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ANNEX IIA

INSTRUCTIONS FOR REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS FOR SMALL DOMESTIC DEPOSIT TAKERS (SDDTS) AND SDDT CONSOLIDATION ENTITIES

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PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

1. Overall, the framework covers the reporting of five topics by Small Domestic Deposit Takers (SDDTs) and SDDT consolidation entities¹:
 - (a) capital adequacy, an overview of regulatory capital; total risk exposure amount;
 - (b) group solvency, an overview of the fulfilment of the solvency requirements by all individual entities included in the scope of consolidation of the reporting entity;
 - (c) credit risk (including counterparty and dilution and settlement risks, if applicable);
 - (d) memorandum information on derivatives, securities financing and long settlement transactions of SDDTs, their foreign exchange positions and size of their trading books; and
 - (e) operational risk.
2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates and instructions concerning specific positions are included in these instructions.
3. SDDTs shall report only those templates that are relevant.

1.2. Numbering convention

4. The document follows the labelling convention set in points 5 to 8, when referring to the columns, rows and cells of the templates. Those numerical codes are extensively used in the validation rules.
5. The following general notation is followed in the instructions: {Template; Row; Column}.
6. In the case of validations inside a template, in which only data points of that template are used, notations do not refer to a template: {Row; Column}.
7. In the case of templates with only one column, only rows are referred to. {Template, Row}
8. An asterisk sign is used to express that the validation is done for the rows or columns specified before.

1.3. Sign convention

9. Any amount that increases the own funds or the capital requirements shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements shall be reported as a negative figure.

¹ SDDT and SDDT consolidation entity are defined in the SDDT Regime – General Application Part of the PRA Rulebook. For ease of reading, any references to SDDT(s) hereafter in these instructions should be treated as referring to both SDDTs and SDDT consolidation entities, where applicable.

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Where there is a negative sign (-) preceding the label of an item, no positive figure is expected to be reported for that item.

1.4. Abbreviations

10. For the purposes of this Annex, References to the CRR should be interpreted to include a reference to the relevant CRR rule, where appropriate, Directive 2013/36/EU of the European Parliament and of the Council² is referred to as 'CRD', Directive 2013/34/EU of the European Parliament and of the Council³ is referred to as 'AD', Council Directive 86/635/EEC⁴ is referred to as 'BAD' and Directive 2014/59/EU of the European Parliament and of the Council⁵ is referred to as 'BRRD'.

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 27.6.2013, p. 338).

³ Directive 2013/34/EU of the European Parliament and of the Council on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

⁴ Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).

⁵ Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council (OJ L 173, 12.6.2014, p. 190–348)

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PART II: TEMPLATE RELATED INSTRUCTIONS

1. Capital Adequacy Overview ('CA')

1.1. General remarks

11. The CA SDDT templates contain information about Pillar 1 capital ratio numerators (own funds, Tier 1, Common Equity Tier 1) and the capital ratio denominator (own funds requirements), and is structured in four templates:

(a) Template CA1 SDDT contains the amount of own funds of the SDDT, disaggregated in the items needed to get to that amount;

(b) Template CA2 SDDT summarises the total risk exposures amounts as defined in Article 92(3) CRR;

(c) Template CA3 SDDT contains the ratios for which CRR states a minimum level, Pillar 2 ratios and some other related data; and

(d) Template CA4 SDDT contains memorandums items needed, among others, for calculating items in CA1 as well as information with regard to the single capital buffer for SDDTs.

12. The templates shall be used by SDDTs and SDDT consolidation entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the correspondent templates for the calculation of the total risk exposure amount.

13. The total own funds consist of different types of capital: Tier 1 capital (T1), which is the sum of Common Equity Tier 1 capital (CET1) and Additional Tier 1 capital (AT1) as well as Tier 2 capital (T2).

14. [This paragraph has been intentionally left blank]

15. [This paragraph has been intentionally left blank]

1.2. SC 01.00 - OWN FUNDS FOR SDDTS (CA1 SDDT)

1.2.1. Instructions concerning specific positions

Row	Legal references and instructions
0010	<u>1. Own funds</u> Point (118) of Article 4(1) and Article 72 CRR The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital.

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0015	<u>1.1 Tier 1 capital</u> Article 25 CRR The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital
0020	<u>1.1.1 Common Equity Tier 1 capital</u> Article 50 CRR
0030	<u>1.1.1.1 Capital instruments eligible as CET1 capital</u> Points (a) and (b) of Articles 26(1), Articles 27 to 30, point (f) of Article 36(1) and Article 42 CRR
0040	<u>1.1.1.1.1 Fully paid up capital instruments</u> Point (a) of Article 26(1) and Articles 27 to 31 CRR Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 CRR) shall be included. The share premium related to the instruments shall not be included. Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 CRR are fulfilled.
0045	<u>1.1.1.1.1* Of which: Capital instruments subscribed by public authorities in emergency situations</u> Article 31 CRR Capital instruments subscribed by public authorities in emergency situations shall be included in CET1 capital if all conditions of Article 31 CRR are fulfilled.
0050	<u>1.1.1.1.2* Memorandum item: Capital instruments not eligible</u> Points (b), (l) and (m) of Article 28(1) CRR Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods. The amount to be reported shall not include the share premium related to the instruments
0060	<u>1.1.1.1.3 Share premium</u> Point (124) of Article 4(1), point (b) of Article 26(1) CRR Share premium has the same meaning as under the applicable accounting standard. The amount to be reported in this item shall be the part related to the "Fully paid up capital instruments".

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070	<u>1.1.1.1.4 (-) Own CET1 instruments</u> Point (f) of Article 36(1) and Article 42 CRR Own CET1 held by the reporting institution or group at the reporting date. Subject to exceptions in Article 42 CRR. Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row. The amount to be reported shall include the share premium related to the own shares. Items 1.1.1.1.4 to 1.1.1.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.1.1.1.5.
0080	<u>1.1.1.1.4.1 (-) Direct holdings of CET1 instruments</u> Point (f) of Article 36(1) and Article 42 CRR Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group. The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in point (a) of Article 42 CRR.
0090	<u>1.1.1.1.4.2 (-) Indirect holdings of CET1 instruments</u> Point (114) of Article 4(1), point (f) of Article 36(1) and Article 42 CRR
0091	<u>1.1.1.1.4.3 (-) Synthetic holdings of CET1 instruments</u> Point (126) of Article 4(1), point (f) of Article 36(1) and Article 42 CRR
0092	<u>1.1.1.1.5 (-) Actual or contingent obligations to purchase own CET1 instruments</u> Point (f) of Article 36(1) and Article 42 CRR According to point (f) of Article 36(1) CRR, "own Common Equity Tier 1 instruments that an institution is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation" shall be deducted.
0130	<u>1.1.1.2 Retained earnings</u> Point (c) of Article 26(1) and Article 26(2) CRR Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits
0140	<u>1.1.1.2.1 Previous years retained earnings</u> Point (123) of Article 4(1) and point (c) of Article 26(1) CRR Point (123) of Article 4(1) CRR defines retained earnings as "Profit and losses brought forward as a result of the final application of profit or loss under the applicable accounting framework".

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0150	<u>1.1.1.2.2 Profit or loss eligible</u> Point (121) of Article 4(1), Article 26(2) and point (a) of Article 36(1) CRR Article 26(2) CRR allows including as retained earnings interim or year-end profits, with the prior consent of the competent authorities, if some conditions are met. On the other hand, losses shall be deducted from CET1, as stated in point (a) of Article 36(1) CRR.
0160	<u>1.1.1.2.2.1 Profit or loss attributable to owners of the parent</u> Article 26(2) and point (a) of Article 36(1) CRR The amount to be reported shall be the profit or loss reported in the accounting income statement.
0170	<u>1.1.1.2.2.2 (-) Part of interim or year-end profit not eligible</u> Article 26(2) CRR This row shall not present any figure if, for the reference period, the institution has reported losses, because the losses shall be completely deducted from CET1. If the institution reports profits, the part, which is not eligible according to Article 26(2) CRR (i.e. profits not audited and foreseeable charges or dividends), shall be reported. Note that, in case of profits, the amount to be deduced shall be, at least, the interim dividends.
0180	<u>1.1.1.3 Accumulated other comprehensive income</u> Point (100) of Article 4(1) and point (d) of Article 26(1) CRR The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation, and prior to the application of prudential filters. The amount to be reported shall be determined in accordance with Article 13(4) of Chapter 4 of the Own Funds (CRR) Part of the PRA Rulebook.
0200	<u>1.1.1.4 Other reserves</u> Point (117) of Article 4(1) and point (e) of Article 26(1) CRR Other reserves are defined in CRR as "Reserves within the meaning of the applicable accounting framework that are required to be disclosed under that applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings". The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.
0210	<u>1.1.1.5 Funds for general banking risk</u> Point (112) of Article 4(1) and point (f) of Article 26(1) CRR Funds for general banking risk are defined in Article 38 BAD as "Amounts which a credit institution decides to put aside to cover such risks where that is required by the particular risks associated with banking". The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.

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0230	<u>1.1.1.7 Minority interest given recognition in CET1 capital</u> Point (120) of Article 4(1) and Article 84 CRR Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.
0250	<u>1.1.1.9 Adjustments to CET1 due to prudential filters</u> Articles 32 to 35 CRR
0260	<u>1.1.1.9.1 (-) Increases in equity resulting from securitised assets</u> Article 32(1) CRR The amount to be reported is the increase in the equity of the institution resulting from securitised assets, in accordance with the applicable accounting standard. For example, this item includes the future margin income that results in a gain on sale for the institution, or, for originators, the net gains that arise from the capitalisation of future income from the securitised assets that provide credit enhancement to positions in the securitisation.
0270	<u>1.1.1.9.2 Cash flow hedge reserve</u> Point (a) of Article 33(1) CRR The amount to be reported can be positive or negative. It shall be positive if cash flow hedges result in a loss (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements. The amount shall be net of any tax charge to be expected at the moment of the calculation.
0280	<u>1.1.1.9.3 Cumulative gains and losses due to changes in own credit risk on fair valued liabilities</u> Point (b) of Article 33(1) CRR The amount to be reported can be positive or negative. It shall be positive if there is a loss due to changes in own credit risk (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements. Unaudited profit shall not be included in this item.
0285	<u>1.1.1.9.4 Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities</u> Point (c) of Article 33(1) and Article 33(2) CRR The amount to be reported can be positive or negative. It shall be positive if there is a loss due to changes in own credit risk and vice versa. Thus, the sign shall be contrary to the one used in accounting statements. Unaudited profit shall not be included in this item.
0290	<u>1.1.1.9.5 (-) Value adjustments due to the requirements for prudent valuation</u> Articles 34 and 105 CRR

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	Adjustments to the fair value of exposures included in the trading book or non-trading book due to stricter standards for prudent valuation set in Article 105 CRR
0300	<u>1.1.1.10 (-) Goodwill</u> Point (113) of Article 4(1), point (b) of Article 36(1) and Article 37 CRR
0310	<u>1.1.1.10.1 (-) Goodwill accounted for as intangible asset</u> Point (113) of Article 4(1) and point (b) of Article 36(1) CRR Goodwill has the same meaning as under the applicable accounting standard. The amount to be reported here shall be the same as the amount that is reported in the balance sheet.
0320	<u>1.1.1.10.2 (-) Goodwill included in the valuation of significant investments</u> Point (b) of Article 37 and Article 43 CRR
0330	<u>1.1.1.10.3 Deferred tax liabilities associated to goodwill</u> Point (a) of Article 37 CRR Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard.
0335	<u>1.1.1.10.4 Accounting revaluation of subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to third persons</u> Point (c) of Article 37 CRR The amount of the accounting revaluation of the subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to persons other than the undertakings included in the consolidation pursuant to Chapter 2 of Title II of Part One.
0340	<u>1.1.1.11 (-) Other intangible assets</u> Point (115) of Article 4(1), point (b) of Article 36(1) and point (a) and (c) of Article 37 CRR Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.
0350	<u>1.1.1.11.1 (-) Other intangible assets before deduction of deferred tax liabilities</u> Point (115) of Article 4(1) and point (b) of Article 36(1) CRR Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard. The amount to be reported here shall correspond to the amount reported in the balance sheet of intangible assets, other than goodwill.
0360	<u>1.1.1.11.2 Deferred tax liabilities associated to other intangible assets</u> Point (a) of Article 37 CRR

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	Amount of deferred tax liabilities that would be extinguished if the intangibles assets, other than goodwill, became impaired or was derecognised under the relevant accounting standard.
0365	<u>1.1.1.11.3 Accounting revaluation of subsidiaries' other intangible assets derived from the consolidation of subsidiaries attributable to third persons</u> Point (c) of Article 37 CRR The amount of the accounting revaluation of the subsidiaries' intangibles assets other than goodwill derived from the consolidation of subsidiaries attributable to persons other than the undertakings included in the consolidation pursuant to Chapter 2 of Title II of Part One.
0370	<u>1.1.1.12 (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</u> Point (c) of Article 36(1) and Article 38 CRR
0390	<u>1.1.1.14 (-) Defined benefit pension fund assets</u> Point (109) of Article 4(1), point (e) of Article 36(1) and Article 41 CRR
0400	<u>1.1.1.14.1 (-) Defined benefit pension fund assets</u> Point (109) of Article 4(1) and point (e) of Article 36(1) CRR Defined benefit pension fund assets are defined as “the assets of a defined pension fund or plan, as applicable, calculated after they have been reduced by the amount of obligations under the same fund or plan”. The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately).
0410	<u>1.1.1.14.2 Deferred tax liabilities associated to defined benefit pension fund assets</u> Points (108) and (109) of Article 4(1) and point (a) of Article 41(1) CRR Amount of deferred tax liabilities that would be extinguished if the defined benefit pension fund assets became impaired or were derecognised under the relevant accounting standard.
0420	<u>1.1.1.14.3 Defined benefit pension fund assets which the institution has an unrestricted ability to use</u> Point (109) of Article 4(1) and point (b) of Article 41(1) CRR This item shall only present any amount if there is a prior consent of the competent authority to reduce the amount of defined benefit pension fund assets to be deducted. The assets included in this row shall receive a risk weight for credit risk requirements.
0430	<u>1.1.1.15 (-) Reciprocal cross holdings in CET1 Capital</u> Point (122) of Article 4(1), point (g) of Article 36(1) and Article 44 CRR Holdings in CET1 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution. The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 1 own-fund insurance items.

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0440	<u>1.1.1.16 (-) Excess of deduction from AT1 items over AT1 Capital</u> Point (j) of Article 36(1) CRR The amount to be reported is directly taken from CA1 item “Excess of deduction from AT1 items over AT1 Capital”. The amount has to be deducted from CET1.
0450	<u>1.1.1.17 (-) Qualifying holdings outside the financial sector</u> Point (36) of Article 4(1) CRR, Article 36(1) and Article 45A of the Own Funds (CRR) Part of the PRA Rulebook Qualifying holdings are defined as “direct or indirect holding in an undertaking which represents 10% or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking”. According to Article 36(1) and Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, SDDTs shall deduct this item from CET1.
0460	<u>1.1.1.18 (-) Securitisation positions</u> Point (b) of Articles 244(1), point (b) of Article 245(1) and Article 253(1) CRR. Article 36(1) and Article 45A of the Own Funds (CRR) Part of the PRA Rulebook Securitisation positions which are to be deducted from CET1 (point (k)(ii) of Article 36(1) and Article 45A of the Own Funds (CRR) Part of the PRA Rulebook shall be reported in this item.
0470	<u>1.1.1.19 (-) Free deliveries</u> Article 36(1) and Article 45A of the Own Funds (CRR) Part of the PRA Rulebook Free deliveries which are to be deducted from CET1 according to Article 36(1) and Article 45A of the Own Funds (CRR) Part of the PRA Rulebook shall be reported in this item.
0480	<u>1.1.1.22 (-) CET1 instruments of financial sector entities where the institution does not have a significant investment</u> Point (27) of Article 4(1) CRR, point (h) of Article 36(1), Articles 43 to 45A of the Own Funds (CRR) Part of the PRA Rulebook SDDTs shall report the amount deducted in accordance with Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, which SDDTs shall calculate as the amount (a) below multiplied by the proportion in (b) below: (a) the amount of CET1 instruments of financial sector entities where the institution does not have a significant investment; (b) the proportion of: (i) the amount of the items listed in paragraph 4(a) of Article 45A to be deducted under paragraph 7 of Article 45A; divided by (ii) the total amount of all items in paragraph 4(a) of Article 45A.
0481	<u>1.1.1.22A (-) AT1 instruments of financial sector entities where the institution does not have a significant investment</u> Point (27) of Article 4(1) CRR, point (h) of Article 36(1) and Articles 43 to 45A of the Own Funds (CRR) Part of the PRA Rulebook. SDDTs shall report the amount deducted in accordance with Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, which SDDTs shall calculate as the amount (a) below multiplied by the proportion in (b) below:

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	(a) the amount of AT1 instruments of financial sector entities where the institution does not have a significant investment; (b) the proportion of: (i) the amount of the items listed in paragraph 4(a) of Article 45A to be deducted under paragraph 7 of Article 45A; divided by (ii) the total amount of all items in paragraph 4(a) of Article 45A.
0482	<u>1.1.1.22B (-) T2 instruments of financial sector entities where the institution does not have a significant investment</u> Point (27) of Article 4(1) CRR, point (h) of Article 36(1) and Articles 43 to 45A of the Own Funds (CRR) Part of the PRA Rulebook. SDDTs shall report the amount deducted in accordance with Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, which SDDTs shall calculate as the amount (a) below multiplied by the proportion in (b) below: (a) the amount of T2 instruments of financial sector entities where the institution does not have a significant investment; (b) the proportion of: (i) the amount of the items listed in paragraph 4(a) of Article 45A to be deducted under paragraph 7 of Article 45A; divided by (ii) the total amount of all items in paragraph 4(a) of Article 45A.
0490	<u>1.1.1.23 (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences</u> Point (c) of Article 36(1); Article 38 and Article 45A of the Own Funds (CRR) Part of the PRA Rulebook Part of deferred tax assets that rely on future profitability and arise from temporary differences (net of the part of associated deferred tax liabilities allocated to deferred tax assets that arise from temporary differences), which are required to be deducted from CET1 under point (c) of Article 36(1), applying the calculation methodology set out in Article 45A of the Own Funds (CRR) Part of the PRA Rulebook.
0500	<u>1.1.1.24 (-) CET1 instruments of financial sector entities where the institution has a significant investment</u> Point (27) of Article 4(1) CRR, point (i) of Article 36(1) and Articles 43 to 45A of the Own Funds (CRR) Part of the PRA Rulebook SDDTs shall report the amount deducted in accordance with Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, which SDDTs shall calculate as the amount (a) below multiplied by the proportion in (b) below: (a) the amount of CET1 instruments of financial sector entities where the institution does have a significant investment; (b) the proportion of: (i) the amount of the items listed in paragraph 4(a) of Article 45A to be deducted under paragraph 7 of Article 45A; divided by (ii) the total amount of all items in paragraph 4(a) of Article 45A.
0501	<u>1.1.1.24A (-) AT1 instruments of financial sector entities where the institution has a significant investment</u> Point (27) of Article 4(1) CRR, point (i) of Article 36(1) and Articles 43 to 45A of the Own Funds (CRR) Part of the PRA Rulebook. SDDTs shall report the amount deducted in accordance with Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, which SDDTs shall calculate as the amount (a) below multiplied by the proportion in (b) below: (a) the amount of AT1 instruments of financial sector entities where the institution does have a significant investment; (b) the proportion of: (i) the amount of the items listed in paragraph 4(a) of Article 45A to be deducted under paragraph 7 of Article 45A; divided by (ii) the total amount of all items in paragraph 4(a) of Article 45A.

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0502	<u>1.1.1.24B (-) T2 instruments of financial sector entities where the institution has a significant investment</u> Point (27) of Article 4(1) CRR, point (i) of Article 36(1) and Articles 43 to 45A of the Own Funds (CRR) Part of the PRA Rulebook. SDDTs shall report the amount deducted in accordance with Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, which SDDTs shall calculate as the amount (a) below multiplied by the proportion in (b) below: (a) the amount of T2 instruments of financial sector entities where the institution does have a significant investment; (b) the proportion of: (i) the amount of the items listed in paragraph 4(a) of Article 45A to be deducted under paragraph 7 of Article 45A; divided by (ii) the total amount of all items in paragraph 4(a) of Article 45A.
0515	<u>1.1.1.25C (-) Other foreseeable tax charges</u> Point (l) of Article 36(1) CRR Tax charges relating to CET1 items foreseeable at the moment of the calculation other than tax charges that have been considered already in any of the other rows reflecting CET1 items by reducing the amount of the CET1 item in question.
0524	<u>1.1.1.27 (-) Additional deductions of CET1 Capital due to Article 3 CRR</u> Article 3 CRR
0529	<u>1.1.1.28 CET1 capital elements or deductions - other</u> This row is intended to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 SDDT template. As a consequence, this row shall only be populated if a CET1 capital element or a deduction from a CET1 element cannot be assigned to one of the rows 020 to 524. This row shall not be used to assign capital items/deductions which are not covered by CRR into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of the CRR).
0530	<u>1.1.2 ADDITIONAL TIER 1 CAPITAL</u> Article 61 CRR
0540	<u>1.1.2.1 Capital instruments eligible as AT1 Capital</u> Point (a) of Article 51, Articles 52, 53 and 54, point (a) of Article 56 and Article 57 CRR
0551	<u>1.1.2.1.1 Fully paid up, directly issued capital instruments</u> Point (a) of Article 51 and Articles 52, 53 and 54 CRR The amount to be reported shall not include the share premium related to the instruments

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0560	<u>1.1.2.1.2 (*) Memorandum item: Capital instruments not eligible</u> Points (c), (e) and (f) of Article 52(1) CRR Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods. The amount to be reported shall not include the share premium related to the instruments
0571	<u>1.1.2.1.3 Share premium</u> Point (b) of Article 51 CRR Share premium has the same meaning as under the applicable accounting standard. The amount to be reported in this item shall be the part related to the "fully paid up and directly issued capital instruments".
0580	<u>1.1.2.1.4 (-) Own AT1 instruments</u> Point (b) of Article 52(1), point (a) of Article 56 and Article 57 CRR Own AT1 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in Article 57 CRR. Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row. The amount to be reported shall include the share premium related to the own shares. Items 1.1.2.1.4 to 1.1.2.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own AT1 instruments are reported separately in item 1.1.2.1.5.
0590	<u>1.1.2.1.4.1 (-) Direct holdings of AT1 instruments</u> Point (144) of Article 4(1), point (b) of Article 52(1), point (a) of Article 56 and Article 57 CRR Additional Tier 1 instruments included in item 1.1.2.1.1 held by institutions of the consolidated group.
0620	<u>1.1.2.1.4.2 (-) Indirect holdings of AT1 instruments</u> Point (b)(ii) of Article 52(1), point (a) of Article 56 and Article 57 CRR
0621	<u>1.1.2.1.4.3 (-) Synthetic holdings of AT1 instruments</u> Point (126) of Article 4(1), point (b) of Article 52(1), point (a) of Article 56 and Article 57 CRR
0622	<u>1.1.2.1.5 (-) Actual or contingent obligations to purchase own AT1 instruments</u> Point (a) of Article 56 and Article 57 CRR According to point (a) of Article 56 CRR, "own Additional Tier 1 instruments that an institution could be obliged to purchase as a result of existing contractual obligations" shall be deducted.

