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Bank of England PRA

PRA MREL reporting under supervisory statement 19/13: Instructions and templates

Effective from 1 January 2027

These instructions and templates are effective from 1 January 2027 and should therefore be first submitted in February 2027 for the reporting period ending 31 December 2026. For more information, please refer to the 'Implementation' section of PS9/26 – **Resolution planning: Amendments to MREL reporting templates**.

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Overview

To support firms in preparing complete and accurate minimum requirement for own funds and eligible liabilities (MREL) reporting, this document consolidates information relevant to the Prudential Regulation Authority (PRA) MREL reporting templates MRL001 and MRL003.

The PRA's underlying policy relating to these templates is set out in PRA supervisory statement (SS) 19/13 – **Resolution Planning**.

Templates

The MREL reporting templates can be found in **Appendix 1** of PS9/26 – Resolution planning: Amendments to MREL reporting templates.

Taxonomy

The MREL reporting taxonomy can be found on the **Banks, building societies and investment firms** page.

Abbreviations and definitions

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

- All references to the Bank of England's (the Bank) statement of policy on its **approach to setting a minimum requirement for own funds and eligible liabilities** (MREL SoP) include the Annexes.
- 'MREL' means the requirement for the institution reported on to maintain a minimum amount of own funds and eligible liabilities, as directed by the Bank when exercising its powers of direction under section 3A(4) and/or (4B) of the Banking Act 2009.
- 'Material subsidiary' has the same meaning as in the MREL SoP paragraph 7.3.
- 'Institution' has the same meaning as in the MREL SoP paragraph 1.2.
- 'Common equity tier 1 capital (CET1)' has the same meaning as in Article 50 of the Own Funds (CRR) Part of the PRA's Rulebook.
- 'Additional tier 1 (AT1) capital instruments' are instruments that meet the conditions set out in Article 52 of the Own Funds (CRR) Part of the PRA's Rulebook.

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- 'Tier 2 capital' has the same meaning as in Article 71 of the Own Funds (CRR) Part of the PRA's Rulebook
- 'Tier 2 capital instruments' are instruments that meet the conditions set out in Article 63 of the Own Funds (CRR) Part of the PRA's Rulebook.
- 'Own funds' and 'own funds instruments' have the same meanings as in the MREL SoP paragraph 2.1.
- 'Excluded liabilities' has the same meaning as in the MREL SoP paragraph 2.2.
- 'MREL eligible liabilities' and 'eligible liabilities instruments' have the same meanings as in the MREL SoP paragraph 2.3.
- 'MREL resources' means the aggregate, measured at the appropriate value, of all MREL eligible liabilities and own funds (both own funds instruments and non-instrument capital items) of the institution reported on that are eligible to count towards that institution's MREL in accordance with the MREL SoP.
- 'External MREL' shall be interpreted in accordance with the MREL SoP paragraph 2.9.
- 'Internal MREL' shall be interpreted in accordance with the MREL SoP paragraph 2.10.

Reporting notes

- For instances where a data element is not applicable, unless otherwise stated, institutions should enter 'Not Applicable'.
- All instruments and their values should be reflected as at the reporting reference date.
- The value '0' shall be interpreted as an instrument of which the value equals zero, unless otherwise indicated.
- All amounts should be reported in absolute full amounts. Do not enter abbreviated values in thousands or other values.
- In addition to the nominal value, each eligible liabilities instrument intended to count towards MREL resources should also be measured at its full accounting value, in accordance with the MREL SoP paragraph 4.13.
- For MRL001, own funds instruments should be reported without non-instrument capital items, except in connection with MREL resources.
- For MRL003, own funds instruments should be reported without non-instrument capital items.
- For MRL001, the level of consolidation specified in the BEEDS reporting system should generally reflect that on which the institution's binding MREL is calibrated, as set out in the latest MREL direction issued by the Bank to the firm. The basis on which resources are reported may differ from the level of consolidation on which the binding MREL is calibrated.

