure is defined in ISO 6166.</p> <p>If an ISIN is not available, please provide the relevant unique identifier. An example may be the Market Identifier Code (ISO 10382), CUSIP (Committee on Uniform Securities Identification Procedures) a nine-character alphanumeric code mainly used for US and Canadian securities, SEDOL (Stock Exchange Daily Official List) security identifiers used in UK and Ireland for clearing purposes. These are assigned by the London Stock Exchange.</p> <p><u>For debt securities which have been issued to US investors under a dual Regulation S and Rule 144A offering, please provide the ISIN and CUSIP associated to the unrestricted and restricted portions of the offering, populating in row 480 the relevant basis for compliance with US securities laws, alongside rows 430 and 440.</u></p>