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0670	<u>1.1.2.3 Instruments issued by subsidiaries that are given recognition in AT1 Capital</u> Articles 83, 85 and 86 CRR Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1. Qualifying AT1 capital issued by a special purpose entity (Article 83 CRR) shall be included.
0690	<u>1.1.2.5 (-) Reciprocal cross holdings in AT1 Capital</u> Point (122) of Article 4(1), point (b) of Article 56 and Article 58 CRR Holdings in AT1 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution. The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Additional Tier 1 own-fund insurance items.
0720	<u>1.1.2.8 (-) Excess of deduction from T2 items over T2 Capital</u> Point (e) of Article 56 CRR The amount to be reported is directly taken from CA1 item "Excess of deduction from T2 items over T2 Capital (deducted in AT1).
0740	<u>1.1.2.10 Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)</u> Point (j) of Article 36(1) CRR Additional Tier 1 cannot be negative, but it is possible that AT1 deductions are greater than AT1 Capital plus related share premium. When this happens, AT1 has to be equal to zero, and the excess of AT1 deductions has to be deducted from CET1. With this item, it is achieved that the sum of items 1.1.2.1 to 1.1.2.12 is never lower than zero. Where this item shows a positive figure, item 1.1.1.16 shall be the inverse of that figure.
0744	<u>1.1.2.11 (-) Additional deductions of AT1 Capital due to Article 3 CRR</u> Article 3 CRR
0748	<u>1.1.2.12 AT1 capital elements or deductions - other</u> This row is intended to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 SDDT template. As a consequence, this row shall only be populated if an AT1 capital element or a deduction from an AT1 element cannot be assigned to one of the rows 530 to 744. This row shall not be used to assign capital items/deductions which are not covered by CRR into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope CRR).
0750	<u>1.2 TIER 2 CAPITAL</u> Article 71 CRR

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0760	<u>1.2.1 Capital instruments eligible as T2 Capital</u> Point (a) of Article 62, Articles 63 to 65, point (a) of Article 66 and Article 67 CRR
0771	<u>1.2.1.1 Fully paid up, directly issued capital instruments</u> Point (a) of Article 62, Articles 63 and 65 CRR The amount to be reported shall not include the share premium related to the instruments. The capital instruments may consist of equity or liabilities, including subordinated loans that fulfil the eligibility criteria.
0780	<u>1.2.1.2 (*) Memorandum item: Capital instruments not eligible</u> Points (c), (e) and (f) of Article 63 and Article 64 CRR Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods. The amount to be reported shall not include the share premium related to the instruments. The capital instruments may consist of equity or liabilities, including subordinated loans.
0791	<u>1.2.1.3 Share premium</u> Point (b) of Article 62 and Article 65 CRR Share premium has the same meaning as under the applicable accounting standard. The amount to be reported in this item shall be the part related to the "fully paid up and directly issued capital instruments".
0800	<u>1.2.1.4 (-) Own T2 instruments</u> Point (b)(i) of Article 63, point (a) of Article 66, and Article 67 CRR Own T2 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in Article 67 CRR. Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row. The amount to be reported shall include the share premium related to the own shares. Items 1.2.1.4 to 1.2.1.4.3 do not include actual or contingent obligations to purchase own T2 instruments. Actual or contingent obligations to purchase own T2 instruments are reported separately in item 1.2.1.5.
0810	<u>1.2.1.4.1 (-) Direct holdings of T2 instruments</u> Point (b) of Article 63, point (a) of Article 66 and Article 67 CRR Tier 2 instruments included in item 1.2.1.1 held by institutions of the consolidated group.
0840	<u>1.2.1.4.2 (-) Indirect holdings of T2 instruments</u> Point (114) of Article 4(1), point (b) of Article 63, point (a) of Article 66 and Article 67 CRR

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0841	<u>1.2.1.4.3 (-) Synthetic holdings of T2 instruments</u> Point (126) of Article 4(1), point (b) of Article 63, point (a) of Article 66 and Article 67 CRR
0842	<u>1.2.1.5 (-) Actual or contingent obligations to purchase own T2 instruments</u> Point (a) of Article 66 and Article 67 CRR According to point (a) of Article 66 CRR, “own Tier 2 instruments that an institution could be obliged to purchase as a result of existing contractual obligations” shall be deducted.
0890	<u>1.2.3 Instruments issued by subsidiaries that are given recognition in T2 Capital</u> Articles 83, 87 and 88 CRR Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2. Qualifying Tier 2 capital issued by a special purpose entity (Article 83 CRR) shall be included.
0920	<u>1.2.6 SA General credit risk adjustments</u> Point (c) of Article 62 CRR For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item shall contain the general credit risk adjustments eligible as T2 capital.
0930	<u>1.2.7 (-) Reciprocal cross holdings in T2 Capital</u> Point (122) of Article 4(1), point (b) of Article 66 and Article 68 CRR Holdings in T2 instruments of financial sector entities (as defined in Article 4(1)(27) CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate the own funds of the institution artificially. The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 2 and Tier 3 own-fund insurance items.
0955	<u>1.2.9A (-) Excess of deductions from eligible liabilities over eligible liabilities</u> Article 66 (e) CRR.
0970	<u>1.2.11 Excess of deduction from T2 items over T2 Capital (deducted in AT1)</u> Point (e) of Article 56 CRR Tier 2 cannot be negative, but it is possible that T2 deductions are greater than T2 Capital plus related share premium. When this happens, T2 shall be equal to zero, and the excess of T2 deductions shall be deducted from AT1. With this item, the sum of items 1.2.1 to 1.2.13 is never lower than zero. Where this item shows a positive figure, item 1.1.2.8 shall be the inverse of that figure.
0974	<u>1.2.12 (-) Additional deductions of T2 Capital due to Article 3 CRR</u> Article 3 CRR

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0978	<u>1.2.13 T2 capital elements or deductions - other</u> This row provides flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 SDDT template. As a consequence, this row shall only be populated if a T2 capital element or a deduction from a T2 element cannot be assigned to one of the rows 750 to 974. This row shall not be used to assign capital items/deductions which are not covered by CRR into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope CRR).
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1.3. SC 02.00 - OWN FUNDS REQUIREMENTS FOR SDDTS (CA2 SDDT)

General remarks

Template SC 02.00 summarises total risk exposure amounts.

For items considered as part of the calculation in Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, only the amounts risk weighted under Article 45A (ie amounts not deducted under Article 45A) shall be reported in this template. Amounts deducted under the calculation in Article 45A of the Own Funds (CRR) Part of the PRA Rulebook shall be reported in template CA1 SDDT.

An SDDT shall not include risk-weighted exposure amounts arising from the following items in this template:

- (a) contracts listed in Annex 1 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook that are not securitisation exposures; and
- (b) credit derivatives where doing so would require the exposure value to be calculated in accordance with one of the methods set out in Sections 3,4 and 5 of the Counterparty Credit Risk (CRR) Part

unless those risk-weighted exposures are in respect of trade exposures with a central counterparty of which it is a clearing member. An SDDT consolidation entity shall not include risk-weighted exposures in (a) and (b) above when reporting on a consolidated basis unless those risk-weighted exposures are in respect of trade exposures a member of its consolidation group has to a central counterparty of which that member of its consolidation group is a clearing member

1.3.1. Instructions concerning specific positions

Row	Explanation
0010	<u>1. TOTAL RISK EXPOSURE AMOUNT</u> Article 92(3) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook.
0040	<u>1.1 RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</u> Articles 92(3) (a-f) and 92(4A) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook

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0050	<u>1.1.1 Standardised Approach (SA)</u> Credit risk (CR) SA SDDT template at the level of total exposures
0060	<u>1.1.1.1 SA exposure classes excluding securitisations positions</u> CR SA SDDT template at the level of total exposures. The SA exposure classes are those mentioned in Article 112 of the Credit Risk: Standardised Approach (CRR) Part, excluding securitisation positions.
0070	<u>1.1.1.1.01 Central governments or central banks</u> See CR SA SDDT template
0080	<u>1.1.1.1.02 Regional governments or local authorities</u> See CR SA SDDT template
0090	<u>1.1.1.1.03 Public sector entities</u> See CR SA SDDT template
0100	<u>1.1.1.1.04 Multilateral development banks</u> See CR SA SDDT template
0110	<u>1.1.1.1.05 International organisations</u> See CR SA SDDT template
0120	<u>1.1.1.1.06 Institutions</u> See CR SA SDDT template
0130	<u>1.1.1.1.07 Corporates</u> See CR SA SDDT template
0131	<u>1.1.1.1.07.01 Of which: Specialised lending</u> 'of which: specialised lending' exposures are assigned to exposure class 'exposures to corporates' according to Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part (Article 122A and 122B of the Credit Risk: Standardised Approach (CRR) Part).
0140	<u>1.1.1.1.08 Retail</u> See CR SA SDDT template
0150	<u>1.1.1.1.09 Real estate exposures</u> See CR SA SDDT template
0160	<u>1.1.1.1.10 Exposures in default</u> See CR SA SDDT template
0170	<u>1.1.1.1.11 Exposures associated with particular high risk</u>

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	See CR SA SDDT template
0180	<u>1.1.1.1.12 Eligible covered bonds</u> See CR SA SDDT template
0200	<u>1.1.1.1.14 Collective investments undertakings (CIU)</u> See CR SA SDDT template
0210	<u>1.1.1.1.15 Subordinated debt, equity, and other own funds instruments</u> See CR SA SDDT template
0211	<u>1.1.1.1.16 Other items</u> See CR SA SDDT template
0460	<u>1.1.3 Risk exposure amount for contributions to the default fund of a CCP</u> Articles 307, 308 and 309 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook and Article 92(4A) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook
0470	<u>1.1.4 Securitisation positions</u> See CR SEC SDDT template
0490	<u>1.2 TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY</u> Point (ca) of Article 92(3) and point (b) of Article 92(4) of the Required Level of Own Funds (CRR) Part
0500	<u>1.2.1 Settlement/delivery risk in the non-Trading book</u> See Article 378 of the Settlement Risk (CRR) Part of the PRA Rulebook
0510	<u>1.2.2 Settlement/delivery risk in the Trading book</u> See Article 378 of the Settlement Risk (CRR) Part of the PRA Rulebook
5898	<u>1.3A TOTAL RISK EXPOSURE AMOUNT FOR CAPITAL CHARGE DUE TO SWITCHING POSITIONS BETWEEN TRADING AND NON-TRADING BOOK</u> The Capital charge due to the reassignment of positions between trading and non-trading book in accordance with Article 104a (4) of the Trading Book (CRR) Part of the PRA Rulebook.
0590	<u>1.4 TOTAL RISK EXPOSURE AMOUNT OF OPERATIONAL RISK (Opr)</u> Point (e) of Article 92(3) and point (b) of Article 92(4) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook.
0630	<u>1.5 ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS</u>
0690	<u>1.8 OTHER RISK EXPOSURE AMOUNTS</u>

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	Articles 3, 458 and 459 CRR and risk exposure amounts which cannot be assigned to one of the items from 1.1 to 1.7. Institutions shall report the amounts needed to comply with the following: Stricter prudential measures in accordance with Articles 458 and 459 CRR. Additional risk exposure amounts due to Article 3 CRR. This item does not have a link to a details template.
0710	<u>1.8.2 Of which: Additional stricter prudential requirements based on Article 458 CRR</u> Article 458 CRR.
0720	<u>1.8.2* Of which: requirements for large exposures</u> Article 458 CRR.
0730	<u>1.8.2** Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property</u> Article 458 CRR.
0740	<u>1.8.2*** Of which: due to intra financial sector exposures</u> Article 458 CRR.
0750	<u>1.8.3 Of which: Additional stricter prudential requirements based on Article 459 CRR</u> Article 459 CRR.
0760	<u>1.8.4 Of which: Additional risk exposure amount due to Article 3 CRR</u> Article 3 CRR. The additional risk exposure amount has to be reported. It shall only include the additional amounts (e.g., if an exposure of 100 has a risk-weight of 20% and the institutions applies a risk weight of 50% based on Article 3 CRR, the amount to be reported is 30).

Column	Legal references and instructions
0010	<u>All approaches</u> See instructions concerning specific positions regarding rows.

1.4. SC 03.00 - CAPITAL RATIOS AND CAPITAL LEVELS FOR SDDTS (CA3 SDDT)

1.4.1. Instructions concerning specific positions

Row	Legal references and instructions
0010	<u>1 CET1 Capital ratio</u> Point (a) of Article 92(2) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount.

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0020	<u>2 Surplus(+)/Deficit(-) of CET1 capital</u> This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in point (a) of Article 92(1) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook (4.5%), i.e. without taking into account capital buffers.
0030	<u>3 T1 Capital ratio</u> Point (b) of Article 92(2) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount.
0040	<u>4 Surplus(+)/Deficit(-) of T1 capital</u> This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in point (b) of Article 92(1) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook (6%), i.e. without taking into account capital buffers.
0050	<u>5 Total capital ratio</u> Point (c) of Article 92(2) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount.
0060	<u>6 Surplus(+)/Deficit(-) of total capital</u> This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in point (c) of Article 92(1) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook (8%), i.e. without taking into account capital buffers.
0130	<u>13 Total capital requirement (TCR) ratio</u> The sum of (i) and (ii) as follows: (i) the total capital ratio (8%) as specified in point (c) of Article 92(1) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook; (ii) the additional own funds which the PRA requires the SDDT to hold (Pillar 2A capital requirements) presented as a ratio. This item shall reflect the total capital requirement (TCR) ratio (ie including the total Pillar 2A capital requirement) as communicated to the institution by the PRA. Where no additional own funds requirements have been communicated by the PRA, only point (i) shall be reported.
0140	<u>13* TCR: to be made up of CET1 capital</u> The sum of (i) and (ii) as follows: (i) the CET1 capital ratio (4.5%) as per point (a) of Article 92(1) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook; (ii) the part of the Pillar 2A requirement ratio, referred to in point (ii) of row 0130, which is required by the PRA to be held in the form of CET1 capital.

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	Where no additional own funds requirements, to be held in the form of CET1 capital, have been communicated by PRA, only point (i) shall be reported.
0150	<u>13** TCR: to be made up of Tier 1 capital</u> The sum of (i) and (ii) as follows: (i) the Tier 1 capital ratio (6%) as per point (b) of Article 92(1) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook; (ii) the part of the Pillar 2A requirement ratio, referred to in point (ii) of row 0130, which is required by the PRA to be held in the form of Tier 1 capital. Where no additional own funds requirements, to be held in the form of Tier 1 capital, were communicated by the PRA, then only point (i) shall be reported.
0160	<u>14 Overall capital requirement (OCR) ratio</u> The TCR ratio referred to in row 0130.
0170	<u>14* OCR: to be made up of CET1 capital</u> The TCR ratio to be made up of CET1 capital referred to in row 0140.
0180	<u>14** OCR: to be made up of Tier 1 capital</u> The TCR ratio to be made up of Tier 1 capital referred to in row 0150.
0190	<u>15 OCR and Single Capital Buffer (SCB) ratio</u> The sum of (i) and (ii) as follows: (i) the OCR ratio referred to in row 160; (ii) the guidance communicated by the PRA on the Single Capital Buffer which an SDDT should hold, presented as a ratio.
0200	<u>15* OCR and SCB: to be made up of CET1 capital</u> The sum of (i) and (ii) as follows: (i) the OCR ratio to be made up of CET1 capital referred to in row 0170; (ii) the guidance communicated by the PRA on the Single Capital Buffer which an SDDT should hold, presented as a ratio.
0210	<u>15** OCR and SCB: to be made up of Tier 1 capital</u> The sum of (i) and (ii) as follows: (i) the OCR ratio to be made up of Tier 1 capital referred to in row 0180; (ii) The guidance communicated by the PRA on the Single Capital Buffer which an SDDT should hold, presented as a ratio
0220	<u>Surplus(+)/Deficit(-) of CET1 capital considering Pillar 1 and Pillar 2A requirements</u> This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirements set in point (a) of Article 92(1) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook (4,5%) and Pillar 2A requirement, to the extent that the Pillar 2A requirement has to be met with CET1 capital. Where an institution has to use its CET1 to meet its requirements of Article 92(1) point (b) and / or (c) of the Required Level of

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	Own Funds (CRR) Part of the PRA Rulebook and / or Pillar 2A beyond the extent to which the latter has to be met with CET1 capital, the reported surplus or deficit shall take this into account. This amount reflects the CET1 capital available to meet buffers.
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1.5. SC 04.00 - MEMORANDUM ITEMS FOR SDDTS (CA4 SDDT)

1.5.1. Instructions concerning specific positions

Rows	
0010	<u>1. Total deferred tax assets</u> The amount reported in this item shall be equal to the amount reported in the most recent verified/audited accounting balance sheet.
0020	<u>1.1 Deferred tax assets that do not rely on future profitability</u> Article 39(2) CRR Deferred tax assets that were created before 23 November 2016 and do not rely on future profitability, and thus are subject to the application of a risk weight.
0030	<u>1.2 Deferred tax assets that rely on future profitability and do not arise from temporary differences</u> Point (c) of Article 36(1) and Article 38 CRR Deferred tax assets that rely on future profitability, but do not arise from temporary differences, and thus are not subject to any threshold (i.e. are completely deducted from CET1).
0040	<u>1.3 Deferred tax assets that rely on future profitability and arise from temporary differences</u> Point (c) of Article 36(1); Article 38 and Article 45A of the Own Funds (CRR) Part of the PRA Rulebook Deferred tax assets that rely on future profitability and arise from temporary differences, and thus, for SDDTs and SDDT consolidation entities their deduction from CET1 is subject to a threshold calculation set out in Article 45A of the Own Funds (CRR) Part of the PRA Rulebook.
0050	<u>2 Total deferred tax liabilities</u> The amount reported in this item shall be equal to the amount reported in the latest verified/audited accounting balance sheet.
0060	<u>2.1 Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability</u> Paragraphs 3 and 4 of Article 38 CRR Deferred tax liabilities for which conditions in paragraphs 3 and 4 of Article 38 CRR are not met. Hence, this item shall include the deferred tax liabilities that reduce the amount of goodwill, other intangible assets or defined benefit pension fund assets required to be deducted, which are reported, respectively, in CA1 SDDT items 1.1.1.10.3, 1.1.1.11.2 and 1.1.1.14.2.

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0070	<u>2.2 Deferred tax liabilities deductible from deferred tax assets that rely on future profitability</u> Article 38 CRR
0080	<u>2.2.1 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences</u> Paragraphs 3, 4 and 5 of Article 38 CRR Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, in accordance with paragraphs 3 and 4 of Article 38 CRR, and are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences, as laid down in Article 38(5) CRR
0090	<u>2.2.2 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences</u> Paragraphs 3, 4 and 5 of Article 38 CRR Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, in accordance with paragraphs 3 and 4 of Article 38 CRR, and are allocated to deferred tax assets that rely on future profitability and arise from temporary differences, as laid down in Article 38(5) CRR
0093	<u>2A Tax overpayments and tax loss carry backs</u> Article 39(1) CRR The amount of tax overpayments and tax loss carry backs which is not deducted from own funds in accordance with Article 39(1) CRR; the amount reported shall be the amount before the application of risk weights.
0096	<u>2B Deferred Tax Assets subject to a risk weight of 250%</u> Article 45A of the Own Funds (CRR) Part of the PRA Rulebook The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, but subject to a risk weight of 250% in accordance with that article. The amount reported shall be the amount of DTAs before the application of the risk weight.
0097	<u>2C Deferred Tax Assets subject to a risk weight of 0%</u> Point (d) of Article 469(1), Article 470, Article 472(5) and Article 478 CRR The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to point (d) of Article 469(1), Article 470 CRR, Article 478 (2) and point a of Article 473a (7) CRR, but subject to a risk weight of 0% in accordance with Article 472(5) CRR. The amount reported shall be the amount of DTAs before the application of the risk weight.

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0901	<u>2W Exception from deduction of intangible assets from CET1</u> Point (b) of Article 36(1) CRR Institutions shall report the amount of prudently valued software assets exempted from the deduction.
0905	<u>2Y AT1 Capital instruments and the related share premium accounts classified as equity under applicable accounting standards</u> The amount of AT1 instruments including their related share premium accounts that are classified as equity under the applicable accounting standard
0906	<u>2Z AT1 Capital instruments and the related share premium accounts classified as liabilities under applicable accounting standards</u> The amount of AT1 instruments including their related share premium accounts that are classified as liabilities under the applicable accounting standard
0170	<u>6 Total gross provisions eligible for inclusion in T2 capital</u> Point (c) of Article 62 CRR This item includes the general credit risk adjustments that are eligible for inclusion in T2 capital, before cap. The amount to be reported shall be gross of tax effects.
0180	<u>7 Risk weighted exposure amounts for calculating the cap to the provision eligible as T2</u> Point (c) of Article 62 CRR According to point (c) of Article 62 CRR, the credit risk adjustments eligible for inclusion in Tier 2 capital is capped at 1.25% of risk weighted exposure amounts. The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 1.25%) which is the base for calculating the cap.
0226	<u>11A. 25% CET1 threshold applicable to SDDTs</u> This item contains the 25% CET1 threshold referred to in Article 45A (4)(b) of the Own Funds (CRR) Part of the PRA Rulebook
0230	<u>12 Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook
0240	<u>12.1 Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook

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0250	<u>12.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u> Articles 44 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; and b) Holdings which are treated as reciprocal cross holdings in accordance with point (g) of Article 36(1) of the Own Funds (CRR) Part of the PRA Rulebook
0260	<u>12.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u> Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point a of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0270	<u>12.2 Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u> Point (114) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook
0280	<u>12.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u> Point (114) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings in accordance with point (g) of Article 36(1) of the Own Funds (CRR) Part of the PRA Rulebook shall not be included
0290	<u>12.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u> Point (114) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0291	<u>12.3 Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u> Point (126) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook

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0292	<u>12.3.1 Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u> Point (126) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook
0293	<u>12.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u> Point (126) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0300	<u>13 Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook
0310	<u>13.1 Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook
0320	<u>13.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u> Articles 44 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; and b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 56 of the Own Funds (CRR) Part of the PRA Rulebook
0330	<u>13.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u> Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0340	<u>13.2 Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u> Point (114) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook
0350	<u>13.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u> Point (114) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook

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	The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings according to point (b) of Article 56 of the Own Funds (CRR) Part of the PRA Rulebook shall not be included.
0360	<u>13.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u> Point (114) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0361	<u>13.3 Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u> Point (126) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook
0362	<u>13.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u> Point (126) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook
0363	<u>13.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u> Point (126) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0370	<u>14. Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook
0380	<u>14.1 Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook

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0390	<u>14.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u> Articles 44 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; and b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 66 CRR
0400	<u>14.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u> Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0410	<u>14.2 Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u> Point (114) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook
0420	<u>14.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u> Point (114) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings in accordance with Article 66 point (b) CRR shall not be included
0430	<u>14.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u> Point (114) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0431	<u>14.3 Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u> Point (126) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook

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0432	<u>14.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u> Point (126) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook
0433	<u>14.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u> Point (126) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0440	<u>15 Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook
0450	<u>15.1 Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook
0460	<u>15.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment</u> Articles 44 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; b) Holdings which are treated as reciprocal cross holdings in accordance with point (g) of Article 36(1) of the Own Funds (CRR) Part of the PRA Rulebook
0470	<u>15.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u> Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0480	<u>15.2 Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment</u> Point (114) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook
0490	<u>15.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment</u> Point (114) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook

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	The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings in accordance with point (g) of Article 36(1) of the Own Funds (CRR) Part of the PRA Rulebook shall not be included.
0500	<u>15.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u> Point (114) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0501	<u>15.3 Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</u> Point (126) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook
0502	<u>15.3.1 Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</u> Point (126) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook
0503	<u>15.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u> Point (126) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0504	<u>Investments in CET1 capital of financial sector entities where the institution has a significant investment - subject to a risk weight of 250%</u> Article 45A(6)(c) of the Own Funds (CRR) Part of the PRA Rulebook The amount of significant investments in CET1 capital of financial sector entities that are not deducted pursuant to Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, but subject to a risk weight of 250% in accordance with Article 45A(6)(c) of the Own Funds (CRR) Part of the PRA Rulebook. The amount reported shall be the amount of significant investments before the application of the risk weight.
0510	<u>16 Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook
0520	<u>16.1 Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment</u>

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	Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook
0530	<u>16.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment</u> Article 44 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; and b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 56 CRR.
0540	<u>16.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u> Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0550	<u>16.2 Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment</u> Point (114) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook
0560	<u>16.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment</u> Point (114) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 56 CRR shall not be included.
0570	<u>16.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u> Point (114) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0571	<u>16.3 Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</u> Point (126) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook
0572	<u>16.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</u>

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	Point (126) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook
0573	<u>16.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u> Point (126) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0580	<u>17 Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook
0590	<u>17.1 Direct holdings of T2 capital of financial sector entities where the institution has a significant investment</u> Articles 44, 45 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook
0600	<u>17.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment</u> Articles 44 and 45A(2) of the Own Funds (CRR) Part of the PRA Rulebook Direct holdings of T2 capital of financial sector entities where the institution has a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; and b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 66 CRR
0610	<u>17.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u> Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0620	<u>17.2 Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment</u> Point (114) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook
0630	<u>17.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment</u> Point (114) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the

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	underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 66 CRR shall not be included
0640	<u>17.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u> Point (114) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0641	<u>17.3 Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</u> Point (126) of Article 4(1) CRR and Articles 44 and 45 of the Own Funds (CRR) Part of the PRA Rulebook
0642	<u>17.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</u> Point (126) of Article 4(1) CRR and Article 44 of the Own Funds (CRR) Part of the PRA Rulebook
0643	<u>17.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u> Point (126) of Article 4(1) CRR and Article 45 of the Own Funds (CRR) Part of the PRA Rulebook Point (a) of Article 45 of the Own Funds (CRR) Part of the PRA Rulebook allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0650	<u>18 Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital</u> Article 45A of the Own Funds (CRR) Part of the PRA Rulebook
0661	<u>18.1 Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institutions CET1 capital</u> Article 45A of the Own Funds (CRR) Part of the PRA Rulebook
0671	<u>18.2 Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institutions CET1 capital</u> Article 45A of the Own Funds (CRR) Part of the PRA Rulebook
0680	<u>21 Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</u> Article 79 CRR A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific financial

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	sector entity, where it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that those instruments shall also be reported on item 12.1.
0690	<u>22 Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</u> Article 79 CRR The PRA may waive the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that those instruments shall also be reported on item 15.1.
0700	<u>23 Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</u> Article 79 CRR The PRA may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 13.1.
0710	<u>24 Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</u> Article 79 CRR The PRA may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 16.1.
0720	<u>25 Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</u> Article 79 CRR The PRA may waive the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that those instruments shall also be reported on item 14.1.
0730	<u>26 Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</u> Article 79 CRR The PRA may waive the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that those instruments shall also be reported on item 17.1.