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Cover page: General information

Firms should complete a separate general information cover page for MRL001 and MRL003, as outlined below:

- Entity Name: For MRL001 this should be the reporting entity and for MRL003 this should be the entity submitting on behalf of the group.
- Firm Reference Number (FRN): Please provide the FRN if one exists.
- Legal Entity Identifier (LEI)
- Reporting Basis: The balance sheet on which calibration of MREL is based is specified in the latest MREL direction issued by the Bank to the firm. Firms should contact their Bank Resolution Directorate contact if further clarification is required.
- Reporting Period Start Date
- Reporting Period End Date
- Reporting Currency
- Working Level Contact [Name, Position, Email]
- Basis of Preparation: The basis of preparation data element in the 'General Information' page should be completed for each template submitted. This allows firms to describe any idiosyncratic details or firm-specific assumptions or interpretations with their submission. Content can be carried over from the previous submission if no details have changed. Firms should reference materials already provided to the PRA and/or the Bank where relevant.

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MRL001: MREL Resources

Scope of instruments

Information on the amount and maturity profiles of, in aggregate:

1. all own funds instruments that qualify to count towards MREL;
2. MREL eligible liabilities instruments; and
3. certain own funds and other liabilities that do not qualify to count towards MREL, not including excluded liabilities.[1]

Instructions

Table A: MRL001 rows

Rows	Explanation
Own funds and eligible liabilities	
005	**AT1 capital instruments that qualify to count towards MREL** AT1 capital instruments that meet the MREL eligibility criteria as set out in the MREL SoP and qualify to count towards MREL in accordance with the MREL SoP.
030	**Tier 2 capital instruments that qualify to count towards MREL** Tier 2 capital instruments that meet the MREL eligibility criteria as set out in the MREL SoP and qualify to count towards MREL in accordance with the MREL SoP. For the breakdown across the maturity profile buckets, please adhere to the following: • Where the residual maturity of a Tier 2 capital instrument is at least one year (and provided that the instrument qualifies for MREL), in accordance with the MREL SoP Annex 1 paragraph 6b, the full amount may contribute to MREL resources, even if the instrument is partially derecognised in regulatory capital via the requirement to

[1] In accordance with sections 48B and 48F of the Banking Act 2009.

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Rows	Explanation
	amortise the instrument in the five years before maturity. The full (total) amount should therefore be reported in this template across the relevant maturity profile buckets. • 'Less than one year' - In accordance with the MREL SoP Annex 1 paragraph 6b, once a Tier 2 capital instrument has reached a residual maturity of less than one year and provided not rendered ineligible to meet MREL by any other provision of the MREL SoP including Annex 1, only the residual amortising Tier 2 capital may contribute to MREL resources and should be reported under the maturity profile 'less than one year'.
050	**MREL contractually or statutorily subordinated eligible liabilities (senior non-preferred)** MREL eligible liabilities issued by the institution that are senior to Tier 2 capital and contractually or statutorily junior to senior unsecured liabilities of the institution. In accordance with the MREL SoP Annex 1 paragraph 6a, MREL eligible liabilities must have a remaining residual maturity of at least one year.
060	**MREL senior unsecured eligible liabilities (holding company issued senior)** MREL eligible liabilities issued by the institution, that are not own funds and that are not contractually or statutorily subordinated to senior liabilities of the institution. In accordance with the MREL SoP Annex 1 paragraph 6a, MREL eligible liabilities must have a remaining residual maturity of at least one year.
070	**Liabilities that do not qualify for MREL but which rank pari passu with any MREL resources** Liabilities that do not qualify to count towards MREL due to not meeting all of the applicable criteria set out in the MREL SoP including Annex 1, but which rank pari passu with any MREL resources. The amount reported should exclude liabilities with a residual maturity of less than one year that