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0811	<u>Single Capital Buffer for SDDTs</u> The amount reported shall be the amount of the Single Capital Buffer which the PRA has advised the SDDT or SDDT consolidation entity that it is expected to hold, as of the reporting date.
0820	<u>28 Pillar 2A requirements</u> The additional own funds which the institution is required to hold under Pillar 2A.
0830	<u>29 Initial capital</u> Articles 12 and 28 to 31 CRD and Article 93 CRR
0840	<u>30 Own funds based on Fixed Overheads</u> Point (b) of Article 96(2), Article 97 and point (a) of Article 98(1) CRR
0850	<u>31 Non-domestic original exposures</u> Information necessary to calculate the threshold for reporting of the CR GB SDDT template in accordance with Article 9(4) of Chapter 3A of the Reporting (CRR) Part of the PRA Rulebook. The calculation of the threshold shall be done at the basis of the original exposure pre-conversion factor. Exposures shall be deemed to be domestic where they are exposures to counterparties located in the United Kingdom.
0860	<u>32 Total original exposures</u> Information necessary to calculate the threshold for reporting of the CR GB SDDT template in accordance with Article 9(4) of Chapter 3A of the Reporting (CRR) Part of the PRA Rulebook. The calculation of the threshold shall be done at the basis of the original exposure pre-conversion factor Exposures shall be deemed to be domestic where they are exposures to counterparties located in the United Kingdom.
0870	<u>33 Total fair valued assets and liabilities</u> Points 1 and 2 of Article 4 of Chapter II of Chapter 4 of the Trading Book (CRR) Part of the PRA Rulebook SDDTs shall report the sum of the absolute value of fair-valued assets and liabilities used to determine if the threshold to use the Simplified Approach for determining AVAs has been met, according to the provisions of points 1 and 2 of Article 4 of Chapter II of Chapter 4 of the Trading Book (CRR) Part of the PRA Rulebook.
0880	<u>34 of which: Assets</u> Points 1 and 2 of Article 4 of Chapter II of Chapter 4 of the Trading Book (CRR) Part of the PRA Rulebook SDDTs shall report the asset component of row 0870.

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0890	<u>35 of which: Liabilities</u> Points 1 and 2 of Article 4 of Chapter II of Chapter 4 of the Trading Book (CRR) Part of the PRA Rulebook SDDTs shall report the liability component of row 0870.
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[Section 1.6, including paragraphs 16 to 26, has been intentionally left blank]

2. GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS SDDT)

2.1. General remarks

27. Templates SC 06.01 and SC 06.02 shall be reported if own funds requirements are calculated on a consolidated basis. Template SC 06.02 consists of four parts in order to gather different information on all individual entities (including the reporting institution) included in the scope of consolidation.

- (a) Entities within the scope of consolidation;
- (b) Detailed group solvency information;
- (c) Information on the contribution of individual entities to group solvency;
- (d) Information on capital buffers;

28. Institutions that obtained a waiver in accordance with Article 7 CRR shall only report the columns 0010 to 0060 and 0250 to 0400.

29. [This paragraph intentionally left blank]

29A. For items considered as part of the calculation in Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, the amounts risk weighted under Article 45A shall be reported as part of the total risk exposure amounts in these templates. Amounts deducted under the calculation in Article 45A shall be taken into account in the calculation of own funds in these templates.

29B. An SDDT consolidation entity reporting information on the contribution of entities to solvency of the group shall not include risk-weighted exposures arising from the following items in this template:

- (a) contracts listed in Annex 1 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook that are not securitisation exposures; and
- (b) credit derivatives where doing so would require the exposure value to be calculated in accordance with one of the methods set out in Sections 3,4 and 5 of the Counterparty Credit Risk (CRR) Part

unless those risk-weighted exposures are in respect of trade exposures a member of its consolidation group has to a central counterparty of which that member of its consolidation group is a clearing member. An SDDT consolidation entity reporting information on an SDDT subject to own funds requirements in template SC06.02 shall not include risk-weighted exposures for the items mentions in (a) or (b) above unless those risk-weighted exposures are in respect of trade exposures that SDDT has to a central counterparty of which that SDDT is a clearing member.

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2.2. Detailed group solvency information

30. The second part of template SC 06.02 (detailed group solvency information) in columns 0070 to 0210 is designed to gather information on credit and other regulated financial institutions which are effectively subject to particular solvency requirements on individual basis. It provides, for each of those entities within the scope of the reporting, the own funds requirements for each risk category and the own funds for solvency purposes.
31. In the case of proportional consolidation of participations, the figures related to own funds requirements and own funds shall reflect the respective proportional amounts.

2.3. Information on the contributions of individual entities to group solvency

32. The objective of the third part of template SC 06.02 and template SC 06.01 (information on the contributions of all entities within CRR scope of consolidation to group solvency), including those that are not subject to particular solvency requirements on an individual basis, in columns 0250 to 0400, is to identify which entities within the group generate the risks and raise own funds from the market, based on data that are readily available or can easily be reprocessed, without having to reconstruct the capital ratio on a solo or sub-consolidated basis. At the entity level, both risk and own fund figures are contributions to the group figures and not elements of a solvency ratio on a solo basis and as such must not be compared to each other.
33. The third part also includes the amounts of minority interests, qualifying AT1, and qualifying T2 eligible in the consolidated own funds.
34. As this third part of the template refers to “contributions”, the figures to be reported herein shall defer, when applicable, from the figures reported in the columns referring to detailed group solvency information.
35. The principle is to delete the cross-exposures within the same groups in a homogeneous way both in terms of risks or own funds, in order to cover the amounts reported in the group’s consolidated CA template by adding the amounts reported for each entity in “Group Solvency” template. A direct link to the CA SDDT template is not possible where the 1 % threshold is not exceeded.
36. The institutions shall define the most appropriate breakdown method between the entities to take into account the possible diversification effects for market risk and operational risk.
37. It is possible for one consolidated group to be included within another consolidated group. That means that the entities within a subgroup shall be reported entity-by-entity in the GS of the entire group, even if the sub-group itself is subject to reporting requirements. A subgroup that is subject to reporting requirements shall also report the GS template on an entity-by-entity basis, although those details are included in the GS template of a higher consolidated group.
38. An institution shall report data of the contribution of an entity when its contribution to the total risk exposure amount exceeds 1 % of the total risk exposure amount of the group or when its contribution to the total own funds exceeds 1% of the total own funds of the group. That threshold does not apply

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in the case of subsidiaries or subgroups that provide own funds (in the form of minority interests or qualifying AT1 or T2 instruments included in own funds) to the group.

2.4. SC 06.01 – GROUP SOLVENCY: INFORMATION ON AFFILIATES OF SDDTS – Total (GS SDDT Total)

Columns	Instructions
0250-0400	<u>ENTITIES WITHIN SCOPE OF CONSOLIDATION</u> See instructions for SC 06.02
0405	<u>SINGLE CAPITAL BUFFER FOR SDDTS</u> See instructions for SC 06.02

Rows	Instructions
0010	<u>TOTAL</u> The Total shall represent the sum of the values reported in all rows of template SC 06.02.

2.5. SC 06.02 – GROUP SOLVENCY: INFORMATION ON AFFILIATES OF SDDTS (GS SDDT)

Columns	Instructions
0010-0060	<u>ENTITIES WITHIN SCOPE OF CONSOLIDATION</u> This template is designed to gather information on all entities on an entity-by-entity basis within the scope of consolidation in accordance with Chapter 2 of Title II of Part One CRR.
0011	<u>NAME</u> Name of the entity within the scope of consolidation.
0021	<u>CODE</u> The code as part of a row identifier must be unique for each reported entity. For institutions and insurance undertakings the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value.
0026	<u>TYPE OF CODE</u> The institutions shall identify the type of code reported in column 0021 as a 'LEI code' or 'Non-LEI code'. The type of code shall always be reported.

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0027	<u>NATIONAL CODE</u> Institutions may additionally report the national code when they report LEI code as identifier in the 'Code' column.
0030	<u>INSTITUTION OR EQUIVALENT (YES / NO)</u> "YES" shall be reported where the entity is subject to own funds requirements pursuant to CRR and CRD or provisions at least equivalent to Basel provisions. "NO" shall be reported otherwise. ☐ ☐ Minority interests: Point (a)(ii) of Article 81(1) and point (a)(ii) of Article 82(1) CRR To the effects of minority interests and AT1 and T2 instruments issued by subsidiaries, the subsidiaries whose instruments can be eligible shall be institutions or undertakings subject to the requirements CRR by virtue of applicable national law.
0035	<u>TYPE OF ENTITY</u> The type of entity shall be reported based on the following categories: (a) credit institution Point (1) of Article 4(1)CRR; (b) investment firm Point (2) of Article 4(1) CRR; (c) financial institution (other) Points (20), (21) and (26) of Article 4(1) CRR Financial institutions within the meaning of point (26) of Article 4(1) CRR which are not included in any of the categories (d), (f) or (g); (d) (mixed) financial holding company Points (20) and (21) of Article 4(1) CRR; (e) ancillary services undertaking Point (18) of Article 4(1) CRR; (f) securitisation special purpose entity (SSPE), Point (66) of Article 4(1) CRR; (g) covered bond company Entity set up to issue covered bonds or to hold the collateral securing a covered bond, if not included in any of the categories (a), (b) or (d) to (f) above; (h) other type of entity Entity other than those referred to in points (a) to (g). Where an entity is not subject to CRR and CRD, but subject to provisions at least equivalent to Basel provisions, the relevant category shall be determined on a best effort basis.

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0040	<u>SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR SOLO PARTIALLY CONSOLIDATED (SP)</u> “SF” shall be reported for individual subsidiaries fully consolidated. “SP” shall be reported for individual subsidiaries partially consolidated.
0050	<u>COUNTRY CODE</u> Institutions shall report the two-letter country code referred to in ISO 3166-2.
0060	<u>SHARE OF HOLDING (%)</u> This percentage refers to the actual share of capital the parent undertaking holds in subsidiaries. In case of full consolidation of a direct subsidiary, the actual share is e.g. 70 %. In accordance with point (16) of Article 4(1) CRR, the share of holding of a subsidiary to be reported results from a multiplication of the shares between the subsidiaries concerned.
0070-0240	<u>INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENT</u> The section of detailed information (i.e. columns 0070 to 0240) shall gather information only on those entities and subgroups which, being within the scope of consolidation (Chapter 2 of Title II of Part One CRR), are effectively subject to solvency requirements laid down in CRR or provisions at least equivalent to Basel provisions (i.e., reported yes in column 0030). Information shall be included about all individual institutions of a consolidated group that are subject to own funds requirements, regardless where they are located. The information reported in this part shall reflect the local solvency rules of the jurisdiction in which the institution is operating (therefore, for this template, it is not necessary to do a double calculation on an individual basis on the basis of the parent institution’s rules). When local solvency rules differ from CRR and a comparable breakdown is not given, the information shall be completed where data are available in the respective granularity. Therefore, this part is a factual template that summarises the calculations that the individual institutions of a group shall carry out, bearing in mind that some of those institutions may be subject to different solvency rules. <u>Reporting of fixed overheads of investment firms:</u> Investment firms shall include own funds requirements related to fixed overheads in their calculation of capital ratio pursuant to Articles 95, 96, 97 and 98 CRR. The part of the total risk exposure amount related to fixed overheads shall be reported in column 0100 of this template.
0070	<u>TOTAL RISK EXPOSURE AMOUNT</u> The sum of the columns 0080 to 0110 shall be reported.
0080	<u>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</u> The amount to be reported in this column shall correspond to the sum of risk weighted exposure amounts that are equal or equivalent to the ones that must be reported in row 0040 “RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES” and the amounts of own funds requirements that are equal or equivalent to the ones that must be reported in row 0490 “TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY RISKS” of template CA2 SDDT.

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0090	<u>POSITION, FX AND COMMODITY RISKS</u> The amount to be reported in this column shall correspond to the amount of own funds requirements that the entity is required to calculate for position, FX and commodity risks.
0100	<u>OPERATIONAL RISK</u> The amount to be reported in this column shall correspond to the risk exposure amount that is equal or equivalent to the one that shall be reported in row 0590 “TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISKS (OpR)” of the template CA2 SDDT. Fixed overheads shall be included in this column including the row 0630 “ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS” of template CA2 SDDT.
0110	<u>OTHER RISK EXPOSURE AMOUNTS</u> The amount to be reported in this column shall correspond to the risk exposure amount not especially listed above. It shall be the sum of the amounts of rows 0640, 0680 and 0690 of template CA2 SDDT.
0120-0240	<u>DETAILED INFORMATION ON GROUP SOLVENCY OWN FUNDS</u> The information reported in the following columns shall reflect the local solvency rules of the Member State in which the entity or subgroup is operating.
0120	<u>OWN FUNDS</u> The amount to be reported in this column corresponds to the amount of own funds that are equal or equivalent to the ones that must be reported in row 0010 “OWN FUNDS” of the template CA1 SDDT.
0130	<u>OF WHICH: QUALIFYING OWN FUNDS</u> Article 82 CRR This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated and that are institutions. Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings, share premium accounts and other reserves) owned by persons other than the undertakings and included in the CRR consolidation. The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.
0140	<u>RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES</u> Point (b) of Article 87(1)CRR
0150	<u>TOTAL TIER 1 CAPITAL</u> Article 25 CRR

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0160	<u>OF WHICH: QUALIFYING TIER 1 CAPITAL</u> Article 82 CRR This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated and that are institutions. Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation. The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.
0170	<u>RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS</u> Point (b) of Article 85(1) CRR
0180	<u>COMMON EQUITY TIER 1 CAPITAL</u> Article 50 CRR
0190	<u>OF WHICH: MINORITY INTERESTS</u> Article 81 CRR This column shall only be reported for subsidiaries that are fully consolidated and that are institutions, except for the subsidiaries referred to in Article 84(3) CRR. Each subsidiary shall be considered on a sub-consolidated basis for all the calculations required by Article 84 CRR, where relevant, in accordance with Article 84(2), otherwise on a solo basis. Minority interests are, for the subsidiaries specified above, the CET1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation. The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.
0200	<u>RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES</u> Point (b) of Article 84(1) CRR
0210	<u>ADDITIONAL TIER 1 CAPITAL</u> Article 61 CRR
0220	<u>OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL</u> Articles 82 and 83 CRR This column shall only be provided for the subsidiaries that are fully consolidated and that are institutions, except for the subsidiaries referred to in Article 85(2) CRR. Each subsidiary shall be considered on a sub-consolidated basis for all the calculations required in Article 85 CRR, where relevant, in accordance with Article 85(2), otherwise on a solo basis. Minority interests are, for the subsidiaries specified above, the AT1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation. The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.

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0230	<u>TIER 2 CAPITAL</u> Article 71 CRR
0240	<u>OF WHICH: QUALIFYING TIER 2 CAPITAL</u> Articles 82 and 83 CRR This column shall only be provided for the subsidiaries that are fully consolidated and that are institutions, except for subsidiaries referred to in Article 87(2) CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in Article 87 CRR, if relevant, in accordance with Article 87(2) CRR, otherwise on a solo basis. Minority interests are, for the subsidiaries specified above, the T2 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation. The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the reference date.
0250-0400	<u>INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP</u>
0250-0290	<u>CONTRIBUTION TO RISKS</u> The information reported in the following columns shall be in accordance with the solvency rules applicable to the reporting institution.
0250	<u>TOTAL RISK EXPOSURE AMOUNT</u> The sum of the columns 0260 to 0290 shall be reported.
0260	<u>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</u> The amount to be reported shall be the risk weighted exposure amounts for credit risk and own funds requirements of settlement/delivery risk in accordance with the CRR, excluding any amount related to transactions with other entities included in the group consolidated solvency ratio computation.
0280	<u>OPERATIONAL RISK</u> Fixed overheads shall be included in this column.
0290	<u>OTHER RISK EXPOSURE AMOUNTS</u> The amount to be reported in this column shall correspond to the risk exposure amount for risks other than listed above.

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0300-0400	<u>CONTRIBUTION TO OWN FUNDS</u> This part of the template is not intended to impose on institutions a full computation of the total capital ratio at the level of each entity. Columns 0300 to 0350 shall be reported for those consolidated entities which contribute to own funds by minority interest, qualifying Tier 1 capital or qualifying own funds. Subject to the threshold referred to in the last paragraph of chapter 2.3 of Part II above, columns 0360 to 0400 shall be reported for all consolidated entities which contribute to the consolidated own funds. Own funds brought to an entity by the rest of entities included within the scope of the reporting entity shall not to be taken into account, only the net contribution to the group own funds shall be reported in this column (mainly the own funds raised from third parties and accumulated reserves). The information reported in the following columns shall be in accordance with the solvency rules applicable to the reporting institution.
0300-0350	<u>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</u> The amount to be reported as “QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS” shall be the amount as derived from Title II of Part Two CRR, excluding any fund brought in by other group entities.
0300	<u>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</u> Article 87 CRR
0310	<u>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL</u> Article 85 CRR
0320	<u>MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL</u> Article 84 CRR The amount to be reported shall the amount of minority interests of a subsidiary that is included in consolidated CET1 in accordance with the CRR.
0330	<u>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL</u> Article 86 CRR The amount to be reported shall the amount of qualifying T1 capital of a subsidiary that is included in consolidated AT1 in accordance with the CRR.
0340	<u>QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL</u> Article 88 CRR The amount to be reported shall the amount of qualifying own funds of a subsidiary that is included in consolidated T2 in accordance with the CRR.
0350	<u>MEMORANDUM ITEM: GOODWILL (-) / (+) NEGATIVE GOODWILL</u>

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0360-0400	<u>CONSOLIDATED OWN FUNDS</u> Article 18 CRR The amount to be reported as “CONSOLIDATED OWN FUNDS” shall be the amount as derived from the balance sheet, excluding any fund brought in by other group entities.
0360	<u>CONSOLIDATED OWN FUNDS</u>
0370	<u>OF WHICH: COMMON EQUITY TIER 1</u>
0380	<u>OF WHICH: ADDITIONAL TIER 1</u>
0390	<u>OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT</u> The contribution of each entity to the consolidated result (profit or loss (-)) shall be reported. That includes the results attributable to minority interests.
0400	<u>OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL</u> Goodwill or negative goodwill of the reporting entity on the subsidiary shall be reported here.
0405	<u>SINGLE CAPITAL BUFFER FOR SDDTS</u> The structure of the reporting of the Single Capital Buffer for the GS SDDT template shall follow the general structure of the template CA4 SDDT, using the same reporting concepts. When reporting the Single Capital Buffer for the GS SDDT template, the relevant amounts shall be reported in accordance with the provisions applicable to determine the Single Capital Buffer for the consolidated situation of a group. Therefore, the reported amounts of Single Capital Buffer shall represent the contributions of each entity to the group Single Capital Buffer.

3. Credit Risk Templates

3.1. General remarks

39. [This paragraph has been intentionally left blank]

3.1.1. Reporting of CRM techniques with substitution effect

40. Exposures to obligors (immediate counterparties) and guarantors which are assigned to the same exposure class shall be reported as an inflow as well as an outflow to the same exposure class.

41. The exposure type shall not change because of unfunded credit protection.

42. If an exposure is secured by an unfunded credit protection, the secured part shall be assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in the exposure class of the guarantor. However, the type of the exposure shall not change due to the change of the exposure class.

43. The substitution effect in the “Banking Reporting (SDDT Own Funds)” reporting framework shall reflect the risk weighting treatment effectively applicable to the covered part of the exposure. As such, the covered part of the exposure shall be risk weighted in

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accordance with the Standardised approach and shall be reported in the CR SA SDDT template.

3.1.2 Reporting of Counterparty Credit Risk

44. Exposures stemming from Counterparty Credit Risk positions which are to be reported in template CR SA SDDT shall be done so independent from whether they are Banking Book items or Trading Book items.

3.2. SC 07.00 - Credit and counterparty credit risks and free deliveries: Standardised Approach to Capital Requirements for SDDTs (CR SA SDDT)

3.2.1. General remarks

45. The CR SA SDDT template provide the necessary information on the calculation of own funds requirements for credit risk in accordance with the Standardised Approach. In particular, it provides detailed information on:

- a) the distribution of the exposure values according to the different, exposure types, risk weights and exposure classes; and
- b) the amount and type of credit risk mitigation techniques used.

3.2.2. Scope of the CR SA SDDT template (SC 07.00)

46. In accordance with Article 112 of the Credit Risk: Standardised Approach (CRR) Part of the PRA Rulebook, each SA exposure shall be assigned to one of the SA exposure classes to calculate own funds requirements.

47. The information in CR SA SDDT is required for the total exposure across all exposure classes and individually for each of the exposure classes under the Standardised Approach. The total figures as well as the information of each exposure class shall be reported in a separate dimension.

48. However the following positions are not within the scope of CR SA SDDT:

- (a) exposures assigned to the exposure class 'items representing securitisation positions' as referred to in Article 112(1)(m) of the Credit Risk: Standardised Approach (CRR) Part, which shall be reported in the CR SEC SDDT templates; and
- (b) exposures deducted from own funds. For items to be reported in this template which are also considered as part of the calculation in Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, only the amounts risk weighted under Article 45A shall be reported in this template. Amounts deducted under the calculation in Article 45A shall be reported in template CA1 SDDT.

49. The scope of the CR SA SDDT template shall cover the following own funds requirements:

- (a) credit risk in accordance with Credit Risk: Standardised Approach (CRR) Part and Chapter 2 of Title II or Part Three CRR in the banking book, including counterparty credit risk in accordance with the Credit Risk Mitigation (CRR) Part of the PRA Rulebook and Counterparty Credit Risk (CRR) Part of the PRA Rulebook and Chapter 6 of Title II of Part Three CRR in the banking book (see also paragraph 49A below);

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(b) counterparty credit risk in accordance with the Credit Risk Mitigation (CRR) Part and Counterparty Credit Risk (CRR) Part and Chapter 6 of Title II of Part Three CRR in the trading book for exposures subject to the Standardised Approach in accordance with Credit Risk: Standardised Approach (CRR) Part and Chapter 2 of Title II or Part Three CRR (see also paragraph 49A below); and

(c) settlement risk arising from free deliveries which is required to be risk weighted in accordance with Article 379 of the Settlement Risk (CRR) Part of the PRA Rulebook in respect of all the business activities.

49A. An SDDT shall not include risk-weighted exposures in relation to the following items in this template:

- (a) contracts listed in Annex 1 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook ; and
- (b) credit derivatives where doing so would require the exposure value to be calculated in accordance with one of the methods set out in Sections 3,4 and 5 of the Counterparty Credit Risk (CRR) Part

unless those risk-weighted exposures are in respect of trade exposures with a central counterparty of which it is a clearing member. An SDDT consolidation entity shall not include risk-weighted exposures in relation to items mentioned in (a) and (b) above when reporting on a consolidated basis unless those risk-weighted exposures are in respect of trade exposures a member of its consolidation group has to a central counterparty of which that member of its consolidation group is a clearing member

49B. As set out in Article 111(2) of the Credit Risk: Standardised Approach (CRR) Part of the PRA Rulebook, SDDTs and SDDT consolidation entities must determine the exposure value of securities financing transactions and long settlement transactions consistently with Credit Risk Mitigation (CRR) Part Article 191A and in accordance with Chapter 3 of the Credit Risk Mitigation (CRR) Part of the PRA Rulebook.

50. The template shall include all exposures for which own funds requirements are calculated in accordance with Article 92 of the Required Level of Own Funds (CRR) Part of the PRA Rulebook, Credit Risk: Standardised Approach (CRR) Part and Chapter 2 of Title II and Part Three CRR, including where institutions apply Credit Risk Mitigation (CRR) Part, and Counterparty Credit Risk (CRR) Part and Chapter 6 of Title II of Part Three CRR.

50A. Institutions that apply Article 94(1) of the Trading Book (CRR) Part of the PRA Rulebook shall also report their trading book positions referred to in Article 92(3)(b) of the Required Level of Own Funds (CRR) Part of the PRA Rulebook in this template when they apply Credit Risk: Standardised Approach (CRR) Part and Chapter 2 of Title II of Part Three CRR to calculate the own funds requirements thereof (Credit Risk: Standardised Approach (CRR) Part, Counterparty Credit Risk (CRR) Part and Title V of Part Three CRR). Therefore, the template shall not only provide detailed information on the type of the exposure (e.g. on balance sheet / off balance sheet items), but also information on the allocation of risk weights within the respective exposure class.

51. In addition, CR SA SDDT includes memorandum items in rows 0300, 0320, 0371, 0372 and 0380 to collect further information about: exposures in default; equity exposures within the 'subordinated debt, equity and other own funds instruments' exposure class; and exposures subject to the currency mismatch multiplier.

52. Those memorandum items in rows 0300 and 0320 shall only be reported for the following exposure classes:

- (a) central governments or central banks (Article 112(1)(a) of the Credit Risk: Standardised Approach (CRR) Part);
- (b) regional governments or local authorities (Article 112(1)(b) of the Credit Risk: Standardised Approach (CRR) Part);

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- (c) public sector entities (Article 112(1)(c) of the Credit Risk: Standardised Approach (CRR) Part);
- (d) institutions (Article 112(1)(f) of the Credit Risk: Standardised Approach (CRR) Part);
- (e) corporates (Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part);
- (f) retail (Article 112(1)(h) of the Credit Risk: Standardised Approach (CRR) Part);
- (g) real estate (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).

53. The reporting of the memorandum items in rows 0300 and 0320 shall affect neither the calculation of the risk-weighted exposure amounts of the exposure classes referred to in Article 112(1)(a, b, c, f, g, h) of the Credit Risk: Standardised Approach (CRR) Part nor the exposure classes referred to in Article 112(1)(i,j) of the Credit Risk: Standardised Approach (CRR) Part reported in template CR SA SDDT.

54. The memorandum items in rows 0300 and 0320 provide additional information about the obligor structure of the exposure classes 'in default'. Exposures shall be reported in these rows where the obligors would have been reported in the exposure classes 'Central governments or central banks', 'Regional governments or local authorities', 'Public sector entities', 'Institutions', 'Corporates', 'Retail' and 'Real estate' within CR SA SDDT, if those exposures were not assigned to the exposure classes 'in default'. The figures reported, however, are the same as used to calculate the risk-weighted exposure amounts in the exposure class 'exposures in default'.

55. For example, if an exposure, the risk-weighted exposure amounts of which are calculated in accordance with Article 127 of the Credit Risk: Standardised Approach (CRR) Part and the specific credit risk adjustments are less than 20% of the outstanding amount of the item or facility, then that information shall be reported in CR SA SDDT, row 0320 in the total and in the exposure class 'in default'. If this exposure, before it defaulted, was an exposure to an institution, then that information shall also be reported in row 0320 of exposure class 'institutions'.

55A. Firms shall only report the memorandum items in rows 0371-0372 for the following exposure class:

- (a) subordinated debt, equity and other own funds instruments (Article 112(1)(p) of the Credit Risk: Standardised Approach (CRR) Part).

55B. Firms shall only report the memorandum items in rows 0371 and 0372 for exposures that are subject to the Rules 4.1 to 4.3 of the Credit Risk: General Provisions (CRR) Part. The reporting of these memorandum items in rows 0371 and 0372 shall not affect the calculation of the risk-weighted exposure amount of the exposure class referred to in Article 112(1)(p) of the Credit Risk: Standardised Approach (CRR) Part reported in template CR SA SDDT.

55C. [This paragraph has been intentionally left blank].

55D. The memorandum items in rows 0371-0372 provide additional information on the transitional provisions for the treatment of equity exposures as stated in Rules 4.1 to 4.10 of the Credit Risk: General Provisions (CRR) Part.

55E. Firms shall only report the memorandum item in row 0380 for exposures that are subject to the currency mismatch multiplier as set out in Article 123B of the Credit Risk: Standardised Approach (CRR) Part. Firms shall only report the memorandum item in row 0380 for the exposure classes stated in Article 112(1)(h) and Article 112 (i) of the Credit Risk: Standardised Approach (CRR) Part. The reporting of the memorandum item in row 0375 shall not affect the calculation of the risk-weighted exposure amount of the exposure

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classes referred to in Article 112(1)(h) and Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part reported in template CR SA SDDT.

3.2.3. Assignment of exposures to exposure classes under the SA

56. Firms shall categorise Original exposures pre-conversion factors into the different exposure classes referred to in Article 112(1) of the Credit Risk: Standardised Approach (CRR) Part and assign these Original exposures pre-conversion factors in the order set out in Article 112(2) of the Credit Risk: Standardised Approach (CRR) Part.

56A. After the Original exposures pre-conversion factors have been assigned to the relevant exposure classes, exposures may be redistributed to other exposure classes due to the application of credit risk mitigation (CRM) in accordance with Credit Risk Mitigation (CRR) Part, via the inflows and outflows columns. As a consequence of CRM where firms apply the risk weight substitution method or the Financial Collateral Simple Method, or apply the Other Funded Credit Protection Method in a way which involves a substitution effect, the covered part of the exposures prior to the application of any applicable conversion factors shall be reallocated to the exposure class of the protection provider.

57. [This paragraph has been left intentionally blank]

58. [This paragraph has been left intentionally blank]

59. [This paragraph has been left intentionally blank]

60. [This paragraph has been left intentionally blank]

61. [This paragraph has been left intentionally blank]

62. [This paragraph has been left intentionally blank]

63. In the case of exposures in the form of units or shares in collective investment undertakings, and where the look through approach or the mandate-based approach (Article 132A(1-2) of the Credit Risk: Standardised Approach (CRR) Part) is used, the underlying individual exposure (in the case of the look through approach) and individual group of exposures (in the case of the mandate-based approach) shall be classified into their corresponding risk weight row according to their treatment. However, all the individual exposures shall be classified within the exposure class of Exposures in the form of units or shares in collective investment undertakings ('CIU').

64. [This paragraph has been left intentionally blank]

65. [This paragraph has been left intentionally blank]

3.2.4. Clarifications on the scope of some specific exposure classes referred to in Article 112 of the Credit Risk: Standardised Approach (CRR) Part

3.2.4.1. Exposure Class "Institutions"

66. Intra-group exposures referred to in Article 113(6) of the Credit Risk: Standardised Approach (CRR) Part shall be reported in line with paragraph 68.

67: [This paragraph has been left intentionally blank]

68. According to Article 113(6) of the Credit Risk: Standardised Approach (CRR) Part, an institution may, with the prior permission of the PRA, assign a risk weight of 0% to the

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exposures of that institution to a counterparty which is its parent undertaking, its subsidiary, a subsidiary of its parent undertaking or an undertaking linked by a common management relationship as defined in Article 4(38A) CRR. That means that intra-group counterparties are not necessarily institutions but also undertakings which are assigned to other exposure classes, and therefore shall be reported in the corresponding exposure class.

3.2.4.2. Exposure Class 'eligible covered bonds'

69. SA exposures shall be assigned to the exposure class 'eligible covered bonds' as follows:

70. Only eligible covered bonds as defined in Articles 129(1) and 129(6) of the Credit Risk: Standardised Approach (CRR) Part shall be classified in the exposure class 'eligible covered bonds'.

3.2.4.3. Exposure class "collective investment undertakings"

71. Where certain conditions set out in Articles 132A(2) and 132A(3) of the Credit Risk: Standardised Approach (CRR) Part are met, exposures in the form of units or shares in CIUs shall be reported as on balance sheet items in accordance with Article 111(1)(a) of the Credit Risk: Standardised Approach (CRR) Part.

3.2.5. Instructions concerning specific positions

Columns	
0010	<u>ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</u> Exposure value calculated in accordance with Article 111 of the Credit Risk: Standardised Approach (CRR) Part without taking into account value adjustments and provisions, deductions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 111(1A to 3) of the Credit Risk: Standardised Approach (CRR) Part: 1. For Derivative instruments subject to counterparty credit risk the original exposure shall correspond to the Exposure Value for Counterparty Credit Risk (see instructions to column 0210). 2. Exposure values for leases shall be subject to Article 134(7) of the Credit Risk: Standardised Approach (CRR) Part. In particular, the residual value shall be included at its accounting value (i.e. the discounted estimated residual value at the end of the lease term).
0030	<u>(-) Value adjustments and provisions associated with the original exposure</u> Value adjustments and provisions for credit losses (credit risk adjustments in accordance with Article 110 of the Credit Risk General Provisions (CRR) Part and Commission Delegated Regulation (EU) No 183/2014 and Commission Delegated Regulation (EU) No 183/2014 ⁶) made in accordance with the accounting framework to which the reporting entity is subject, as well as prudential value adjustments (additional value adjustments in accordance with

⁶ Commission Delegated Regulation (EU) No 183/2014 of 20 December 2013 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms, with regard to regulatory technical standards for specifying the calculation of specific and general credit risk adjustments, as it applies in the UK.

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	Article 34 CRR and Article 105 of the Trading Book (CRR) Part, and other own funds reductions.
0035	<u>(-)ADJUSTMENT TO EXPOSURE VALUE DUE TO ON-BALANCE SHEET NETTING</u> The reduction in exposure value due to on-balance sheet netting determined in accordance with Article 219 of the Credit Risk Mitigation (CRR) Part shall be reported.
0040	<u>Exposure net of value adjustments, provisions and on-balance sheet netting</u> Sum of columns 0010, 0030, and 0035
0050 - 0100	<u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u> Credit risk mitigation techniques as defined in Article 4(1)(57) CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as described below in “Substitution of the exposure due to CRM”. Collateral that has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value. Items to be reported here: - financial collateral, incorporated in accordance with the Financial Collateral Simple Method; - other funded credit protection, incorporated in accordance with the Other Funded Credit Protection Method - eligible unfunded credit protection, incorporated in accordance with the Risk Weight Substitution Method
0050 0060	<u>Unfunded credit protection: adjusted values</u> For exposures subject to the Risk Weight Substitution Method, institutions shall separate each exposure, prior to the application of conversion factors, into a covered part and an uncovered part, in accordance with Article 235 of the Credit Risk Mitigation (CRR) Part and report the covered part.
0050	<u>(-) Guarantees</u> Article 203 of the Credit Risk Mitigation (CRR) Part. Unfunded Credit Protection as defined in Article 4(1)(59) CRR which does not include Credit Derivatives. Institutions shall report the value of the covered part prior to the application of any applicable conversion factors.
0060	<u>(-) Credit derivatives</u> Article 204 of the Credit Risk Mitigation (CRR) Part. Institutions shall report the value of the covered part prior to the application of any applicable conversion factors.

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0070 0080	<u>(-) Funded credit protection</u> These columns refer to funded credit protection as defined in Article 4(1)(58) CRR and subject to the rules set out in Articles 196, 197 and 200 of the Credit Risk Mitigation (CRR) Part. The amounts shall not include master netting agreements (already included in Original Exposure pre-conversion factors). Investments in credit linked notes as referred to in Article 218 of the Credit Risk Mitigation (CRR) Part.
0070	<u>Financial Collateral Simple Method</u> For exposures subject to the Financial Collateral Simple Method, firms shall report the portion of the exposure prior to the application of any applicable conversion factors identified as collateralised under article 222(3) of the Credit Risk Mitigation (CRR) Part.
0080	<u>Other funded credit protection</u> This column refers to collateral recognised under the Other Funded Credit Protection Method. For collateral of types set out in Article 200(1)(a) and (c) of the Credit Risk Mitigation (CRR) Part, firms shall report the value of the protected part prior to the application of any applicable conversion factors as calculated according to Article 235 of the Credit Risk Mitigation Part. For collateral of a type set out in Article 200(1)(b) of the Credit Risk Mitigation (CRR) Part, firms shall report the value of the collateral (after the application of any applicable currency mismatch adjustment), as determined under Article 232(2) of the Credit Risk Mitigation (CRR) Part.
0090 0100	<u>(-) SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u> Articles 222(3), 232 and 235 of the Credit Risk Mitigation (CRR) Part. For exposures subject to the Financial Collateral Simple Method, firms shall separate each exposure, prior to the application of conversion factors, into a collateralised portion and an uncollateralised portion in accordance with Article 222(3) of the Credit Risk Mitigation (CRR) Part. For exposures subject to the Risk Weight Substitution Method, and for collateral recognised under the Other Funded Credit Protection Method for collateral of a type set out in Article 200(1)(a) and (c) of the Credit Risk Mitigation (CRR) Part, firms shall separate each exposure, prior to the application of conversion factors, into a covered part and an uncovered part in accordance with Article 235 of the Credit Risk Mitigation (CRR) Part and report each part separately. Similarly, for collateral of a type set out in Article 200(1)(b) of the Credit Risk Mitigation (CRR) Part, firms shall treat the part of the exposure that is secured by the collateral (after the application of any applicable currency mismatch adjustment) as the covered part of the exposure prior to the application of conversion factors, and the remainder of the exposure shall be treated as the uncovered part. Outflows shall correspond to the covered part of the Original Exposure pre-conversion factors that is deducted from the obligor's exposure class and subsequently assigned to the protection provider's exposure class. That amount shall be considered as an inflow into the protection provider's exposure class. In the case of collateral of a type set out in Article 200(1)(b) of the Credit Risk

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	Mitigation (CRR) Part, the covered part shall be considered as an inflow into the exposure class relating to the undertaking providing the life insurance. Inflows and outflows within the same exposure classes shall also be reported. Exposures stemming from possible inflows and outflows from and to other templates shall be taken into account.
0110	<u>Net exposure after CRM substitution effects pre-conversion factors</u> Amount of the exposure net of value adjustments after taking into account outflows and inflows due to Credit Risk Mitigation (CRM) techniques with substitution effects on the exposure.
0120-0140	<u>Credit risk mitigation techniques affecting the exposure: amount of funded credit protection, Financial Collateral Comprehensive Method</u> These columns shall be reported for exposures subject to the Financial Collateral Comprehensive Method.
0120	<u>Volatility adjustment to the exposure</u> Article 223(2-3) of the Credit Risk Mitigation (CRR) Part. The amount to be reported is the impact of the volatility adjustment to the exposure $(Eva-E) = E \cdot He$
0130	<u>(-) Financial collateral adjusted value (Cvam)</u> Article 239(2) of the Credit Risk Mitigation (CRR) Part. For exposures in the trading book, financial collateral and commodities eligible in accordance with Article 299(2)(d-g) CRR and Article 299A in the Counterparty Credit Risk (CRR) Part shall be included. The amount to be reported corresponds to $Cvam = C \cdot (1 - Hc - Hfx) \cdot (t - t^*) / (T - t^*)$. For a definition of C, Hc, Hfx, t, T and t^* see Sections 4 and 5 of Chapter 3 of the Credit Risk Mitigation (CRR) Part.
0140	<u>(-) Of which: Volatility and maturity adjustments</u> Articles 223(1) and 239(2) of the Credit Risk Mitigation (CRR) Part. The amount to be reported is the joint impact of volatility and maturity adjustments $(Cvam - C) = C \cdot [(1 - Hc - Hfx) \cdot (t - t^*) / (T - t^*) - 1]$, where the impact of volatility adjustment is $(Cva - C) = C \cdot [(1 - Hc - Hfx) - 1]$ and the impact of maturity adjustments is $(Cvam - Cva) = C \cdot (1 - Hc - Hfx) \cdot [(t - t^*) / (T - t^*) - 1]$
0150	<u>Fully adjusted exposure value (E*)</u> Firms shall report the fully adjusted exposure value prior to the application of any applicable conversion factors. Articles 220(4), 223(2-5) and 228(1) of the Credit Risk Mitigation (CRR) Part.
0160-0190	<u>(-) Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors</u>

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	Table A1 of Article 111 of the Credit Risk: Standardised Approach (CRR) Part and Article 4(1)(56) CRR. The figures reported shall be the fully adjusted exposure values before application of the conversion factor.
0200	<u>Exposure value</u> Article 111 of the Credit Risk: Standardised Approach (CRR) Part and Articles 218-239 of the Credit Risk Mitigation (CRR) Part. Exposure value after taking into account value adjustments, all credit risk mitigants and conversion factors that is to be assigned to risk weights in accordance with Article 113 of the Credit Risk: Standardised Approach (CRR) Part. Exposure values for leases are subject to Article 134(7) of the Credit Risk: Standardised Approach (CRR) Part. In particular, the residual value shall be included at its discounted residual value after taking into account value adjustments, all credit risk mitigants and credit conversion factors.
0220	<u>Risk-weighted exposure amount</u> Paragraphs 1 to 5 of Article 113 of the Credit Risk: Standardised Approach (CRR) Part. The risk-weighted exposure amount of the residual value of leasing assets is subject to sentence 5 of Article 134(7) of the Credit Risk: Standardised Approach (CRR) Part and shall be calculated according to the formula "$1/t * 100\% * \text{residual value}$". In particular, residual value is undiscounted estimated residual value at the end of the lease term which is reassessed periodically to ensure continued appropriateness.
0230	<u>Of which: with a credit assessment by a nominated ECAI</u> Article 112(1)(a-d, f, g, l, o, q) of the Credit Risk: Standardised Approach (CRR) Part. Institutions shall report the risk-weighted exposure amount of exposures for which a credit assessment by a nominated ECAI is available.
0235	<u>Of which: where a credit assessment by a nominated ECAI is not available</u> Article 112(1)(a-d, f, g, l, o, q) of the Credit Risk: Standardised Approach (CRR) Part. Institutions shall report the risk-weighted exposure amount of exposures for which a credit assessment by a nominated ECAI is not available (including exposures for which a credit assessment by a nominated ECAI is not available, and the applicable risk weight treatment is derived from a credit assessment by a nominated ECAI for the central government).
0240	<u>Of which: with a credit assessment derived from central government</u> Article 112(1)(b, c, l and o) of the Credit Risk: Standardised Approach (CRR) Part.

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	Institutions shall report the risk-weighted exposure amount of exposures for which a credit assessment by a nominated ECAI is not available, and the applicable risk weight treatment is derived from a credit assessment by a nominated ECAI for the central government.
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Rows	Instructions
0010	<u>Total exposures</u>
0015	<u>of which: Defaulted exposures in exposure classes “exposures associated with particularly high risk” and “subordinated debt, equity and other own funds instruments”</u> Article 127 of the Credit Risk: Standardised Approach (CRR) Part. Only exposures in exposure classes ‘exposures associated with particularly high risk’, ‘subordinated debt, equity and other own funds instruments’, and ‘exposures in the form of units or shares in collective investment undertakings (‘CIUs’)’ shall be reported in this row if they are in default. In accordance with Article 112(2) of the Credit Risk: Standardised Approach (CRR) Part exposures for which a risk-weight treatment is set out in Articles 128, 132 and 133 of the Standardised Approach (CRR) Part (with the exception of exposures excluded according to Article 132B) shall be assigned to exposure classes ‘exposures associated...’ ‘exposures representing...’ or ‘subordinated debt, equity...’ and shall not be assigned to the ‘defaulted exposure’ exposure class even in case of defaulted exposures as defined in Rule 1.2 of the Credit Risk: Standardised Approach (CRR) Part.
0020	<u>of which: SME</u> All exposures to SMEs as defined in the Glossary Part shall be reported.
0021	<u>of which: Exposures to corporates - Specialised lending - Object finance exposures</u> Articles 122A and 122B of the Credit Risk: Standardised Approach (CRR) Part. Only exposures which are ‘object finance exposures’ as defined in the Glossary Part, assigned to the exposure class ‘Exposures to corporates’ referred to in Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part, and subject to the risk weight treatment in accordance with Article 122B(2)(a) of Standardised Approach (CRR) Part, shall be reported here. Only reported in exposure class ‘Exposures to corporates’ (Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part).
0022	<u>of which: Exposures to corporates - Specialised lending - Commodities finance exposures</u> Articles 122A and 122B of the Credit Risk: Standardised Approach (CRR) Part. Only exposures which are ‘commodities finance exposures’ as defined in the Glossary Part, assigned to the exposure class ‘Exposures to corporates’ referred to in Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part, and apply the risk

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	weight treatment in accordance with Article 122B(2)(b) of the Standardised Approach (CRR) Part, shall be reported here. Only reported in exposure class 'Exposures to corporates' (Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part).
0023	<u>of which: Exposures to corporates – Specialised lending - Project finance exposures</u> Articles 122A and 122B of the Credit Risk: Standardised Approach (CRR) Part. Only exposures which are 'project finance exposures' as defined in the Glossary Part, assigned to the exposure class 'Exposures to corporates' referred to in Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part, assigned to the exposure class 'Exposures to corporates' apply the risk weight treatment in accordance with Articles 122B(2)(c) or 122B(4) of Standardised Approach (CRR) Part, shall be reported here. Only reported in exposure class 'Exposures to corporates' (Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part).
0024	<u>of which: pre-operational phase</u> Articles 122A and 122B of the Credit Risk: Standardised Approach (CRR) Part. Only the exposures that meet all the following shall be reported here: (a) 'project finance exposures' as defined in the Glossary Part; (b) 'project finance exposures' that are during the pre-operational phase given that the conditions in Article 122B(3) of the Credit Risk: Standardised Approach (CRR) Part are not met; (c) assigned to the exposure class 'Exposures to corporates' referred to in Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part; and (d) subject to the risk weight treatment in accordance with Article 122B(2)(c) of Standardised Approach (CRR) Part. Only reported in exposure class 'Exposures to corporates' (Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part).
0025	<u>of which: operational phase</u> Articles 122A and 122B of the Credit Risk: Standardised Approach (CRR) Part. Only the exposures that meet all the following shall be reported here: (a) 'project finance exposures' as defined in the Glossary Part; (b) 'project finance exposures' that are during the operational phase given that the conditions in Article 122B(3) of the Credit Risk: Standardised Approach (CRR) Part are met; (c) assigned to the exposure class 'Exposures to corporates' referred to in Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part; and

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	(d) subject to the risk weight treatment in accordance with Article 122B(2)(c) of Standardised Approach (CRR) Part, shall be reported here. Only reported in exposure class 'Exposures to corporates' (Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part).
0026	<u>of which: high quality operational phase</u> Articles 122A and 122B of the Credit Risk: Standardised Approach (CRR) Part. Only the exposures that meet all the following shall be reported here: (a) 'project finance exposures' as defined in the Glossary Part; (b) 'project finance exposures' that are during the operational phase and considered high quality given that the conditions in Articles 122B(3) and 122B(5) of the Credit Risk: Standardised Approach (CRR) Part are met; (c) assigned to the exposure class 'Exposures to corporates' referred to in Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part; and (d) apply the risk weight treatment in accordance with Article 122B(4) of Standardised Approach (CRR) Part. Only reported in exposure class 'Exposures to corporates' (Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part).
0330	<u>of which: Real estate exposures - regulatory residential real estate exposures</u> Articles 124F and 124G of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part). Sum of rows 0331-0332.
0331	<u>of which: Real estate exposures - regulatory residential real estate exposures, not materially dependent on the cash flows generated by the property</u> Article 124F of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).
0332	<u>of which: Real estate exposures - regulatory residential real estate exposures, materially dependent on the cash the flows generated by the property</u> Article 124G of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).
0340	<u>of which: Real estate exposures - regulatory commercial real estate exposures</u> Articles 124H and 124I of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).