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Rows	Explanation
	previously qualified to count towards MREL in accordance with the MREL SoP.
073	**Liabilities that do not qualify for external MREL, calculated as a proportion of external MREL resources where the ratio exceeds 2.5%** In accordance with the MREL SoP paragraph 6.3, the sum of an institution's liabilities that do not qualify as external MREL (excluding liabilities with a residual maturity of less than one year that previously qualified to count towards MREL) should not exceed 5% of the institution's overall external MREL resources. Should this ratio exceed 2.5%, the figure should be reported in this row. If this ratio is below 2.5%, then please enter a value of 0.
075	**Liabilities that do not qualify for internal MREL, calculated as a proportion of internal MREL resources where the ratio exceeds 2.5%** In accordance with the MREL SoP paragraph 8.3, an institution may issue internal MREL instruments as senior liabilities, provided that the sum of all liabilities that do not qualify as internal MREL (excluding liabilities with a residual maturity of less than one year that previously qualified to count towards MREL) does not exceed 5% of the institution's overall internal MREL resources. Should this ratio exceed 2.5%, the figure should be reported in this row. If this ratio is below 2.5%, then please enter a value of 0.
077	**For any creditor class, does the ratio of liabilities that do not qualify for external MREL, calculated as a proportion of external MREL resources in the same creditor class, exceed 10%?** In accordance with the MREL SoP paragraph 6.3, the sum of an institution's liabilities that do not qualify as external MREL in each creditor class in the insolvency creditor hierarchy (excluding liabilities with a residual maturity of less than one year that previously qualified to count towards MREL) should not exceed 10% of the institution's overall external MREL resources in the same creditor class. If this amount is greater than 10% for one or more of each of the creditor classes, please select 'Yes, greater than 10%'. If this amount is equal to or less than 10% for each of

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Rows	Explanation
	the creditor classes, please select 'No, all creditor classes equal to or less than 10%. Stylised example: **Example 1**: Creditor class / Ratio: Class A 0%, Class B 2%, Class C 1%, Class D 0% → Does the ratio for any class exceed 10%? → Value to be reported: No, all creditor classes equal to or less than 10% **Example 2**: Creditor class / Ratio: Class A 0%, Class B 2%, Class C **11%**, Class D 4% → Does the ratio for any class exceed 10%? → Value to be reported: Yes, greater than 10%
079	**For any creditor class, does the ratio of liabilities that do not qualify for internal MREL, calculated as a proportion of internal MREL resources in the same creditor class, exceed 10%?** In accordance with the MREL SoP paragraph 8.3, an institution may issue internal MREL instruments as senior liabilities, provided that the sum of all liabilities that do not qualify as internal MREL in each creditor class in the insolvency creditor hierarchy (excluding liabilities with a residual maturity of less than one year that previously qualified to count towards MREL) does not exceed 10% of the institution's overall internal MREL resources in the same creditor class. If this amount is greater than 10% for one or more of each of the creditor classes, please select 'Yes, greater than 10%'. If this amount is equal to or less than 10% for each of the creditor classes, please select 'No, all creditor classes equal to or less than 10%'. Stylised example: **Example 1**: Creditor class / Ratio: Class A 0%, Class B 2%, Class C 1%, Class D 0% → Does the ratio for any class exceed 10%? → Value to be reported: No, all creditor classes equal to or less than 10% **Example 2**: Creditor class / Ratio: Class A 0%, Class B 2%, Class C **11%**, Class D 4% → Does the ratio for any class exceed 10%? → Value to be reported: Yes, greater than 10%

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Rows	Explanation
080	**Total MREL resources** Total MREL resources of the institution reported on.
085	**Shares that do not qualify for CET1** Ordinary or other shares that do not qualify for CET1.
160	**AT1 capital instruments that do not qualify for MREL** AT1 capital instruments that qualify for own funds but do not meet MREL eligibility criteria set out in the MREL SoP and do not qualify to count towards MREL in accordance with the MREL SoP.
Deductions from MREL resources	
090	**For multiple point of entry (MPE) resolution groups only: exposures to other resolution groups or entities or sub-groups, that correspond to MREL eligible liabilities instruments.** Unless reported under row 140, any MREL eligible liabilities instruments or equivalent instruments in which the institution has invested and issued from other resolution groups or entities or sub-groups located outside resolution groups.
100	**Institution's holdings of MREL eligible liabilities instruments issued by the institution itself.** Any direct, indirect, and synthetic own holdings of eligible liabilities instruments issued by the institution itself, including those that the institution could be obliged to purchase under existing contractual obligations, and held by the institution at the reporting date. The amount to be reported shall be calculated based on the gross long positions, subject to the exceptions set out within the MREL SoP Annex 2 Section 2.