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	Sum of rows 0341 and 0342.
0341	<u>of which: Real estate exposures - regulatory commercial real estate exposures, not materially dependent on the cash flows generated by the property</u> Article 124H of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).
0343	<u>of which to Real estate exposures - regulatory commercial real estate exposures, not materially dependent on the cash flows generated by the property, to SMEs</u> Exposures to SMEs as defined in the Glossary Part within Article 124H of the Credit Risk: Standardised Approach (CRR) Part). Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).
0342	<u>of which: Real estate exposures - regulatory commercial real estate exposures, materially dependent on the cash flows generated by the property</u> Article 124I of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).
0344	<u>of which: Real estate exposures - regulatory commercial real estate exposures, materially dependent on the cash flows generated by the property, to SMEs</u> Exposures to SMEs as defined in the Glossary Part within Article 124I of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).
0350	<u>of which: Real estate exposures - other real estate exposures</u> Article 124J of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part) Sum of rows 0351-0354
0351	<u>of which: other residential real estate - not materially dependent on the cash flows generated by the property</u> Article 124J(2) of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part)
0352	<u>of which: other residential real estate - materially dependent on the cash flows generated by the property</u>

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	Residential real estate exposures in accordance with Article 124J(1) of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).
0353	<u>of which: commercial real estate - not materially dependent on the cash flows generated by the property</u> Article 124J(3) of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).
0354	<u>of which: commercial real estate - materially dependent on the cash flows generated by the property</u> Commercial real estate exposures in accordance with Article 124J(1) of the Credit Risk: Standardised Approach (CRR) Part. Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).
0360	<u>of which: Real estate exposures - land acquisition, development and construction exposures</u> Article 124K of the Credit Risk: Standardised Approach (CRR) Part Only reported in exposure class 'real estate exposures' (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).
0070-0085	<u>Breakdown of total exposures by exposure types</u> Reporting institution's "banking book" positions shall be broken-down, following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and, if relevant, exposures subject to counterparty credit risk. If relevant, exposures to counterparty credit risk arising from the trading book business of the institution as referred to in Article 92(3)(f) of the Required Level of Own Funds (CRR) Part, Article 299(2) CRR and Article 299A of the Counterparty Credit Risk (CRR) Part shall be assigned to the 'Other' row, row 0085. Institutions that apply Article 94(1) of the Trading Book (CRR) Part shall also break down their "trading book" positions referred to in Article 92(3)(b) of the Required Level of Own Funds (CRR) Part following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and 'Other'.
0070	<u>On balance sheet exposures subject to credit risk</u> Assets referred to in Article 24 CRR not included in any other category. If relevant, exposures that are subject to counterparty credit risk shall be reported in row 0085, and therefore shall not be reported in this row.

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	Free deliveries as referred to in Article 379(1) of the Settlement Risk (CRR) Part of the PRA Rulebook (if not deducted under Article 36(1)(k)(iii) and Article 45A of the Own Funds (CRR) Part of the PRA Rulebook) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.
0080	<u>Off-balance sheet exposures subject to credit risk</u> Off-balance sheet positions comprise the commitments and other issued off-balance sheet items listed in Table A1 of Article 111 of the Credit Risk: Standardised Approach (CRR) Part. If relevant, exposures that are subject to counterparty credit risk shall be reported in row 0085 and therefore shall not be reported in this row.
0085	<u>Other</u> All other balances to be reported per the instructions above for '0070-0085 Breakdown of total exposures by exposure types' that have not been reported in rows 0070 or 0080.
0140-0280	<u>BREAKDOWN OF EXPOSURES BY RISK WEIGHTS</u> Risk weight: Institutions shall report the information on the allocation of risk weights within the respective exposure class according to the Credit Risk: Standardised Approach (CRR) Part and Chapter 2 of Title II of Part Three CRR. Real estate exposures classified as regulatory real estate (residential or commercial) which are not materially dependent on the cash flows generated by the property (Articles 124F and 124H of the Credit Risk: Standardised Approach (CRR) Part) shall be reported in two parts, against the risk weight applied to the portion up to 55% of the value of the property, and against the portion above 55% of the value of the property (if applicable). Exposures subject to the currency mismatch multiplier (Article 123B of the Credit Risk: Standardised Approach (CRR) Part) shall be reported against the risk weight which would have applied if the currency mismatch multiplier was not applied. However, the RWEA shall still reflect the currency mismatch multiplier. Real estate exposures where there are 'charges not held by the institution ranking in priority ahead of the charge that the exposure is secured by' (Articles 124G(2), 124H(3) and 124I(3) of the Credit Risk: Standardised Approach (CRR) Part), shall be reported against the risk weight which would have applied if Article 124G(2) and Article 124I(3) were disapplied (including for risk weights applied in accordance with Article 124H(3)). However, the RWEA shall still reflect the charge priority structure. Mixed real estate exposures (as defined in Rule 1.2 of the Credit Risk: Standardised Approach (CRR) Part and referred to in, Article 124(4) of the Credit Risk: Standardised Approach (CRR) Part) shall be reported against the risk weights for their constituent parts. Equity exposures (including higher risk equity exposures) in the exposure class 'subordinated debt, equity and other own funds instruments' subject to the transitional provisions in Rules 4.1 to 4.10 of the Credit Risk General Provisions (CRR) Part shall be reported against the risk weights set out in Article 133 of the Credit Risk: Standardised Approach (CRR) Part disregarding the transitional provisions. However, the RWEA shall still reflect the transitional provisions.

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0140	0 %
0150	2 %
	Article 306(1) of the Counterparty Credit Risk (CRR) Part
0160	4 %
	Article 305(3) of the Counterparty Credit Risk (CRR) Part
0170	10 %
0171	15%
0180	20 %
0181	25%
0182	30%
0190	35 %
0191	40%
0192	45%
0200	50 %
0201	60%
0202	65%
0210	70%
	Article 232(3)(c) of the Credit Risk Mitigation (CRR) Part.
0220	75 %
0221	80%
0222	85%
0230	100 %
0231	105%
0232	110%
0233	130%
0234	135%
0240	150 %
0250	250 %
	Article 133(3) of the Credit Risk: Standardised Approach (CRR) Part and Article 48(4) CRR
	Exposures subject to rules 4.1 to 4.10 of the Credit Risk: General Provisions Part should be reported in this row during the transitional period if they qualify as an equity exposure as set out in Article 133(1) and (2) of the Credit Risk: Standardised Approach (CRR) Part.
0261	400%
	Article 133(4) of the Credit Risk: Standardised Approach (CRR) Part and Article 48(4) CRR
	Exposures subject to rules 4.1 to 4.10 of the Credit Risk: General Provisions Part should be reported in this row during the transitional period if they qualify as a higher risk equity exposure as set out in the Glossary Part.
0270	1 250 %
	Article 132(2) of the Credit Risk: Standardised Approach (CRR) Part

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0280	<u>Other risk weights</u> This row is not available for the exposure classes Government, Corporates, Institutions and Retail. For reporting those exposures not subject to the risk weights listed in the template. Article 113(1-5) of the Credit Risk: Standardised Approach (CRR) Part. Nth-to-default credit derivatives under the Standardised Approach (Article 134(6) of the Credit Risk: Standardised Approach (CRR) Part) shall be reported in this row under the exposure class "Other items".
0281-0285	<u>Breakdown of total exposures by approach (CIU)</u> These rows shall only be reported for the exposure class Collective investment undertakings (CIU), in line with Articles 132, 132A and 132C of the Credit Risk: Standardised Approach (CRR) Part (exposures excluded by Article 132B of the Credit Risk: Standardised Approach (CRR) Part shall not be reported in these rows).
0281	<u>Look-through approach</u> Article 132A(1) of the Credit Risk: Standardised Approach (CRR) Part.
0284	<u>Of which: exposures to relevant CIUs</u>
0282	<u>Mandate-based approach</u> Article 132A(2) of the Credit Risk: Standardised Approach (CRR) Part.
0285	<u>Of which: exposures to relevant CIUs</u>
0283	<u>Fall-back approach</u> Article 132(2) of the Credit Risk: Standardised Approach (CRR) Part.
0300-0320	<u>Memorandum Items</u> For rows 0300 and 0320, and 0371-0380 see also the explanation of the purpose of the memorandum items in the general section of the OF CR SA.
0300	<u>Exposures in default subject to a risk weight of 100%</u> Article 112(1)(j) of the Credit Risk: Standardised Approach (CRR) Part. Exposures included in the exposure class "exposures in default", subject to Article 127(1)(b) and (3) of the Credit Risk: Standardised Approach (CRR) Part, which would otherwise have been assigned to the exposure class being reported on if they were not in default. Firms shall report values in this row for exposure classes defined in Article 112 (1)(a) to (i) of the Credit Risk: Standardised Approach (CRR) Part.
0320	<u>Exposures in default subject to a risk weight of 150%</u> Article 112(1)(j) of the Credit Risk: Standardised Approach (CRR) Part.

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	Exposures included in the exposure class “exposures in default”, subject to Article 127(1)(a) of the Credit Risk: Standardised Approach (CRR) Part, which would otherwise have been assigned to the exposure class being reported on if they were not in default. Firms shall report values in this row for exposure classes defined in Article 112(1)(a) to (i) of the Credit Risk: Standardised Approach (CRR) Part.
0371-0372	<u>Equity exposures – transitional provisions</u> Article 112(1)(p) of the Credit Risk: Standardised Approach (CRR) Part. The treatment of equity exposures as stated in Rules 4.1 to 4.10 of the Credit Risk: General Provisions (CRR) Part. These rows shall only be reported on if an institution is implementing the Standardised Transitional Approach for equities. Institutions shall report all equity exposures to which the Standardised Transitional Approach for equities applies in these rows. Institutions shall not report values in these rows for reporting dates of 1 January 2030 or later. The reporting of the memorandum items in rows 0371 to 0374 shall not affect their reporting in rows 0250 and 0261.
0371	<u>Standardised Transitional Approach (higher risk equity exposures)</u> Article 112(1)(p) of the Credit Risk: Standardised Approach (CRR) Part. The treatment of equity exposures as stated in Rules 4.1 and 4.3 of the Credit Risk: General Provisions (CRR) Part.
0372	<u>Standardised Transitional Approach (other equity exposures)</u> Article 112(1)(p) of the Credit Risk: Standardised Approach (CRR) Part. The treatment of equity exposures as stated in Rules 4.1 and 4.2 of the Credit Risk: General Provisions (CRR) Part.
0380	<u>Retail and real estate exposures - subject to the currency mismatch multiplier</u> Article 123B of the Credit Risk: Standardised Approach (CRR) Part. This row shall only be reported in exposure classes ‘retail exposures’ (Article 112(1)(h) of the Credit Risk: Standardised Approach (CRR) Part) and ‘real estate exposures’ (Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part).

[Section 3.3, including paragraphs 72 to 84, has been intentionally left blank]

3.4. Credit and counterparty credit risks and free deliveries: Information with geographical breakdown

85. All institutions shall submit information aggregated at a total level. Additionally, institutions fulfilling the threshold set in Article 9(4) of the Reporting (CRR) Part of the PRA Rulebook shall submit information broken down by country

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regarding the domestic country as well as any non-domestic country. The threshold shall be considered only in relation to the CR GB SDDT template. Exposures to supranational organisations shall be assigned to the geographical area “other countries”.

85A. For items to be reported in these templates which are also considered under the calculation in Article 45A of the Own Funds (CRR) Part of the PRA Rulebook, only the amounts risk weighted under Article 45A shall be reported in these templates. Amounts deducted under the calculation in Article 45A shall be reported in template CA1 SDDT.

85B. An SDDT shall not include risk-weighted exposures in relation to the following items in this template:

- (a) contracts listed in Annex 1 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook that are not securitisation exposures; and
- (b) credit derivatives where doing so would require the exposure value to be calculated in accordance with one of the methods set out in Sections 3,4 and 5 of the Counterparty Credit Risk (CRR) Part

unless those risk-weighted exposures are in respect of trade exposures with a central counterparty of which it is a clearing member. An SDDT consolidation entity shall not include risk-weighted exposures related to the items mentioned in (a) and (b) above when reporting on a consolidated basis unless those exposures are in respect of trade exposures a member of its consolidation group has to a central counterparty of which that member of its consolidation group is a clearing member

86. The term ‘residence of the obligor’ refers to the country of incorporation of the obligor. This concept can be applied on an immediate-obligor basis and on an ultimate-risk basis. Hence, CRM techniques with substitution effects can change the allocation of an exposure to a country. Exposures to supranational organisations shall not be assigned to the country of residence of the institution but to the geographical area “Other countries”, irrespective of the exposure class to which the exposure to supranational organisations is assigned.

87. Data regarding ‘original exposure pre-conversion factors’ shall be reported referring to the country of residence of the immediate obligor. Data regarding ‘exposure value’ and ‘Risk-weighted exposure amounts’ shall be reported as of the country of residence of the ultimate obligor.

3.4.1. SC 09.01 – Geographical breakdown of exposures by residence of the obligor: SA exposures for SDDTs (CR GB SDDT)

3.4.1.1. Instructions concerning specific positions

Columns	
0010	<u>Original exposure pre-conversion factors</u>
	Same definition as for column 0010 of CR SA SDDT template

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0020	<u>Defaulted exposures</u> Original exposure pre-conversion factors for those exposures which have been classified as “exposures in default” and for defaulted exposures assigned to the exposure classes “exposures associated with particularly high risk” or “subordinated debt, equity and other own funds instruments”. Exposures “exposures in the form of units or shares in collective investment undertakings (‘CIUs’)” shall be reported in this row if they are in default. This column shall provide additional information about the obligor structure of defaulted exposures. Exposures classified as “exposures in default” as referred to in Article 112(1)(j) of the Credit Risk: Standardised Approach (CRR) Part shall be reported where the obligors would have been reported if those exposures were not assigned to the exposure classes ‘exposures in default’.
0040	<u>Observed new defaults for the period</u> The amount of original exposures which have moved into exposure class “Exposures in default” during the 3 month period since the last reporting reference date shall be reported against the exposure class to which the exposure originally belonged.
0050	<u>General credit risk adjustments</u> General credit risk adjustments as referred to in Article 110 of the Credit Risk: Standardised Approach (CRR) Part and Commission Delegated Regulation (EU) No 183/2014⁷. This item shall include the general credit risk adjustments that are eligible for inclusion in Tier 2 capital, before the application of the cap referred to in Article 62(c) CRR. The amount to be reported shall be gross of tax effects.
0055	<u>Specific credit risk adjustments</u> Specific credit risk adjustments as referred to in Article 110 of the Credit Risk: Standardised Approach (CRR) Part and Commission Delegated Regulation (EU) No 183/2014 of 20 December 2013⁸.
0060	<u>Write-offs</u> Write-offs as referred to in IFRS 9.5.4.4 and B5.4.9.
0061	<u>Additional value adjustments and other own funds reductions</u> In line with Article 111 of the Credit Risk: Standardised Approach (CRR) Part.
0070	<u>Credit risk adjustments/write-offs for observed new defaults</u> Sum of credit risk adjustments and write-offs for those exposures which were classified as “defaulted exposures” during the 3 month period since the last data submission.

⁷ See footnote 2.

⁸ See footnote 2.

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0075	<u>Exposure value</u> Same definition as for column 0200 of CR SA SDDT template (SC 07.00).
0090	<u>Risk-weighted exposure amount</u> Same definition as for column 0220 of CR SA SDDT template (SC 07.00).

Rows	
0010	<u>Central governments or central banks</u> Article 112(1)(a) of the Credit Risk: Standardised Approach (CRR) Part.
0020	<u>Regional governments or local authorities</u> Article 112(1)(b) of the Credit Risk: Standardised Approach (CRR) Part.
0030	<u>Public sector entities</u> Article 112(1)(c) of the Credit Risk: Standardised Approach (CRR) Part.
0040	<u>Multilateral developments banks</u> Article 112(1)(d) of the Credit Risk: Standardised Approach (CRR) Part.
0050	<u>International organisations</u> Article 112(1)(e) of the Credit Risk: Standardised Approach (CRR) Part.
0060	<u>Institutions</u> Article 112(1)(f) of the Credit Risk: Standardised Approach (CRR) Part.
0070	<u>Corporates</u> Article 112(1)(g) of the Credit Risk: Standardised Approach (CRR) Part.
0075	<u>of which: SME</u> Same definition as for row 0020 of CR SA SDDT template (SC 07.00).
0071	<u>of which: specialised lending – object finance exposures</u> Same definition as for row 0021 of CR SA SDDT template (SC 07.00).
0072	<u>of which: specialised lending – commodities finance exposures</u> Same definition as for row 0022 of CR SA SDDT template (SC 07.00).
0073	<u>of which: specialised lending – project finance exposures</u> Same definition as for row 0023 of CR SA SDDT template (SC 07.00).
0080	<u>Retail</u>

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	Article 112(1)(h) of the Credit Risk: Standardised Approach (CRR) Part.
0085	<u>of which: SME</u> Same definition as for row 0020 of CR SA SDDT template (SC 07.00).
0090	<u>Real estate exposures</u> Article 112(1)(i) of the Credit Risk: Standardised Approach (CRR) Part. Sum of rows 0091 to 0094.
0095	<u>of which: SME</u> Same definition as for row 0020 of CR SA SDDT template (SC 07.00).
0091	<u>of which: Regulatory residential real estate</u> Same definition as for row 0330 of CR SA SDDT template (SC 07.00).
0092	<u>of which: Regulatory commercial real estate</u> Same definition as for row 0340 of CR SA SDDT template (SC 07.00).
0093	<u>of which: Other real estate</u> Same definition as for row 0350 of CR SA SDDT template (SC 07.00).
0094	<u>of which: Land acquisition, development and construction</u> Same definition as for row 0360 of CR SA SDDT template (SC 07.00).
0100	<u>Exposures in default</u> Article 112(1)(j) of the Credit Risk: Standardised Approach (CRR) Part.
0110	<u>Exposures associated with particularly high risk</u> Article 112(1)(k) of the Credit Risk: Standardised Approach (CRR) Part.
0120	<u>Eligible covered bonds</u> Article 112(1)(l) of the Credit Risk: Standardised Approach (CRR) Part.
0140	<u>Collective investment undertakings (CIU)</u> Article 112(1)(o) of the Credit Risk: Standardised Approach (CRR) Part. Sum of rows 0141 to 0143.
0141	<u>Look-through approach</u> Same definition as for row 0281 of CR SA SDDT template (SC 07.00).
0142	<u>Mandate-based approach</u>

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	Same definition as for row 0282 of CR SA SDDT template (SC 07.00).
0143	<u>Fall-back approach</u> Same definition as for row 0283 of CR SA SDDT template (SC 07.00).
0150	<u>Subordinated debt, equity and other own funds instruments</u> Article 112(1)(p) of the Credit Risk: Standardised Approach (CRR) Part.
0160	<u>Other items</u> Article 112(1)(q) of the Credit Risk: Standardised Approach (CRR) Part.
0170	<u>Total exposures</u>

[Section 3.4.2 has been intentionally left blank]

3.4.3. SC 09.04 – Breakdown of relevant credit exposures of SDDTs by country

3.4.3.1. General remarks

88. This template aims at receiving information regarding the geographical location of SDDTs' credit exposures and securitisation exposures.
89. Information in template SC 09.04 shall be reported for the 'Total' of relevant credit exposures across all jurisdictions where those exposures are located, and separately for exposures located in the United Kingdom..
90. The threshold set in Article 9(4) of the Reporting (CRR) Part of the PRA Rulebook shall not apply for the reporting of this breakdown.
91. In order to determine the geographical location, the exposures shall be allocated on an immediate obligor basis as provided for in Commission Delegated Regulation (EU) No 1152/2014⁹. Therefore, CRM techniques shall not change the allocation of an exposure to its geographical location for the purpose of reporting information set out in this template. SDDTs and SDDT consolidation entities may make use of the adjustment set out in Rule 2.6 of the SDDT Regime – General Application Part of the PRA Rulebook to reclassify relevant credit exposures to the UK when reporting this template, in which case they must indicate in row 0170 that they have done so.

3.4.3.2. Instructions concerning specific positions

Columns	
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⁹ Commission Delegated Regulation (EU) No 1152/2014 of 4 June 2014 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards on the identification of the geographical location of the relevant credit exposures for calculating institution-specific countercyclical capital buffer rates (OJ L 309, 30.10.2014, p. 5).

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0010	<u>Amount</u> The value of the relevant credit exposures determined in accordance with the instructions for the respective row.
0030	<u>Qualitative Information</u> This information shall only be reported for the United Kingdom and/or the 'Total' of all countries. Institutions shall report either {y} or {n} in accordance with the instructions for the relevant row.

Rows	
0010	<u>Exposure value under the Standardised approach</u> Exposure value calculated in accordance with Article 111 CRR for relevant credit exposures as referred to in point (a) of Article 140(4) CRD. The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 0055.
0055	<u>Relevant credit exposures – Securitisation positions</u> Exposure value calculated in accordance with Article 248 CRR for relevant credit exposures as referred to in point (c) of Article 140(4) CRD.
0150	<u>Use of the 2% threshold</u>
0150	<u>Use of 2 % threshold for general credit exposure</u> In accordance with point (b) of Article 2(5) of Commission Delegated Regulation (EU) No 1152/2014, foreign general credit risk exposures, the aggregate of which does not exceed 2% of the aggregate of the general credit and securitisation exposures of that institution, may be allocated to the United Kingdom. The aggregate of the general credit and securitisation exposures shall be calculated by excluding the general credit exposures located in accordance with point (a) of Article 2(5) and Article 2(4) of Commission Delegated Regulation (EU) No 1152/2014. If the institution makes use of this derogation, it shall indicate 'y' in the template for the United Kingdom and for the 'Total' of all countries. If an institution does not make use of this derogation, it shall indicate 'n' in the respective cell.
0170	<u>Has made use of the adjustment in SDDT - General Application 2.6 of the PRA Rulebook</u> Where an SDDT or SDDT consolidation entity has made use of the adjustment set out in Rule 2.6 of the SDDT Regime – General Application Part of the PRA Rulebook to reclassify relevant credit exposures to the UK when reporting this template, it should indicate that by answering {y} in this row in the total countries submission.

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0180	<u>The % of relevant credit exposures located in the UK has been between 75% and 85% during the last quarter</u> Where an SDDT or SDDT consolidation entity has had its relevant credit exposures located in the UK as a percentage of total relevant credit exposures between 75% - 85% in the last quarter, it should indicate that by answering {y} in this row in the total countries submission
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[Sections 3.5 and 3.6, including paragraphs 92 to 105, have been internationally left blank]

3.7. SC 13.01 - Credit Risk – Securitisations FOR SDDTS (CR SEC SDDT)

3.7.1. General remarks

106. Where an SDDT acts as originator, the information in this template shall be required for all securitisations for which a significant risk transfer is recognised. Where an SDDT acts as investor, all exposures shall be reported.

107. The information to be reported shall be contingent on the role of the SDDT in the securitisation process. As such, specific reporting items shall be applicable for originators, sponsors and investors.

108. This template shall gather joint information on both traditional and synthetic securitisations held in the banking book.

108A. SDDTs shall report securitisation positions deducted in accordance with Articles 36(1)(k) and 45A of the Own Funds (CRR) Part of the PRA Rulebook in the relevant parts of this template, including in column 0190. SDDTs must ensure securitisation positions deducted from CET1 are not included in exposure value subject to risk weights, breakdowns of exposure value subject to risk weights, or risk weighted exposure amounts.

3.7.2. Instructions concerning specific positions

Columns	
0010	<u>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</u> Originator institutions shall report the outstanding amount at the reporting date of all current securitisation exposures originated in the securitisation transaction, irrespective of who holds the positions. As such, on-balance sheet securitisation exposures (e.g. bonds, subordinated loans) as well as off-balance sheet exposures and derivatives (e.g. subordinated credit lines, liquidity facilities, interest rate swaps, credit default swaps, etc.) that have been originated in the securitisation shall be reported. In case of traditional securitisations where the originator does not hold any position, the originator shall not consider that securitisation in the reporting of this template. For that purpose, securitisation positions held by the originator shall include early amortisation provisions, as defined in Article 242(16) CRR, in a securitisation of revolving exposures.

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0020-0040	<u>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</u> Articles 251 and 252 CRR. Maturity mismatches shall not be taken into account in the adjusted value of the credit risk mitigation techniques involved in the securitisation structure.
0020	<u>(-) FUNDED CREDIT PROTECTION (C_{VA})</u> The detailed calculation procedure of the volatility-adjusted value of the collateral (CVA) which shall be reported in this column is laid down in Article 223(2) CRR.
0030	<u>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)</u> Following the general rule for “inflows” and “outflows”, the amounts reported under this column shall appear as “inflows” in the corresponding credit risk template (CR SA SDDT) and exposure class to which the reporting entity allocates the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection). The calculation procedure of the ‘foreign exchange risk’- adjusted nominal amount of the credit protection (G*) is laid down in Article 233(3) CRR.
0040	<u>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</u> All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount. The effect of supervisory haircuts in the credit protection shall not be taken into account when computing the retained or repurchased amount of credit protection.
0050	<u>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</u> This column shall include the exposure values of securitisation positions held by the reporting institution, calculated in accordance with paragraphs 1 and 2 of Article 248 CRR, without applying credit conversion factors, gross of value adjustments and provisions, and any non-refundable purchase price discounts on the securitised exposures as referred to in point (d) of Article 248(1) CRR, and gross of value adjustments and provisions on the securitisation position. Netting shall only be relevant with respect to multiple derivative contracts provided to the same SSPE, covered by an eligible netting agreement. In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor’s interest shall be the result of the aggregation of columns 0010 to 0040.

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0060	<u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u> Article 248 CRR. Value adjustments and provisions to be reported in this column shall only refer to securitisation positions. Value adjustments of securitised exposures shall not be considered.
0070	<u>EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS</u> This column shall include the exposure values of securitisation positions calculated in accordance with paragraphs 1 and 2 of Article 248 CRR, net of value adjustments and provisions, without applying conversion factors and gross of any non-refundable purchase price discounts on the securitised exposures as referred to in point (d) of Article 248(1) CRR, and net of value adjustments and provisions on the securitisation position.
0080-0110	<u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u> Point (57) of Article 4(1) CRR, Chapter 4 of Title II of Part Three CRR and Article 249 CRR Institutions shall report in these columns information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows). Collateral that has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value. Items to be reported here: 1. collateral, incorporated in accordance with Article 222 CRR (Financial Collateral Simple Method); 2. eligible unfunded credit protection.
0080	<u>(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES</u> <u>(GA)</u> Unfunded credit protection as defined in Article 4(1)(59), Articles 234 to 236 CRR.
0090	<u>(-) FUNDED CREDIT PROTECTION</u> Funded credit protection as defined in Article 4(1)(58) CRR, as referred to in the first subparagraph of Article 249(2) CRR and as regulated in Articles 195, 197 and 200 CRR. Credit linked notes and on-balance sheet netting as referred to in Articles 218 and 219 CRR shall be treated as cash collateral.

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0100-0110	<u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM:</u> Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall be reported.
0100	<u>(-) TOTAL OUTFLOWS</u> Article 222(3), paragraphs 1 and 2 of Article 235 and Article 236 CRR. Outflows shall correspond to the covered part of the 'Exposure net of value adjustments and provisions' that is deducted from the obligor's exposure class and, where relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, where relevant, risk weight or obligor grade. That amount shall be considered as an Inflow into the protection provider's exposure class and, where relevant, risk weights or obligor grades.
0110	<u>TOTAL INFLOWS</u> Securitisation positions which are debt securities and are used as eligible financial collateral in accordance with Article 197(1) CRR and where the Financial Collateral Simple Method is used, shall be reported as inflows in this column.
0120	<u>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRECONVERSION FACTORS</u> This column shall include the exposures assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to 'Credit risk mitigation (CRM) techniques with substitution effects on the exposure'.
0130	<u>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (CVAM)</u> Articles 223 to 228 CRR The reported amount shall also include credit linked notes (Article 218 CRR).
0140	<u>FULLY ADJUSTED EXPOSURE VALUE (E*)</u> The exposure value of securitisation positions calculated in accordance with Article 248 CRR, but without applying the conversion factors laid down in point (b) of Article 248(1) CRR

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0150	<u>OF WHICH: SUBJECT TO A CCF OF 0%</u> Point (b) of Article 248(1) CRR In this respect, point (56) of Article 4(1) CRR defines a conversion factor. For reporting purposes, fully adjusted exposure values (E*) shall be reported for the 0% conversion factor.
0160	<u>(-)NON REFUNDABLE PURCHASE PRICE DISCOUNT</u> In accordance with point (d) of Article 248(1) CRR, an originator institution may deduct from the exposure value of a securitisation position which is assigned a 1 250 % risk weight any non-refundable purchase price discounts connected with such underlying exposures to the extent that such discounts have caused the reduction of own funds.
0170	<u>(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES</u> In accordance with point (d) of Article 248(1) CRR, an originator institution may deduct from the exposure value of a securitisation position, which is assigned a 1 250 % risk weight or is deducted from Common Equity Tier 1, the amount of the specific credit risk adjustments on the underlying exposures as determined in accordance with Article 110 CRR.
0180	<u>EXPOSURE VALUE</u> The exposure value of securitisation positions calculated in accordance with Article 248 CRR
0190	<u>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</u> Securitisation positions deducted under Articles 36(1)(k) and 45A of the Own Funds (CRR) Part of the PRA Rulebook.
0200	<u>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</u> Exposure value minus the exposure value deducted from own funds.
0280	<u>SEC-SA</u> Point (b) of Article 254(1) CRR
0290-0340	<u>BREAKDOWN BY RW BANDS</u> SEC-SA exposures broken down by risk-weight bands. For the RW = 1 250% (W unknown), the fourth paragraph of point (b) of Article 261(2) CRR stipulates that the position in the securitisation shall be risk-weighted at 1 250 % where the institution does not know the delinquency status for more than 5 % of underlying exposures in the pool.

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0350	<u>SEC-ERBA</u> Point (c) of Article 254(1) CRR
0360-0570	<u>BREAKDOWN BY CREDIT QUALITY STEPS (SHORT/LONG TERM CREDIT QUALITY STEPS)</u> Article 263 CRR SEC-ERBA Securitisation positions with an inferred rating as referred to in Article 254(2) CRR shall be reported as positions with a rating. Exposure values subject to risk weights shall be broken down by short and long-term and credit quality steps (CQS) as laid down in Tables 1 and 2 of Article 263 and Tables 3 and 4 of Article 264 CRR.
0580-0630	<u>BREAKDOWN BY REASON FOR APPLICATION OF SEC-ERBA</u> For each securitisation position, institutions shall consider one of the following options in columns 0580-0620.
0580	<u>AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES</u> Point (c) of Article 254(2) CRR All auto loans, auto leases and equipment leases shall be reported in this column, even if they qualify for point (a) or (b) of Article 254(2) CRR.
0590	<u>SEC-ERBA OPTION</u> Article 254(3) CRR
0600	<u>POSITIONS SUBJECT TO POINT (a) OF ARTICLE 254(2) CRR</u> Point (a) of Article 254(2) CRR
0610	<u>POSITIONS SUBJECT TO POINT (b) OF ARTICLE 254(2) CRR</u> Point (b) of Article 254(2) CRR
0620	<u>POSITIONS SUBJECT TO ARTICLES 254(4) OR 258(2) CRR</u> Securitisation positions subject to SEC-ERBA, where the application of SEC-IRBA or SEC-SA has been precluded by the competent authorities in accordance with Articles 254(4) or 258(2) CRR
0630	<u>FOLLOWING THE HIERARCHY OF APPROACHES</u> Securitisation positions where SEC-ERBA is applied by following the hierarchy of approaches laid down in Article 254(1) CRR

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0700	<u>OTHER (RW=1 250%)</u> Where none of the previous approaches is applied, a risk weight of 1 250 % shall be assigned to securitisation positions in accordance with Article 254(7) CRR.
0710-0860	<u>RISK-WEIGHTED EXPOSURE AMOUNT</u> Total risk-weighted exposure amount calculated in accordance with Section 3 of Chapter 5 of Title II of Part Three CRR, prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.
0860	<u>RWEA OF WHICH: SYNTHETIC SECURITISATIONS</u> For synthetic securitisations with maturity mismatches, the amount to be reported in this column shall ignore any maturity mismatch.
0870	<u>ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</u> Maturity mismatches in synthetic securitisations $RW^* - RW(SP)$, as calculated in accordance with Article 252 CRR, shall be included, except in the case of tranches subject to a risk weighting of 1 250% where the amount to be reported shall be zero. $RW(SP)$ shall not only include the risk weighted exposure amounts reported under column 0650, but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates.
0880	<u>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402¹⁰</u> In accordance with Article 270a CRR, whenever certain requirements are not met by the institution, competent authorities shall impose a proportionate additional risk weight of no less than 250% of the risk weight (capped at 1 250%) which would apply to the relevant securitisation positions under Section 3 of Chapter 5 of Title II of Part Three CRR.
0890	<u>BEFORE CAP</u> Total risk-weighted exposure amount calculated in accordance with Section 3 of Chapter 5 of Title II of Part Three CRR, before applying the limits specified in Articles 267 and 268 CRR.

¹⁰ Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012 (OJ L 347, 28.12.2017, p. 35).

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0900	<u>(-) REDUCTION DUE TO RISK WEIGHT CAP</u> In accordance with Article 267 CRR, an institution which has knowledge at all times of the composition of the underlying exposures may assign the senior securitisation position a maximum risk weight equal to the exposure-weighted-average risk weight that would be applicable to the underlying exposures as if the underlying exposures had not been securitised.
0910	<u>(-) REDUCTION DUE TO OVERALL CAP</u> In accordance with Article 268 CRR, an originator institution, a sponsor institution or other institution using the SEC-IRBA or an originator institution or sponsor institution using the SEC-SA or the SEC-ERBA may apply a maximum capital requirement for the securitisation position it holds equal to the capital requirements that would be calculated under Chapter 2 or 3 of Title II of Part Three CRR in respect of the underlying exposures had they not been securitised.
0920	<u>TOTAL RISK-WEIGHTED EXPOSURE AMOUNT</u> Total risk-weighted exposure amount calculated in accordance with Section 3 of Chapter 5 of Title II of Part Three CRR, considering the total risk weight as specified in Article 247(6) CRR.
0930	<u>MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES</u> Risk weighted exposure amount stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template that are considered in the computation of the cap for securitisation positions.

109. The template is divided into three major blocks of rows which gather data on the originated / sponsored / retained or purchased exposures by originators, investors and sponsors. For each of them, the information shall be broken down by on-balance sheet items and off-balance sheet items and derivatives, as well as if it is subject to differentiated capital treatment or not.

110. Positions treated in accordance with the SEC-ERBA and unrated positions (exposures at reporting date) shall be broken down in accordance with the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

Rows

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0010	<u>TOTAL EXPOSURES</u> Total exposures refer to the total amount of outstanding securitisations and re-securitisations. This row summarises all the information reported by originators, sponsors and investors in subsequent rows.
0020	<u>SECURITISATION POSITIONS</u> Total amount of outstanding securitisation positions, as defined in point (62) of Article 4(1) CRR, which are not re-securitisations as defined in point (63) of Article 4(1) CRR.
0030	<u>QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u> Total amount of securitisation positions which fulfil the criteria of Article 243 or 270 CRR and therefore qualify for differentiated capital treatment.
0040	<u>STS EXPOSURES</u> Total amount of STS securitisation positions that meet the requirements set out in Article 243 CRR.
0050	<u>SENIOR POSITION IN SMEs SECURITISATIONS</u> Total amount of senior securitisation positions in SMEs which meet the conditions set out in Article 270 CRR.
0060, 0120, 0170, 0240, 0290, 0360 and 0410	<u>NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u> Paragraphs 1, 4, 5 and 6 of Article 254 and Articles 259, 261, 263, 265, 266 and 269 CRR Total amount of securitisation positions which do not qualify for differentiated capital treatment.
0070, 0190, 0310 and 0430	<u>RE-SECURITISATION POSITIONS</u> Total amount of outstanding re-securitisations positions as defined in point (64) of Article 4(1) CRR.
0080	<u>ORIGINATOR: TOTAL EXPOSURES</u> This row summarises information on on-balance items and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of originator, as defined in point (13) of Article 4(1) CRR.

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00900130, 0210-0250 and 03300370	<u>SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS</u> In accordance with point (a) of Article 248(1) CRR, the exposure value of an on-balance sheet securitisation position shall be its accounting value remaining after any relevant specific credit risk adjustments on the securitisation position have been applied in accordance with Article 110 CRR. On-balance sheet items shall be broken down to capture information regarding application of differentiated capital treatment, as referred to in Article 243 CRR, in rows 0100 and 0120 and on the total amount of senior securitisation positions, as defined in Article 242(6) CRR, in rows 0110 and 0130.
0100, 0220 and 0340	<u>QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u> Total amount of securitisation positions which fulfil the criteria of Article 243 CRR and therefore qualify for differentiated capital treatment.
0110, 0130, 0160, 0180, 0230, 0250, 0280, 0300, 0350, 0370, 400 and 420	<u>OF WHICH: SENIOR EXPOSURES</u> Total amount of senior securitisation positions as defined in Article 242(6) CRR.

Near-final. Effective from 1 January 2027.

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0140-0180, 0260-0300 and 0380-0420	<u>SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u> These rows shall gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100% conversion factor unless otherwise specified. Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex 1 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook, shall be determined in accordance with Chapter 6 of Title II of Part Three CRR. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex 1 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook shall be determined in accordance with Chapter 6 of Title II of Part Three CRR. For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount. For interest rate and currency swaps, the exposure value (calculated in accordance with Article 248(1) CRR) shall be provided. Off-balance sheet items and derivatives shall be broken down to capture information regarding the application of differentiated capital treatment, as referred to in Article 270 CRR, in rows 0150 and 0170 and on the total amount of senior securitisation positions, as defined in Article 242(6) CRR, in rows 0160 and 0180. The same legal references as for rows 0100 to 0130 shall apply.
0150, 0270 and 0390	<u>QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u> Total amount of securitisation positions which fulfil the criteria of Article 243 or Article 270 CRR and therefore qualify for differentiated capital treatment.
0200	<u>INVESTOR: TOTAL EXPOSURES</u> This row summarises information on on-balance and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of an investor. For the purposes of this template, an investor shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.
0320	<u>SPONSOR: TOTAL EXPOSURES</u> This row summarises information on on-balance and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of a sponsor, as defined in point (14) of Article 4(1) CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets.

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0440-0670	<u>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION</u> These rows gather information on outstanding positions (at reporting date) for which a credit quality step (as laid down in Tables 1 and 2 of Article 263 and Tables 3 and 4 of Article 264 CRR) was determined at origination date (inception). For securitisations positions treated under IAA, the CQS shall be the one at the time an IAA rating was first assigned. In the absence of this information, the earliest CQS-equivalent data available shall be reported. These rows are only to be reported for columns 0180-0210, 0280, 0350-0640, 0700-0720, 0740, 0760-0830 and 0850.
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3.8. Detailed information on securitisations (SEC DETAILS SDDT)

3.8.1. Scope of the SEC DETAILS SDDT template

111. These templates gather information on a transaction basis (versus the aggregate information reported in CR SEC SDDT, CA1 SDDT and CA2 SDDT templates) on all securitisations the reporting institution is involved in. The main features of each securitisation, such as the nature of the underlying pool and the own funds requirements shall be reported.

112. These template are to be reported for:

- a. Securitisations originated / sponsored by the reporting institution, including where it holds no position in the securitisation. In cases where institutions hold at least one position in the securitisation, regardless of whether there has been a significant risk transfer or not, institutions shall report information on all the positions they hold (either in the banking book or trading book). Positions held include those positions retained due to Article 6 of Regulation (EU) 2017/2402 and, where Article 43(6) of that Regulation applies, Article 405 CRR in the version applicable on 31 December 2018.
- b. Securitisations, the ultimate underlying of which are financial liabilities originally issued by the reporting institution and (partially) acquired by a securitisation vehicle. That underlying could include covered bonds or other liabilities and shall be identified as such in column 0160.
- c. Positions held in securitisations where the reporting institution is neither originator nor sponsor (i.e. investors and original lenders).

113. These templates shall be reported by consolidated groups and stand-alone institutions¹¹ located in the same country where they are subject to own funds requirements. In case of securitisations involving more than one entity of the same consolidated group, the entity-by-entity detail breakdown shall be provided.

114. Because of Article 5 of Regulation (EU) 2017/2402, which establishes that institutions investing in securitisation positions shall acquire a great deal of information on them in order to comply with due diligence requirements, the reporting scope of the template shall be applied to investors to a limited extent.

¹¹ 'Stand alone institutions' are neither part of a group, nor consolidate themselves in the same country where they are subject to own funds requirements.

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In particular, they shall report columns 0010-0040; 0070-0110; 0160; 0190; 0290-0300; 0310-0470.

115. Institutions playing the role of original lenders (not performing also the role of originators or sponsors in the same securitisation) shall generally report the template to the same extent as investors.

3.8.2. Breakdown of the SEC DETAILS SDDT template

116. The SEC DETAILS SDDT consists of two templates. SEC DETAILS SDDT provides a general overview of the securitisations and SEC DETAILS Approach SDDT provides a breakdown of the same securitisations by approach applied.

117. Securitisation positions in the trading book shall only be reported in columns 0005-0020, 0420, 0430, 0431, 0432, 0440 and 0450-0470. For columns 0420, 0430 and 0440, institutions shall take into account the RW corresponding to the own funds requirement of the net position.

3.8.3. SC 14.00 – Detailed information on securitisations for SDDTs (SEC DETAILS SDDT)

Columns	
0010	<u>INTERNAL CODE</u> Internal (alpha-numerical) code used by the institution to identify the securitisation The internal code shall be associated to the identifier of the securitisation transaction.
0020	<u>IDENTIFIER OF THE SECURITISATION (Code/Name)</u> Code used for the legal registration of the securitisation transaction or, if not available, the name by which the securitisation transaction is known in the market, or within the institution in case of an internal or private securitisation Where the International Securities Identification Number -ISIN- is available (i.e. for public transactions), the characters that are common to all tranches of the securitisation shall be reported in this column.
0021	<u>INTRA-GROUP, PRIVATE OR PUBLIC SECURITISATION?</u> This column identifies whether the securitisation is an intra-group, private or public securitisation. Institutions shall report one of the following abbreviations: - 'PRI' for Private; - 'INT' for Intra-group; - 'PUB' for Public.

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0010	<u>ROLE OF THE INSTITUTION: (ORIGINATOR / SPONSOR / ORIGINAL LENDER / INVESTOR)</u> Institutions shall report the following abbreviations: - 'O' for Originator; - 'S' for Sponsor; - 'I' for Investor. - 'L' for Original Lender. Originator as defined in point (13) of Article 4(1) CRR and Sponsor as defined in point (14) of Article 4(1) CRR. Investors are assumed to be those institutions to which Article 5 of Regulation (EU) 2017/2402 applies. In case Article 43(5) of Regulation (EU) 2017/2402 applies, Articles 406 and 407 CRR in the version applicable on 31 December 2018 shall apply.
0030	<u>IDENTIFIER OF THE ORIGINATOR (Code/Name)</u> The LEI code applicable to the originator, or, if not available, the code given by the supervisory authority to the originator or, if that is not available, the name of the institution itself shall be reported in this column. In the case of multi-seller securitisations where the reporting institution is involved as originator, sponsor or original lender, the reporting institution shall provide the identifier of all the entities within its consolidated group that are involved (as originator, sponsor or original lender) in the transaction. If the code is not available or is not known by the reporting institution, the name of the institution shall be reported. In the case of multi-seller securitisations where the reporting institution holds a position in the securitisation as an investor, the reporting institution shall provide the identifier of all the different originators involved in the securitisation, or, if not available, the names of the different originators. Where the names are not known by the reporting institution, the reporting institution shall report that the securitisation is 'multi-seller'.
0040	<u>SECURITISATION TYPE: (TRADITIONAL / SYNTHETIC / ABCP PROGRAMME / ABCP TRANSACTION)</u> Institutions shall report the following abbreviations: - 'AP' for ABCP programme; - 'AT' for ABCP transaction; - 'T' for Traditional; - 'S' for Synthetic. The definitions of 'Asset Backed Commercial Paper Programme', 'Asset Backed Commercial Paper Transaction', 'traditional securitisation' and 'synthetic securitisation' are provided in points (11) to (14) of Article 242 CRR.

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0051	<u>ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?</u> Institutions as originators, sponsors and original lenders shall report one of the following abbreviations: - 'K' if entirely recognised; - 'P' if partially derecognised; - 'R' if entirely derecognised; - 'N' if not applicable. This column summarises the accounting treatment of the transaction. Significant risk transfer (SRT) under Articles 244 and 245 CRR shall not affect the accounting treatment of the transaction under the relevant accounting framework. In the case of securitisations of liabilities, originators shall not report this column. Option 'P' (partially removed) shall be reported where the securitised assets are recognised in the balance sheet to the extent of the reporting entity's continuing involvement in accordance with IFRS 9.3.2.16 – 3.2.21.
0060	<u>SOLVENCY TREATMENT: SECURITISATION POSITIONS SUBJECT TO OWN FUNDS REQUIREMENTS?</u> Articles 109, 244 and 245 CRR Originators, only, shall report the following abbreviations: - 'N' not subject to own funds requirements; - 'B' banking book; - 'T' trading book; - 'A' partly in both books. This column shall summarise the solvency treatment of the securitisation scheme by the originator. It shall indicate whether own funds requirements are calculated on the basis of securitised exposures or securitisation positions (banking book/trading book).