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Rows	Explanation
110	**Institution's holdings of MREL eligible liabilities instruments of other entities with reciprocal cross-holdings.** Any direct, indirect and synthetic own holdings of eligible liabilities instruments of other entities which are the subject of reciprocal cross holdings entered into by the institution. The amount to be reported shall be calculated based on the gross long positions.
120	**Institution's holdings of MREL eligible liabilities instruments of G-SIB entities without significant investment in those entities.** Any direct, indirect and synthetic holdings of eligible liabilities instruments of G-SIB entities, where the institution does not have a significant investment (as defined in Article 43 of the Own Funds (CRR) Part of the PRA's Rulebook) in those entities. The amount to be reported shall be calculated in accordance with the MREL SoP Annex 2 Section 5 based on the gross long positions, subject to the exceptions set out within Sections 4 and 5 (including, where applicable, Section 7).
130	**Of which held in the trading book for no longer than 30 business days, without significant investment.** The amount entered should reflect the direct, indirect and synthetic holdings in the trading book of eligible liabilities instruments of G-SIB entities that the institution has chosen not to deduct and that, in aggregate and based on gross long positions, are less than or equal to 5% of CET1 (subject to the conditions set out within the MREL SoP Annex 2 Section 6).
140	**Institution's holdings of MREL eligible liabilities instruments of G-SIB entities in which the institution has a significant investment.** Any direct, indirect and synthetic holdings of eligible liabilities instruments of G-SIB entities, in which the institution has a significant investment (as defined in Article 43 of the Own Funds (CRR) Part of the PRA's Rulebook), but excluding underwriting positions held for five business days or fewer. The amount to be reported shall be calculated based on the gross long positions, subject to the exceptions set out within the MREL SoP Annex 2 Sections 4 and 5 (including, where applicable, Section 7). In the case of

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Rows	Explanation
	holdings of the ultimate parent of a G-SIB that is an MPE banking group of eligible liabilities instruments issued by a subsidiary, the amount to be reported shall be subject to any reduction permitted by the Bank when applying MREL SoP Annex 2 Section 1(3).
143	**Of which held in the trading book for no longer than 30 business days, with significant investment.** The amount entered should reflect the direct, indirect and synthetic holdings in the trading book of eligible liabilities instruments of G-SIB entities that the institution has chosen not to deduct and that, in aggregate and based on gross long positions, are less than or equal to 5% of CET1 (subject to the conditions set out within the MREL SoP Annex 2 Section 6).

Table B: MRL001 columns

Columns	Explanation
010	**Less than one year – nominal** The nominal outstanding amount with a residual effective maturity of less than one year.
020	**One year and greater, less than two years - nominal** The nominal outstanding amount with a residual effective maturity equal to one year and greater, and less than two years.
030	**Two years and greater, less than five years - nominal** The nominal outstanding amount with a residual effective maturity equal to two years and greater, and less than five years.
040	**Five years and greater - nominal**

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Columns	Explanation
	The nominal outstanding amount with a residual effective maturity equal to five years and greater.
050	**Perpetual - nominal** The nominal outstanding amount which does not have a fixed maturity, such as equity and AT1 instruments.
060	**Calculated amount that does not have maturity - nominal** The nominal outstanding amount with no maturity, such as minority interest deductions.
070	**Current reporting aggregate – nominal** The aggregate nominal outstanding amount across all maturity profile buckets.
080	**Less than one year – accounting** The accounting amount with a residual effective maturity less than one year.
090	**One year and greater, less than two years – accounting** The accounting amount with a residual effective maturity equal to one year and greater, and less than two years.
100	**Two years and greater, less than five years – accounting** The accounting amount with a residual effective maturity equal to two years and greater, and less than five years.
110	**Five years and greater – accounting**

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Columns	Explanation
	The accounting amount with a residual effective maturity equal to five years and greater.
120	**Perpetual – accounting** The accounting amount which does not have a fixed maturity, such as equity and AT1 instruments.
130	**Calculated amount that does not have maturity – accounting** The accounting amount with no maturity, such as minority interest deductions.
140	**Current reporting aggregate – accounting** The aggregate accounting amount across all maturity profile buckets.

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MRL002: MREL Resources Forecast

Template deleted from 1 January 2027.