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	Where own funds requirements are based on <i>securitised exposures</i> (as no significant risk transfer was achieved) the calculation of own funds requirements for credit risk shall be reported in the CR SA template, for those securitised exposures for which the Standardised Approach is used, or in the CR IRB template for those securitised exposures for which the Internal Ratings Based Approach is used by the institution. Conversely, where own funds requirements are based on <i>securitisation positions held in the banking book</i> (as a significant risk transfer was achieved), the information on the calculation of own funds requirements for credit risk shall be reported in the CR SEC template. In case of <i>securitisation positions held in the trading book</i>, the information on the calculation of own funds requirements for market risk shall be reported in the MKR SA TDI (standardised general position risk) and in the MKR SA SEC or MKR SA CTP (standardised specific position risk) or in the MKR IM (internal models) templates. In the case of the securitisations of liabilities, originators shall not report this column.
0061	<u>SIGNIFICANT RISK TRANSFER</u> Originators, only, shall report the following abbreviations: - 'N' Not applied for SRT and the reporting entity risk weights its securitised exposures; - 'A' Achieved SRT under point (a) of Article 244(2) or point (a) of Article 245(2) CRR; - 'B' Achieved SRT under point (b) of Article 244(2) or point (b) of Article 245(2) CRR; - 'C' Achieved SRT under point (a) of Article 244(3) or point (a) of Article 245(3) CRR; - 'D' Applying a 1-250% RW or deducting retained positions in accordance with point (b) of Article 244(1) or point (b) of Article 245(1) CRR. This column shall summarise whether a significant transfer has been achieved and, if so, by which means. The achievement of SRT will determine the appropriate solvency treatment by the originator.
0070	<u>SECURITISATION OR RE-SECURITISATION?</u> In accordance with the definition of 'securitisation' in point (61) of Article 4(1) CRR and the definition of 're-securitisation' in point (63) of Article 4(1) CRR, the type of securitisation using the following abbreviations shall be reported: - 'S' for securitisation; - 'R' for re-securitisation.
0075	<u>STS SECURITISATION</u> Article 18 of Regulation (EU) 2017/2402 Institutions shall report one of the following abbreviations: Y – Yes; N – No.

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0446	<u>SECURITISATION QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u> Articles 243 and 270 CRR Institutions shall report one of the following abbreviations: Y – Yes; N – No. ‘Yes’ shall be reported both in case of STS securitisations qualifying for the differentiated capital treatment in accordance with Article 243 CRR and in case of senior positions in (non-STs) SME securitisations eligible for this treatment in accordance with Article 270 CRR.
0080-0100	<u>RETENTION</u> Article 6 of the Regulation (EU) 2017/2402; in case Article 43(6) of Regulation (EU) 2017/2402 applies, Article 405 CRR in the version of that Regulation applicable on 31 December 2018.
0080	<u>TYPE OF RETENTION APPLIED</u> For each securitisation scheme originated, the relevant type of retention of net economic interest as envisaged in Article 6 of Regulation (EU) 2017/2402 shall be reported: A - Vertical slice (securitisation positions): <i>“retention of no less than 5% of the nominal value of each of the tranches sold or transferred to the investors”;</i> V - Vertical slice (securitised exposures): retention of no less than 5% of the credit risk of each of the securitised exposures, if the credit risk thus retained with respect to such securitised exposures always ranks <i>pari passu</i> with, or is subordinated to, the credit risk that has been securitised with respect to those same exposures; B - Revolving exposures: <i>“in the case of securitisations of revolving exposures, retention of the originator’s interest of no less than 5% of the nominal value of the securitised exposures”;</i> C- On-balance sheet: <i>“retention of randomly selected exposures, equivalent to no less than 5% of the nominal amount of the securitised exposures, where such exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is no less than 100 at origination”;</i> D- First loss: <i>“retention of the first loss tranche and, if necessary, other tranches having the same or a more severe risk profile than those transferred or sold to investors and not maturing any earlier than those transferred or sold to investors, so that the retention equals in total no less than 5% of the nominal value of the securitised exposures”;</i> E – Exempted. This code shall be reported for those securitisations affected by the application of Article 6(6) of Regulation (EU) 2017/2402;

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	U – In breach or unknown. This code shall be reported where the reporting institution does not know with certainty which type of retention is being applied, or in case of non-compliance.
0090	<u>% OF RETENTION AT REPORTING DATE</u> The retention of <i>material net economic interest by the originator, sponsor or original lender</i> of the securitisation shall be not less than 5% (at origination date). This column shall not be reported where codes 'E' (exempted) or 'N' (not applicable) are reported under column 0080 (Type of retention applied).
0100	<u>COMPLIANCE WITH THE RETENTION REQUIREMENT?</u> Institutions shall report the following abbreviations: Y - Yes; N - No. This column shall not be reported where code 'E' (exempted) is reported under column 0080 (Type of retention applied).
0120-0130	NON ABCP PROGRAMMES Because of the special character of ABCP programmes resulting from the fact that they comprise several single securitisation positions, ABCP programmes (as defined in Article 242(11) CRR) shall be exempted from reporting in columns 0120, 0121 and 0130.
0120	<u>ORIGINATION DATE (yyyy-mm-dd)</u> The month and year of the origination date (i.e. cut-off or closing date of the pool) of the securitisation shall be reported in the following format: 'mm/yyyy'. For each securitisation scheme, the origination date cannot change between reporting dates. In the particular case of securitisation schemes backed by open pools, the origination date shall be the date of the first issuance of securities. This piece of information shall be reported even where the reporting entity does not hold any positions in the securitisation.
0121	<u>DATE OF LATEST ISSUANCE (yyyy-mm-dd)</u> The month and year of the date of the latest issuance of securities in the securitisation shall be reported in the following format: 'yyyy-mm-dd'. Regulation (EU) 2017/2402 only applies to securitisations the securities of which are issued on or after 1 January 2019. The date of the latest issuance of securities determines whether each securitisation scheme falls under the scope of Regulation (EU) 2017/2402. This information shall be reported even where the reporting entity does not hold any positions in the securitisation.

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0130	<u>TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE</u> This column gathers the amount (calculated on the basis of original exposures pre-conversion factors) of the securitised portfolio at the origination date. For securitisation schemes backed by open pools, the amount referring to the origination date of the first issuance of securities shall be reported. For traditional securitisations, no other assets of the securitisation pool shall be included. For multi-seller securitisation schemes (i.e. with more than one originator), only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. For securitisations of liabilities, only the amounts issued by the reporting entity shall be reported. This information shall be reported even where the reporting entity does not hold any positions in the securitisation.
0140-0225	<u>SECURITISED EXPOSURES</u> Columns 0140 to 0225 request information on several features of the securitised portfolio by the reporting entity.
0140	<u>TOTAL AMOUNT</u> Institutions shall report the value of the securitised portfolio at reporting date, i.e. the outstanding amount of the securitised exposures. In the case of traditional securitisations, no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator), only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of securitisation schemes backed by closed pools (i.e. the portfolio of securitised assets cannot be enlarged after the origination date), the amount will progressively be reduced. This information shall be reported even where the reporting entity does not hold any positions in the securitisation.
0150	<u>INSTITUTION'S SHARE (%)</u> Institution's share (percentage with two decimals) at reporting date in the securitised portfolio. The figure to be reported in this column is, by default, 100%, except for multi-seller securitisation schemes. In that case, the reporting entity shall report its current contribution to the securitised portfolio (equivalent to column 0140 in relative terms). This information shall be reported even where the reporting entity does not hold any positions in the securitisation.

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0160	<u>TYPE</u> This column gathers information on the type of assets ('Residential mortgages' to 'Other wholesale exposures') or liabilities ('Covered bonds' and 'Other liabilities') of the securitised portfolio. The institution shall report one of the following options, considering the highest EAD: Retail: Residential mortgages; Credit card receivables; Consumer loans; Loans to SMEs (treated as retail); Other retail exposures. Wholesale: Commercial mortgages; Leasing; Loans to corporates; Loans to SMEs (treated as corporates); Trade receivables; Other wholesale exposures. Liabilities: Covered bonds; Other liabilities. Where the pool of securitised exposures is a mix of the types listed above, the institution shall indicate the most important type. In case of re-securitisations, the institution shall refer to the ultimate underlying pool of assets. Type 'Other liabilities' includes treasury bonds and credit linked notes. For securitisation schemes backed by closed pools the type cannot change between reporting dates.
0180	<u>NUMBER OF EXPOSURES</u> Article 259(4) CRR This column shall be compulsory for those institutions using the SEC-IRBA approach to the securitisation positions (and, therefore, reporting more than 95% in column 171). The institution shall report the effective number of exposures. This column shall not be reported in case of a securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets). This column shall not be reported where the reporting institution does not hold any positions in the securitisation. This column shall not be reported by investors.

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0181	<u>EXPOSURES IN DEFAULT 'W' (%)</u> Article 261(2) CRR Even where the institution is not applying the SEC-SA approach to the securitisation positions, the institution shall report the 'W' factor (relating to the underlying exposures in default) which is to be calculated as indicated in Article 261(2) CRR.
0190	<u>COUNTRY</u> Institutions shall report the code (ISO 3166-1 alpha-2) of the country of origin of the ultimate underlying of the transaction, i.e. the country of the immediate obligor of the original securitised exposures (look through). Where the pool of the securitisation consists of different countries, the institution shall indicate the most important country. Where no country exceeds a 20 % threshold based on the amount of assets/liabilities, then 'other countries' shall be reported.
0204	<u>EXPOSURE-WEIGHTED AVERAGE MATURITY OF ASSETS</u> The exposure-weighted average maturity (WAM) of the securitised assets at the reporting date shall be reported by all institutions regardless of the approach used for calculating capital requirements. Institutions shall calculate the maturity of each asset in accordance with points (a) and (f) of Article 162(2) CRR, without applying the 5 year cap.
0210	<u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u> Value adjustments and provisions (Article 159 CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments shall include any amount recognised in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on assets purchased when in default as referred to in Article 166(1) CRR. Provisions shall include accumulated amounts of credit losses in off-balance sheet items. This column gathers information on the value adjustments and provisions applied to the securitised exposures. This column shall not be reported in the case of a securitisation of liabilities. This information shall be reported even where the reporting entity does not hold any positions in the securitisation.

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0223	<u>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) K_{SA}</u> Even where the institution does not apply the SEC-SA approach to the securitisation positions, the institution shall report this column. This column gathers information on K_{SA}, as referred to in Article 255(6) CRR. K_{SA} shall be expressed as a percentage (with two decimals). This column shall not be reported in case of a securitisation of liabilities. In case of a securitisation of assets, this information shall be reported even where the reporting entity does not hold any positions in the securitisation.
0225	<u>MEMORANDUM ITEMS</u>
0225	<u>CREDIT RISK ADJUSTMENTS DURING THE CURRENT PERIOD</u> Article 110 CRR
0230-0304	<u>SECURITISATION STRUCTURE</u> This block of columns gathers information on the structure of the securitisation on the basis of on/off balance sheet positions, tranches (senior/mezzanine/first loss) and maturity at reporting date. For multi-seller securitisations, only the amount corresponding or attributed to the reporting institution shall be reported.
0230-0252	<u>ON-BALANCE SHEET ITEMS</u> This block of columns gathers information on on-balance sheet items broken down by tranches (senior/mezzanine/first loss).
0230-0232	<u>SENIOR</u>
0230	<u>AMOUNT</u> The amount of senior securitisation positions as defined in Article 242(6) CRR.
0231	<u>ATTACHMENT POINT (%)</u> The attachment point (%) as referred to in Article 256(1) CRR
0232 and 0252	<u>CQS</u> Credit quality steps (CQS) as envisaged for institutions applying SEC-ERBA (Table 1 and 2 in Article 263 and Tables 3 and 4 in Article 264 CRR). These columns shall be reported for all rated transactions irrespective of the approach applied.
0240-0242	<u>MEZZANINE</u>

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0240	<u>AMOUNT</u> The amount to be reported includes: - mezzanine securitisation positions as defined in Article 242(18) CRR; - additional securitisation positions which are not those positions that are defined in Article 242(6), (17) or (18) CRR.
0241	<u>NUMBER OF TRANCHES</u> Number of mezzanine tranches.
0242	<u>CQS OF THE MOST SUBORDINATED ONE</u> CQS, as determined in accordance with Table 2 of Article 263 and Table 3 of Article 264 CRR, of the most subordinated mezzanine tranche.
0250-0252	<u>FIRST LOSS</u>
0250	<u>AMOUNT</u> The amount of first loss tranche as defined in Article 242(17) CRR
0251	<u>DETACHMENT POINT (%)</u> The detachment point (%) as referred to in Article 256(2) CRR
0260-0280	<u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u> This block of columns gathers information on off-balance sheet items and derivatives broken down by tranches (senior/mezzanine/first loss). The same criteria of classification among tranches used for on-balance sheet items shall be applied here.
0290-0300	<u>MATURITY</u>

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0290	<u>FIRST FORESEEABLE TERMINATION DATE</u> The likely termination date of the whole securitisation in the light of its contractual clauses and the currently expected financial conditions. Generally, it would be the earliest of the following dates: (i) the date when a clean-up call option (as defined in Article 242(1) CRR) might first be exercised, taking into account the maturity of the underlying exposure(s) as well as their expected pre-payment rate or potential re-negotiation activities; (ii) the date on which the originator may first exercise any other call option embedded in the contractual clauses of the securitisation which would result in the total redemption of the securitisation. The day, month and year of the first expected termination date shall be reported. The exact day shall be reported where that information is available, otherwise the first day of the month shall be reported.
0291	<u>ORIGINATOR'S CALL OPTIONS INCLUDED IN TRANSACTION</u> Type of call relevant for the first expected termination date: - Clean-up call option meeting the requirements of point (g) of Article 244(4) CRR; - Other clean-up call option; - Other type of call option.
0300	<u>LEGAL FINAL MATURITY DATE</u> The date upon which all principal and interest of the securitisation must be legally repaid (based on the transaction documentation). The day, month and year of the legal final maturity date shall be reported. The exact day shall be reported where that information is available, otherwise the first day of the month shall be reported.
0302-0304	<u>MEMORANDUM ITEMS</u>
0302	<u>ATTACHMENT POINT OF RISK SOLD (%)</u> Originators, only, shall report the attachment point of the most subordinated tranche sold to, for traditional securitisations, or protected by, for synthetic securitisations, third parties.
0303	<u>DETACHMENT POINT OF RISK SOLD (%)</u> Originators, only, shall report the detachment point of the most senior tranche sold to, for traditional securitisations, or protected by, for synthetic securitisations, third parties.

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0304	<u>RISK TRANSFER CLAIMED BY ORIGINATOR INSTITUTION (%)</u> Originators, only, shall report the Expected Loss (EL) plus the Unexpected loss (UL) of the securitised assets transferred to third parties as a percentage of the total EL plus UL. The EL and UL of the underlying exposures shall be reported, which shall then be allocated via the securitisation waterfall to the respective tranches of the securitisation. For SA banks, EL shall be the specific credit risk adjustment of the securitised assets and the UL shall be the capital requirement of the securitised exposures.
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3.8.4. SC 14.01 – Detailed information on securitisations for SDDTS (SEC DETAILS Approach SDDT)

118. The template SEC DETAILS Approach SDDT shall be reported separately for the following approaches:

- 1) [this point intentionally left blank]
- 2) SEC-SA;
- 3) SEC-ERBA;
- 4) 1 250%.

118A. SDDTs shall report securitisation positions deducted in accordance with Articles 36(1)(k) and 45A of the Own Funds (CRR) Part of the PRA Rulebook in the relevant parts of this template, including in column 0420.

Columns	
0010	<u>INTERNAL CODE</u> Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation transaction.
0020	<u>IDENTIFIER OF THE SECURITISATION (Code/Name)</u> Code used for the legal registration of the securitisation position, or transaction in case of several positions that can be reported in the same row, or, if not available, the name by which the securitisation position or transaction is known in the market, or within the institution in the case of an internal or private securitisation. Where the International Securities Identification Number -ISIN- is available (i.e. for public transactions), the characters that are common to all tranches of the securitisation shall be reported in this column.
0310-0400	<u>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRECONVERSION FACTORS</u>

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	This block of columns gathers information on the securitisation positions broken down by on/off balance sheet positions and the tranches (senior/mezzanine/ first loss) at reporting date.
0310-0330	<u>ON-BALANCE SHEET ITEMS</u> The same criteria of classification among tranches used for columns 0230, 0240 and 0250 shall be applied here.
0340-0361	<u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u> The same criteria of classification among tranches used for columns 0260 to 0280 shall be applied here.
0351 and 0361	<u>RW CORRESPONDING TO PROTECTION PROVIDER / INSTRUMENT</u> % RW of the eligible guarantor or % RW of the corresponding instrument that provides credit protection in accordance with Article 249 CRR.
0370-0400	<u>MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES PRE-CONVERSION FACTORS</u> This block of columns gathers additional information on the total off-balance sheet items and derivatives (which are already reported under a different breakdown in columns 0340-0361).
0370	<u>DIRECT CREDIT SUBSTITUTES (DCS)</u> This column applies to those securitisation positions held by the originator and guaranteed with direct credit substitutes (DCS). In accordance with Annex I to CRR, the following full risk off-balance sheet items shall be regarded as DCS: - <i>Guarantees having the character of credit substitutes.</i> - <i>Irrevocable standby letters of credit having the character of credit substitutes.</i>
0380	<u>IRS / CRS</u> IRS stands for Interest Rate Swaps, whereas CRS stands for Currency Rate Swaps. Those derivatives are listed in Annex 1 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook.
0390	<u>LIQUIDITY FACILITIES</u> Liquidity facilities (LF) as defined in Article 242(3) CRR.

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0400	<u>OTHER</u> Remaining off-balance sheet items.
0411	<u>EXPOSURE VALUE</u> This information is closely related to column 0180 in the CR SEC SDDT template.
0420	<u>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</u> This information is closely related to column 0190 in the CR SEC SDDT template. A negative figure shall be reported in this column.
0430	<u>TOTAL RISK WEIGHTED EXPOSURE AMOUNT BEFORE CAP</u> This column gathers information on the risk weighted exposure amount before cap applicable to the securitisation positions (i.e. for securitisation schemes with significant risk transfer). For securitisation schemes without significant risk transfer (i.e. risk weighted exposure amount determined on the basis of securitised exposures), no data shall be reported in this column. In the case of securitisations of liabilities, this column shall not be reported.
0431	<u>(-) REDUCTION DUE TO RISK WEIGHT CAP</u> Article 267 CRR
0432	<u>(-) REDUCTION DUE TO OVERALL CAP</u> Article 268 CRR
0440	<u>TOTAL RISK WEIGHTED EXPOSURE AMOUNT AFTER CAP</u> This column gathers information on the risk weighted exposure amount after caps applicable to the securitisation positions (i.e. for securitisation schemes with significant risk transfer). For securitisation schemes without significant risk transfer (i.e. own funds requirements determined on the basis of securitised exposures) no data shall be reported in this column. In the case of securitisations of liabilities, this column shall not be reported.
0447-0448	<u>MEMORANDUM ITEMS</u>
0447	<u>RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-ERBA</u>
	Articles 263 and 264 CRR. This column shall only be reported for rated transactions before cap and it shall not be reported for transactions under SECERBA.

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0448	<u>RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-SA</u> Articles 261 and 262 CRR. This column shall be reported before cap and it shall not be reported for transactions under SEC-SA.
0450-0470	<u>SECURITISATION POSITIONS - TRADING BOOK</u>
0450	<u>CTP OR NON-CTP?</u> Institutions shall report the following abbreviations: C - Correlation Trading Portfolio (CTP); N - Non-CTP

3.9. Derivatives, securities financing and long settlement transactions of SDDTs

3.9.1. Scope of the derivatives, securities financing and long settlement transactions template for SDDTs

119. This template covers information related to derivatives (contracts listed in Annex 1 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook, and credit derivatives), securities financing transactions (defined in point (139) of Article 4(1) of CRR) and long settlement transactions (defined in Counterparty Credit Risk (CRR) Part 1.2 of the PRA Rulebook) of SDDTs and SDDT consolidation entities.

120. These templates do not include calculations for counterparty credit risk or CVA risk.

121. Information on transactions and balances with central counterparties should be included in the templates unless otherwise stated. However, default fund contributions calculated in accordance with Articles 307 to 310 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook shall not be reported in these templates. Generally, the risk weighted exposure amounts of default fund contributions are directly reported in template OF 02.00S row 0460.

3.9.2. SC 34.00 – Information on derivatives, securities financing and long settlement transactions of SDDTs (CCR SDDT)

3.9.2.1. General remarks

122. SDDTs shall report in this template information on their derivatives, securities financing and long settlement transactions, including those with central counterparties (CCPs).

123. When completing market values in this template, SDDTs must calculate these on the basis of data as of the last day of the reporting period, and in accordance with the following approach: positions shall be valued at their market values on that given date; where the market value of a position is not available on a given date, institutions shall take a fair value for the position on that date; where the market value and fair value of a position are not available on a given date, institutions shall take the most recent of the market value or fair value for that position.

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3.9.2.2. Instructions concerning specific positions

Column	Legal references and instructions
<u>0010</u>	<u>NOTIONAL AMOUNTS</u> Sum of the notional amounts for the relevant instruments before any netting and without any adjustments.
<u>0020</u>	<u>LONG POSITIONS</u> The sum of the absolute value of market values of long derivative positions.
<u>0030</u>	<u>SHORT POSITIONS</u> The sum of the absolute value of market values of short derivative positions.
<u>0060</u>	<u>AMOUNT</u> For rows 0010-0120: The amount reported in column 0020 less the amount reported in column 0030. For any row in which the amount in column 0030 is greater than the amount reported in column 0020, the amount reported in this column will be negative. For row 0140: The amount specified in the instructions for row 0140. For row 0150: The proportion calculated as specified in the instructions for row 0150, expressed as a percentage between 0 and 1. For rows 0160-0200: The amount reported in column 0020 less the amount reported in column 0030. For any row in which the amount in column 0030 is greater than the amount reported in column 0020, the amount reported in this column will be negative.

Row	Legal references and instructions
<u>0010</u>	<u>Total derivative, securities financing and long settlement transactions</u> Amounts are to be reported for all derivative transactions (contracts listed in Annex 1 of the Counterparty Credit Risk (CRR) Part of the PRA Rulebook, and credit derivatives), securities financing transactions (defined in point (139) of Article 4(1) of CRR) and long settlement transactions (defined in Counterparty Credit Risk (CRR) Part 1.2 of the PRA Rulebook).
<u>0020</u> – <u>0100</u>	<u>Breakdown of derivatives, securities financing and long settlement transactions</u> These rows provide breakdowns of row 0010.
<u>0020</u> , <u>0050</u> , <u>0080</u>	<u>of which: derivative transactions</u> <u>of which: securities financing transactions</u> <u>of which: long settlement transactions</u> These rows provide a breakdown of the amount in row 0010 by type of transaction, ie derivative, securities financing and long settlement transactions. The total of these rows should add up to the amount in row 0010.