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MRL003: MREL Debt

Scope of instruments

Instrument-level characteristics of:

1. own funds instruments that qualify to count towards MREL;
2. MREL eligible liabilities instruments;
3. liabilities that were previously qualified to be MREL eligible liabilities but now do not qualify due to having reached a residual maturity of less than one year;
4. bail-in liabilities[2] that on issuance did not qualify as own funds or MREL eligible liabilities, not including excluded liabilities;
5. any shares or other equity instruments that do not qualify as own funds; and
6. instruments that were previously qualified to be own funds or MREL eligible liabilities but now do not qualify due to changes in legal or regulatory requirements.[3]

Instructions

Table C: MRL003 columns

Columns	Explanation
010	**Issuer name** The full name of the legal entity in the group which issued the instrument.
020	**Identification of the issuer** The Legal Entity Identifier (LEI) code of the issuing entity. LEI is a 20-character, alphanumeric code, to uniquely identify legally distinct entities that engage in financial transactions. Firms should provide the LEI as default.

[2] As defined in section 3 of the Banking Act 2009.

[3] For example, this could include but is not limited to legacy instruments that qualified as own funds under the EU's Capital Requirements Regulation (CRR II) but ceased to qualify since the transitional period ("grandfathering") ended.

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Columns	Explanation
	Where an LEI does not exist, firms should use a specific code (SC) (i.e. this may be a non-LEI identification code). If an SC is used it must be consistent from one reporting period to the next. SCs must be completed by using the 'SC/' prefix followed by the relevant code i.e. SC/123456ABC (an example of SC).
023	**Does the instrument qualify for MREL?** Please indicate with a Yes/No whether the instrument meets all of the eligibility criteria set out within the MREL SoP and therefore qualifies for MREL in accordance with the MREL SoP.
026	**Jurisdiction in which the issuer is established** The jurisdiction in which the issuer of the instrument is established.
030	**Governing Law** The principal governing law of the contractual terms of the instrument.
040	**Contractual recognition of non-UK law governed instruments** For instruments governed principally by non-UK law,4 whether externally or internally issued, please indicate with Yes/No whether (as required by paragraph 5.7 of the MREL SoP and/or the Contractual Recognition of Bail-In Part of the PRA Rulebook (as applicable)): • the instrument contains a contractual bail-in clause or is subject to an equivalent statutory provision for cross-border recognition of resolution actions; and

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

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Columns	Explanation
	• a legal opinion has been obtained at the time of the instrument's issuance, from an appropriately qualified external source, on the effectiveness under the relevant non-UK governing law of a decision by the Bank to convert or write down the instrument. If the instrument is governed by UK law, please select "The instrument is governed by UK law".
045	**Contractual/prospectus reference to the exercise of the Bank of England's write-down and conversion powers** Please indicate with Yes/No whether the relevant contractual documentation and, where applicable, the prospectus related to the issuance explicitly refer to the write-down and conversion powers of the Bank of England under the Banking Act 2009, as referred to in Annex 1 paragraph 1(m) of the MREL SoP.
050	**External or Internal issuance** Whether the instrument is issued to an external third party or internally within the group.
060	**For internal issuances only: Name of the entity which holds the intra-group instrument** Name of the entity which holds the intra-group instrument.
070	**For internal issuances only: Identification of the entity which holds the intra-group instrument** LEI code of the entity which holds the intra-group instrument. Firms should provide the LEI as default. Where an LEI does not exist, firms should use an SC.

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Columns	Explanation
080	**For internal issuances only: Amount of instrument held by the entity concerned** The nominal value of the instrument held by the entity concerned. If an external issuance, please enter a value of 0.
090	**Stock Exchange** The stock exchange where the instrument is listed.
100	**Date of Issuance** The original date of issuance of the instrument. If there is no date of issuance, please enter 01/01/1900.
110	**Maturity type** The type of maturity of the instrument. Please choose from the following: • Not applicable/All time intervals • Perpetual • Dated • Undated
120	**Legal final maturity date** The legal final maturity date of the instrument, as set out in the Terms and Conditions (or any earlier date for redemption established by the exercise of a call option). If there is no legal final maturity date, please enter 01/01/1900.
130	**Earliest redemption date** Where there is a step up or other event or change linked to redemption, the earliest date, specified in the Terms and

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Columns	Explanation
	Conditions (if any) at which the event could occur should be reported. If the earliest redemption date matches the legal final maturity date, then please enter the legal final maturity date here. If there is no legal final maturity date, please enter 01/01/1900.
140	**Accounting treatment of the instrument** If the accounting treatment based on the applied accounting standards uses fair value, please choose from the following: • Fair value • Fair value hedge (for example, a hedged item in a fair value hedge where the carrying amount is adjusted for the hedged risk) • The accounting treatment based on the applied accounting standards does not use fair value
150	**Original currency** The currency in which the instrument is denominated.
160	**Original value, currency of issuance** The original value of the instrument issued, to be reported in the original currency.
165	**Outstanding nominal value, currency of issuance** The nominal value, in the original currency, of the outstanding principal amount of the instrument; any paid-in amounts should be excluded as at the reporting date.
170	**Outstanding nominal value, reporting currency**

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Columns	Explanation
	The nominal value, in the reporting currency, of the outstanding principal amount of the instrument; any paid-in amounts should be excluded as at the reporting date.
180	**Accounting value** The accounting value of the instrument in the reporting currency as at the reporting date. This should include fair value hedge adjustments and accrued interest if applicable.
190	**Coupon Type** Please choose from the list below to indicate the type of coupon linked to the instrument: • Fixed rate • Floating rate • Fixed-floating rate • Floating-fixed rate • Index-linked • Zero-coupon • Step-up • Step-down • Other
200	**Coupon rate** If the rate is fixed (i.e. coupon type reported as ‘fixed rate’ or ‘fixed-floating rate’), give the coupon rate of the instrument rounded to two decimal places. Otherwise, please enter a decimal of 999%.
210	**Coupon payment date** The next coupon date on which the issuer pays the interest to the debt holders. If there is not a next coupon payment date, please enter 01/01/1900.

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Columns	Explanation
220	**Coupon frequency** The frequency of interest payments linked to the instrument.
230	**Type of instrument** Please choose from the list below to indicate the type of instrument: • Notes/Bonds • Convertible bonds • Loans • Preference shares • Other
240	**Class of instrument** Please choose from the list below to indicate the class of instrument based on the creditor insolvency hierarchy: • Senior (structurally subordinated) • Contractually or statutorily subordinated • Tier 2 capital instruments • AT1 capital instruments • Other
250	**Regulatory value** Where the instrument is classified as an own funds instrument, please enter the value that is recognised and reported for regulatory capital purposes. If there is no regulatory value, please enter a value of 0.
260	**Any non-standard terms included in the instrument** Describe any unusual termination events, rights to net or set-off, contractual terms including incentives to redeem before final

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Columns	Explanation
	maturity (e.g. linking the payoff to credit features or any Capital adequacy, Asset quality, Management, Earnings and/or Liquidity (CAMEL) criteria) or other legal conditions.
270	**Name of Guarantor** Whether any guarantee is applicable to the instrument, and if so, the name of the guarantor.
280	**Identification of the Guarantor** LEI code of the guarantor. Firms should provide the LEI as default. Where an LEI does not exist, please use an SC.
290	**Conversion or write-down trigger for AT1 capital instruments – PRA rules** For AT1 capital instruments only, please specify whether instrument has a conversion or write-down trigger, in accordance with relevant PRA rules, as follows: • No • Yes, convertible • Yes, write-down • Not an AT1 capital instrument
295	**Contractual conversion or write-down trigger for internal MREL – MREL SoP** For internal non-CET1 own funds and internal MREL eligible liabilities instruments, please confirm whether the contractual conversion or write-down trigger has been included, in accordance with paragraphs 8.7 to 8.11 of the MREL SoP, as follows: • Yes, convertible • Yes, write-down