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<u>0030 – 0040</u>	<u>of which: cleared through a QCCP</u> <u>of which: cleared through a non-QCCP</u> These rows provide a breakdown of the amount in row 0020, with separate amounts for those derivative transactions which are cleared through a qualifying CCP (QCCP) and those which are cleared through a CCP which is not a qualifying CCP. QCCP is defined in point (88) of Article 4(1) of CRR.
<u>0060 – 0070</u>	<u>of which: cleared through a QCCP</u> <u>of which: cleared through a non-QCCP</u> These rows provide a breakdown of the amount in row 0050, with separate amounts for those securities financing transactions which are cleared through a qualifying CCP (QCCP) and those which are cleared through a CCP which is not a qualifying CCP. QCCP is defined in point (88) of Article 4(1) of CRR.
<u>0090 – 0100</u>	<u>of which: cleared through a QCCP</u> <u>of which: cleared through a non-QCCP</u> These rows provide a breakdown of the amount in row 0080, with separate amounts for those long settlement transactions which are cleared through a qualifying CCP (QCCP) and those which are cleared through a CCP which is not a qualifying CCP. QCCP is defined in point (88) of Article 4(1) of CRR.
<u>0110</u>	<u>Derivative transactions not cleared through a CCP</u> This should be the amount reported in row 0020 less amounts in row 0030 and 0040.
<u>0120</u>	<u>of which: not margined</u> This should be the amount reported in row 0110 not covered by a margin agreement as defined in the Counterparty Credit Risk (CRR) Part 1.2 of the PRA Rulebook.
<u>0140</u>	<u>Total assets</u> <u>The total assets in accordance with the applicable accounting standards.</u> For consolidated reporting the institution shall report the total assets following the prudential scope of consolidation in accordance with Section 2 of Chapter 2 of Title II of Part One CRR.
<u>0150</u>	<u>Percentage of total assets</u> The proportion, expressed as a percentage, to be calculated by dividing the amount (a) below by the amount (b) below: (a) from row 0020, the greater of the long positions in column 0020 and the short positions in column 0030 (b) from row 0140, the amount in column 0060

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	The amount to be reported is between 0 and 1.
<u>0160 -</u> <u>0200</u>	<u>Breakdown of derivatives</u> Derivatives are to be classified into the relevant row based on the characteristics of the instrument. The total of these rows should add up to row 0020.

4. Operational Risk Template

4.1 SC 16.00 Operational Risk for SDDTs (OPR SDDT)

Institutions are requested to report information on Pillar 1 capital charges for operational risk in accordance with the Operational Risk (CRR) Part of the PRA Rulebook.

Part 1 - Cover Sheet

This table should be submitted by all firms on a quarterly basis.

Table reference	Column	Description
Business Indicator and subcomponents	Dates of all previous PRA approvals – excluded divested activities from BI	To provide all previous dates for when the PRA have approved to exclude divested activities from the calculation of BI
Business Indicator and subcomponents	BI greater than £880 million (Y/N)	To confirm whether the firms' BI is greater than £880 million

Part 2 – Minimum Required Capital

This table should be submitted by all firms on a quarterly basis. Instructions for the Minimum Required Capital template are contained in the tables below:

Column Table

Columns	Heading	Description
0010	Internal Loss Multiplier (ILM) = 1	Firms should calculate each row assuming the ILM is set to 1.
0020	ILM (losses greater than £20,000)	Firms should calculate each row assuming a variable ILM and a minimum threshold for including a loss event in the calculation of average losses set at £20,000, ie the ILM as reported in row 0010 from Part 6 -ILM table. This row is only applicable for firms with BI greater than £880 million.

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0030	ILM (losses greater than £90,000)	Firms should calculate each row assuming a variable ILM and a minimum threshold for including a loss event in the calculation of average losses set at £90,000, ie the ILM as reported in row 0020 from the Part 6 – ILM table. This row is only applicable for firms with BI greater than £880 million.
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Row table

Rows	Heading	Description
0010	Minimum required operational risk capital (ORC)	The own fund requirement shall be calculated in accordance with the Operational Risk (CRR) Part of the PRA Rulebook. The amount shall be calculated by multiplying the Business Indicator Component (BIC- from row 0010 from the Business Indicator Component table) and the ILM.
0020	Operational risk risk-weighted assets (RWAs)	Article 92(4) of the 'Required Level of Own Funds (CRR) Part of the PRA Rulebook. Own funds requirements in row 0010 multiplied by 12.5.

Part 3 – Business Indicator Component

This table should be submitted by all firms on a quarterly basis. Instructions for the Business Indicator Component template are contained in the tables below:

Row and Column Table

Rows	Columns	Heading	Description
0010	0010	Business Indicator Component (BIC)	As defined in 5.7 of Operational Risk (CRR) Part of the PRA Rulebook, The BIC is calculated by multiplying the Business Indicator (BI) by the firm's corresponding regulatory determined marginal coefficient (α_i). This should equal to the sum of columns 0020 to 0040 of row 0020.
0020	0020	Bucket 1 Amount	The first £880m of BI multiplied by the Bucket 1 marginal coefficient of 12%.
0020	0030	Bucket 2 Amount	Where applicable, the amount of BI greater than £880m and up to (and including) £26,000m multiplied by the Bucket 2 marginal coefficient of 15%.

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0020	0040	Bucket 3 Amount	Where applicable, the amount of BI over £26,000m multiplied by the Bucket 3 marginal coefficient of 18%.
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Part 4 – Business Indicator and subcomponents

This table should be submitted by all firms on a quarterly basis. Instructions for the Business Indicator and subcomponents template are contained in the tables below:

Column Table

Columns	Heading	Description
0010	T-2	T-2 denotes the previous two year-end of the financial year reporting period.
0020	T-1	T-1 denotes the previous year-end of the financial year reporting period.
0030	T	T denotes the end of the financial year reporting period.
0040	Average amount	All the terms are calculated as the average over three years (T, T-1 and T-2) as reported in column 0040 for each corresponding item.
0050	Component value	The absolute value is reported, for the corresponding items.

Row Table

Rows	Heading	Description
0010	Business Indicator (BI)	As defined in 5.2 of the Operational Risk (CRR) Part of the PRA Rulebook The BI is the sum of the three components: Interest, Lease and Dividend Component (ILDC), Services Component (SC) and Financial Component (FC). This should equal to the sum of rows 0040, 0220 and 0350.
0020	Business Indicator gross of PRA-approved excluded divested activities	The BI reported in this row includes divested activities as reported in row 0030.
0030	Reduction in BI due to PRA-approved excluded divested activities	Divested activities where supervisory approval has been given to exclude from the calculation of the BI.

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0040	Interest, Lease and Dividend Component (ILDC)	Min [Abs (Interest income – Interest expense); 2.25%* Interest earning assets] + Dividend income. The absolute value of interest income minus interest expense is reported in row 0050. Interest earning assets are reported in row 0120. Dividend income is reported in row 0210.
0050	Absolute value of interest income minus interest expense	Absolute value of interest income from row 0060 minus interest expense from row 0090.
0060	Interest income	Interest income from all financial assets and other interest income (includes interest income from financial and operating leases and profits from leased assets). This should be the sum of rows 0070 and 0080 for each period.
0070	Interest income	Interest income from all financial assets and other interest income, excluding profits from leased assets.
0080	Operating leases (income) other than investment property	Operating leases other than investment property shall include the returns obtained by the institution as lessor in their operating leasing activities other than those with assets classified as investment property.
0090	Interest expense	Interest expenses from all financial liabilities and other interest expenses (includes interest expense from financial and operating leases, losses, depreciation and impairment of operating leased assets). This should be the sum of rows 0100 and 0110 for each period.
0100	Interest expense	Interest expenses from all financial liabilities and other interest expenses (excludes losses from leased assets and depreciation and impairments of operating leased assets).
0110	Operating leases (expense) other	Operating leases other than investment property' shall include the costs incurred by the institution as lessor in their operating

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	than investment property	leasing activities other than those with assets classified as investment property. The costs for the institution as lessee shall not be included.
0120	Interest earning assets	The interest-earning assets (balance sheet item) are the total gross outstanding loans, advances, interest-bearing securities (including government bonds) and lease assets measured at the end of each financial year. This should be the sum of rows 0130 to 0200 for each period.
0130	Cash, cash balances at central banks and other demand deposits	Cash, cash balances at central banks and other demand deposits.
0140	Financial assets held for trading	Financial assets held for trading shall include, where the clean price is used, the amounts related to those derivatives classified in the category 'held for trading' which are hedging instruments from an economic but not accounting point of view to present correct interest income from the financial instruments that are hedged. Where the clean price is used, financial assets held for trading shall also include time-apportioned fees and balancing payments in relation to credit derivatives measured at fair value and used to manage the credit risk of part or all of a financial instrument that is designated at fair value at that occasion.
0150	Non-trading financial assets mandatorily at fair value through profit or loss	Gains and losses on non-trading financial assets mandatorily at fair value through profit or loss shall be broken down by type of instrument; each item of the breakdown is the net realised and unrealised amount (gains minus losses) of the financial instrument.
0160	Financial assets designated at fair value through profit or loss	A financial asset is held as designated at fair value through profit or loss when it is not at fair value through other comprehensive income (FVOCI) or at amortised cost.
0170	Financial assets at fair value through other comprehensive income	Financial assets are classified and measured at fair value through other comprehensive income if they are held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets.

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0180	Financial assets at amortised cost	Amortised cost—a financial asset is measured at amortised cost if both of the following conditions are met: the asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows; and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
0190	Derivatives — hedge accounting	'Derivatives - Hedge accounting' shall include derivatives with a positive balance for the reporting institution held for hedge accounting under IFRS. Under national GAAP based on BAD (BAD refers to COUNCIL DIRECTIVE of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (86/635/EEC)), banking book derivatives shall be classified as derivatives held for hedge accounting only if there are special accounting rules for banking book derivatives under the relevant national GAAP based on BAD and the derivatives reduce risk of another position in the banking book.
0200	Tangible and intangible assets - assets subject to operating lease	Property plant and equipment; Investment property; and other intangible assets.
0210	Dividend income	Dividend income from investments in stocks and funds not consolidated in the firm's financial statements, including dividend income from non-consolidated subsidiaries, associates and joint ventures.
0220	Services Component (SC)	Max (Fee and commission income; Fee and commission expense) + Max (Other operating income; Other operating expense).
0230	Fee and commission income	Income received from providing advice and services. Includes income received by the firm as an outsourcer of financial services.
0240	Fee and commission expense	Expenses paid for receiving advice and services. Includes outsourcing fees paid by the firm for the supply of financial services, but not outsourcing fees paid for the supply of non-financial services (eg logistical, IT, human resources).

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0250	Other operating income	Income from ordinary banking operations not included in other BI items but of a similar nature (income from operating leases should be excluded). Other operating income shall be broken down according to the following items: fair value adjustments on tangible assets measured using the fair value model; rental income from investment property; income on operating leases other than investment property and the rest of operating income. This should equal to the sum of the following rows: 0260 – 0270 + 0280.
0260	Other operating income	Income from ordinary banking operations not included in other BI items but of a similar nature.
0270	Operating leases other than investment property	Operating leases other than investment property shall include the returns obtained by the institution as lessor in their operating leasing activities other than those with assets classified as investment property. The returns for the institution as lessee shall not be included in the calculation of the BI.
0280	Profits from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	Profits from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations.
0290	Other operating expense	Expenses and losses from ordinary banking operations not included in other BI items but of a similar nature and from operational loss events (expenses from operating leases should be excluded). Other operating expenses shall be broken down according to the following items: fair value adjustments on tangible assets measured using the fair value model; direct operating expenses from investment property; expenses on operating leases other than investment property and the rest of operating expenses. This should equal to following rows: 0300 – 0310 + 0320 - 0330 + 0340.

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0300	Other operating expense	Other operating expenses.
0310	Operating leases other than investment property	Operating leases other than investment property shall include the costs incurred by the institution as lessor in their operating leasing activities other than those with assets classified as investment property. The costs for the institution as lessee shall not be included in the calculation of the BI.
0320	Expenses related to establishing provisions/reserves for operational loss events: new additions including increases in existing provisions	Expenses related to establishing provisions/reserves for operational loss events: new additions including increases in existing provisions.
0330	Expenses related to establishing provisions/reserves for operational loss events: unused amounts reversed during the period	Expenses related to establishing provisions/reserves for operational loss events: unused amounts reversed during the period.
0340	Losses from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	Losses from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations.
0350	Financial Component (FC)	Abs (Net P&L Trading Book) + Abs (Net P&L Banking Book). In the formula, all the terms are calculated as the average over three years.
0360	Net profit (loss) on trading book	This comprises (i) net profit/loss on trading assets and trading liabilities (derivatives, debt securities, equity securities, loans and advances, short positions, other assets and liabilities); (ii) net profit/loss from hedge accounting; and (iii) net profit/loss from exchange differences.
0370	Net profit (loss) on banking book	This comprises (i) net profit/loss on financial assets and liabilities measured at fair value through profit and loss; (ii) realised gains/losses on financial assets and liabilities not measured at fair value through profit and loss (loans and

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		advances, assets available for sale, assets held to maturity, financial liabilities measured at amortised cost); (iii) net profit/loss from hedge accounting; and (iv) net profit/loss from exchange differences.
0380	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	Gains and losses on derecognition of financial assets and financial liabilities not measured at fair value through profit or loss. For each item, the net realised gain or loss stemming from the derecognised transaction shall be reported. The net amount represents the difference between realised gains and realised losses.
0390	Gains or (-) losses on nontrading financial assets mandatorily at fair value through profit or loss, net	Gains and losses on derecognition of financial assets and financial liabilities mandatorily at fair value through profit or loss. For each item, the net realised gain or loss stemming from the derecognised transaction shall be reported. The net amount represents the difference between realised gains and realised losses.
0400	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	Gains and losses on derecognition of financial assets and financial liabilities designated at fair value through profit or loss. For each item, the net realised gain or loss stemming from the derecognised transaction shall be reported. The net amount represents the difference between realised gains and realised losses.
0410	Gains or (-) losses from hedge accounting, net	Gains or (-) losses from hedge accounting, net' shall include gains and losses on hedging instruments and on hedged items, including those on hedged items measured at fair value through other comprehensive income other than equity instruments, in a fair value hedge. It shall also include the ineffective part of the variation of the fair value of the hedging instruments in a cash flow hedge. 'Gains or (-) losses from hedge accounting, net' shall include also the gains and losses from hedges of net investment in foreign operations. This item shall also include gains on hedges of net positions.
0420	Exchange differences [gain or (-) loss], net	Exchange differences [gain or (-) loss], net.

Part 5 – Historical Losses

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This table should be submitted by firms with a BI greater than £880 million on an annual basis based on the annual reporting reference date as set out in Article 2 of the Chapter 2 of the Reporting (CRR) Rulebook. Instructions for the Historical Losses template are contained in the tables below:

Column Table

Columns	Heading	Description
0010	T-9	T-9 denotes the previous nine year-end of the financial year reporting period.
0020	T-8	T-8 denotes the previous eight year-end of the financial year reporting period.
0030	T-7	T-7 denotes the previous seven year-end of the financial year reporting period.
0040	T-6	T-6 denotes the previous six year-end of the financial year reporting period.
0050	T-5	T-5 denotes the previous five year-end of the financial year reporting period.
0060	T-4	T-4 denotes the previous four year-end of the financial year reporting period.
0070	T-3	T-3 denotes the previous three year-end of the financial year reporting period.
0080	T-2	T-2 denotes the previous two year-end of the financial year reporting period.
0090	T-1	T-1 denotes the previous year-end of the financial year reporting period.
0100	T	T denotes the end of the financial year reporting period.
0110	Ten year average	The average annual losses net of recoveries and excluded losses over 10 years.

Row Table

Rows	Heading	Description
0010	Total amount of operational losses net of recoveries (no exclusions)	Based on a loss event threshold of £20,000, the total loss amount net of recoveries (including insurance recoveries) resulting from loss events above the loss event threshold for each of the last 10 reporting periods. For a rapidly recovered loss event (within five working days), only the loss net of the partial rapid recovery should be included into the gross loss definition. Losses excluded from the operational risk capital calculation must still be included in this row.

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0020	Total number of operational risk losses	Based on a loss event threshold of £20,000, the total number of operational risk losses, for each of the last 10 reporting periods.
0030	Total amount of excluded operational risk losses	Based on a loss event threshold of £20,000, the total net loss amounts above the loss threshold excluded (eg due to divestitures) for each of the last 10 reporting periods. Exclusion of loss events should be rare and supported by strong justification. A loss event should only be excluded if the event is no longer relevant to the firm's risk profile, including in the case of divestitures. For example, the loss should not be excluded if the cause of the loss event could occur in other areas of the bank's operations.
0040	Total number of exclusions	Based on a loss event threshold of £20,000, the total number of exclusions, for each of the last 10 reporting periods.
0050	Total amount of operational losses net of recoveries and net of excluded losses	Based on a loss event threshold of £20,000, the total amount of operational risk losses net of recoveries (including insurance recoveries) and excluded losses, for each of the last 10 reporting periods. For a rapidly recovered loss event (within five working days), only the loss net of the partial rapid recovery should be included into the gross loss definition.
0060	Total amount of operational losses net of recoveries (no exclusions)	Based on a loss event threshold of £90,000, the total loss amount net of recoveries (including insurance recoveries) resulting from loss events above the loss event threshold for each of the last 10 reporting periods. For a rapidly recovered loss event (within five working days), only the loss net of the partial rapid recovery should be included into the gross loss definition. Losses excluded from the operational risk capital calculation must still be included in this row.
0070	Total number of operational risk losses	Based on a loss event threshold of £90,000, the total number of operational risk losses, for each of the last 10 reporting periods.
0080	Total amount of excluded operational risk losses	Based on a loss event threshold of £90,000, the total net loss amounts above the loss threshold excluded (eg due to divestitures) for each of the last 10 reporting periods. Exclusion of loss events

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		should be rare and supported by strong justification. A loss event should only be excluded if the event is no longer relevant to the firm's risk profile, including in the case of divestitures. For example, the loss should not be excluded if the cause of the loss event could occur in other areas of the bank's operations.
0090	Total number of exclusions	Based on a loss event threshold of £90,000, the total number of exclusions, for each of the last 10 reporting periods.
0100	Total amount of operational losses net of recoveries and net of excluded losses	Based on a loss event threshold of £90,000, the total amount of operational risk losses net of recoveries (including insurance recoveries) and excluded losses, for each of the last 10 reporting periods. For a rapidly recovered loss event (within five working days), only the loss net of the partial rapid recovery should be included into the gross loss definition.

Part 6 – Internal Loss Multiplier (ILM)

This table should be submitted by firms with a BI greater than £880 million on an annual basis based on the annual reporting reference date as set out in Article 2 of the Chapter 2 of the Reporting (CRR) Rulebook. Instructions for the ILM template are contained in the tables below.

Column Table

Columns	Heading	Description
0010	Amount	Number of losses per each row.

Row Table

Rows	Heading	Description
0010	ILM (losses greater than £20,000)	ILM calculated as $\ln(\exp(1) - 1 + (LC/BIC)^{0.8})$. Where the Loss Component (LC) is equal to 15 times average annual operational risk losses greater than £20,000 incurred over the previous 10 years. The BIC is reported in row 0010 of the Business Indicator Component table.
0020	ILM (losses greater than £90,000)	ILM calculated as $\ln(\exp(1) - 1 + (LC/BIC)^{0.8})$. Where the LC is equal to 15 times average annual operational risk losses greater than £90,000 incurred over the previous 10 years. The BIC is reported in row 0010 of the Business Indicator Component table.

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0030	ILM (ILM=1)	Internal Loss Multiplier=1
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[Paragraphs 124 to 170 have been intentionally left blank]

5. Information on foreign exchange risk and size of trading business of SDDTs

[Sections 5.1 to 5.4 have been intentionally left blank]

5.5. SC 22.00 - INFORMATION ON FOREIGN EXCHANGE RISK FOR SDDTs (MKR SA FX SDDT)

5.5.1. General Remarks

171. Institutions shall report information on the positions in each currency (reporting currency included) irrespective of whether they are required to calculate own funds requirements for foreign exchange risk. The position shall be calculated for each currency (including EUR), gold, and positions to CIUs.

172.[This paragraph is intentionally left blank].

5.5.2. Instructions concerning specific positions

Columns	
0020-0030	ALL POSITIONS (LONG AND SHORT) Gross positions due to assets, amounts to be received and similar items referred to in Article 352(1) of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of PRA Rulebook. Where an institution has a permission to exclude certain positions in accordance with Article 325(9) of the Market Risk: General Provisions (CRR) Part of the PRA Rulebook, those positions shall not be reported.
0040-0050	NET POSITIONS (LONG AND SHORT) Article 352(3), the first two sentences of Article 352(4), and Article 353 of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of PRA Rulebook. The net positions are calculated by each currency in accordance with Article 352 (1) of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of PRA Rulebook. Consequently, both long and short positions may be reported at the same time

Rows	
0010	TOTAL POSITIONS All positions in non-reporting currencies and those positions in the reporting currency that are considered for the purposes of Article 354 of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of the PRA Rulebook taking into account paragraph 9 of Article 325 of the Market risk: General Provisions (CRR) Part of the PRA Rulebook and paragraph 4 of Article 352 of the Market Risk: Simplified Standardised Approach (CRR) Part of the PRA Rulebook.
0020	CURRENCIES CLOSELY CORRELATED

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	Positions and their correspondent own funds requirements for closely correlated currencies as referred to in Article 354 of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of PRA Rulebook
0025	Currencies closely correlated: of which: reporting currency Positions in the reporting currency which contribute to the calculation of the capital requirements in accordance with Article 354 of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of PRA Rulebook
0030	ALL OTHER CURRENCIES (including CIU's treated as different currencies) Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Article 351 and paragraphs 2 and 4 of Article 352 of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of PRA Rulebook. Reporting of CIU's treated as separate currencies in accordance with Article 353 of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of PRA Rulebook: There are two different treatments of CIUs treated as separate currencies for calculating the capital requirements: 1. The modified gold method, where the direction of the CIUs investment is not available (those CIUs shall be added to an institution's overall net foreign-exchange position); 2. Where the direction of the CIU's investment is available, those CIUs shall be added to the total open foreign exchange position (long or short, depending on the direction of the CIU). The reporting of those CIU's shall follow the calculation of the capital requirements
0040	GOLD Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Article 351 and paragraphs 2 and 4 of Article 352 of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of PRA Rulebook
0100-0120	Breakdown of total positions (reporting currency included) by exposure types Total positions shall be broken down into derivatives, other assets and liabilities, and off-balance sheet items.
0100	Other assets and liabilities other than off-balance sheet items and derivatives Positions not included in row 0110 or 0120 shall be included here.
0110	Off-balance sheet items Items within the scope of Article 352 of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of PRA Rulebook, irrespective of the currency of denomination, except those included as Securities Financing Transactions & Long Settlement Transactions or from Contractual Cross Product Netting.
0120	Derivatives

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	Positions valued in accordance with Article 352 of the MARKET RISK: SIMPLIFIED STANDARDISED APPROACH (CRR) Part of PRA Rulebook
0130-0480	MEMORANDUM ITEMS: CURRENCY POSITIONS The memorandum items of the template shall be filled in separately for all currencies specified in the template

[Section 5.6 has been intentionally left blank]

5.7. SC 90.00 SIZE OF SDDTS' TRADING BUSINESSES (STB SDDT)

5.7.1. General Remarks

This template captures information on the size of the trading business of SDDTs and SDDT consolidation entities.

5.7.2. Instructions

Columns	
0030	The firm's on- and off-balance sheet trading book business calculated on the basis of the assessment set out in Article 94(3) of the Trading Book (CRR) Part of the PRA Rulebook.
0040	The amount reported in column 0030 divided by the amount in column 0080, expressed as a percentage.
0080	Total assets as referred to in Article 94(1) of the Trading Book (CRR) Part of the PRA Rulebook.

Rows	
0010-0030	The relevant on- and off- balance sheet business calculated for each of the past three months.