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Columns	Explanation
	• No, internal non-CET1 own funds issued before 1 January 2026 and issued by overseas subsidiary • No, internal non-CET1 own funds issued before 1 January 2026 • No, issued by overseas subsidiary • No, for a different reason
300	**Other contractual conversion or write-down triggers or powers and the instrument type convertible into** Specify the conditions under which the instrument will convert or write-down, as shown in the contractual terms. Where one or more authorities have the ability to trigger conversion or write-down, the authorities should be listed. For each of the authorities, it should be stated whether the legal basis for the authority to trigger conversion or write-down is provided by the terms of the instrument or statutory means. If applicable, indicate the instrument type convertible into. Note that any other statutory conversion or write-down powers under the Banking Act 2009 should not be reported in this template. This includes: i) the mandatory reduction power at point of non-viability under section 6A to 6D (including 81AA); ii) the bail-in option under section 12A (including 81BA to 81BC); iii) the special bail-in provision under section 48B; and iv) the bail-in power under section 81CA of the Banking Act 2009.
315	**Other contractual or statutory conversion or write-down powers of any non-UK authority** This data element is only applicable if the issuing entity is an overseas subsidiary. Please indicate through Yes/No whether there is any other contractual or write-down trigger (not already identified within this template) that is required by a non-UK authority. If yes, please provide further details. If this data element is not applicable, please select ‘Issuing entity is not an overseas subsidiary’.

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Columns	Explanation
325	**Eligibility legal opinions on MREL eligible liabilities instruments** For issuances of MREL eligible liabilities instruments only, please indicate whether, in accordance with the MREL SoP paragraph 5.11 and Annex 3: • an instrument-level legal opinion on the MREL eligibility of that specific individual issuance has been obtained; • the issuance is a 'repeat issuance' (as defined in MREL SoP) and the issuing entity has relied on a previous eligibility legal opinion in accordance with MREL SoP; • the issuing entity is an overseas subsidiary; or • the issuance is not an MREL eligible liability instrument
330	**Form of the security – Type** The form of outstanding debt instruments issued by the firm. Please indicate whether the instrument is in: • Global registered or certificated registered form • Global bearer or definitive bearer form • Other
333	**Form of the security – Name** Depending on the entry within column 330, please enter the relevant name and other details, taking into account the following: • For debt securities that are in global bearer or definitive bearer form, the name of the entity that acts as the common depositary (for classic global notes) or common safekeeper (for new global notes); • For debt securities that are in global registered or certificated form, the name of the entity that acts as the registrar; and

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Columns	Explanation
	• For debt securities that fall under the category of 'Other' in row 330, please enter Not Applicable.
335	**Form of the security – Identification** Depending on the entry within column 333, please enter the relevant LEI identification. Where an LEI does not exist, please provide an SC. For debt securities that fall under the category of other, please enter Not Applicable.
410	**Other non-global form – name, location and details** For debt securities that fall under the category of 'Other' in row 330 and any other securities not covered previously, provide any relevant information, including in relation to their physical location and any relevant arrangements for custody, clearance or settlement.
415	**Details of fiscal or principal paying agent** Please confirm which entity or entities act as fiscal or principal paying agent.
420	**Details of trustee** Please confirm which entity or entities act as trustee.
430	**Common Depositary** The common depositary holds the global note(s). Please provide the name of the entity that acts as common depositary. To note, for registered form, please also include the nominee of the common depositary. For debt securities which have been issued to US investors under a dual Regulation S and Rule 144A offering, please

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Columns	Explanation
	provide the common depositary associated to the unrestricted and restricted portions of the offering.
440	**The applicable settlement systems** Please confirm for which clearing system(s) the global note(s) are held. For debt securities which have been issued to US investors under a dual Regulation S and Rule 144A offering, please provide the clearing system(s) associated to the unrestricted and restricted portions of the offering.
460	**Terms of the instrument** Please provide a web link (URL) to the terms of the instrument.
470	**Hedging arrangements** If there are any hedging arrangements associated specifically with the instrument, please indicate the risk(s) being hedged against. For example, this may include, but is not limited to, changes in interest rates, changes in FX.
480	**Compliance with US securities laws** Please specify how compliance with the requirements of the US Securities Act of 1933 was achieved: • Regulation S • Rule 144a • Regulation S and Rule 144A • SEC registration • Other • Compliance with the requirements of the US Securities Act of 1933 is not applicable for this instrument.

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Table D: MRL003 rows

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

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Updates to the instructions

26 March 2026: Revised instructions and templates published, effective from 1 January 2027. Please refer to PS9/26 – **Resolution planning: Amendments to MREL reporting templates**.

June 2018: **Instructions** and **templates** first published.