



GUIDANCE TO THE COMPLETION OF THE SRB'S LIABILITY DATA TEMPLATE FOR 2016

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List of abbreviations

AIF	Alternative Investment Fund
AIFMD	Directive 2011/61/EU of the European Parliament and of the Council of 8 June 2011 on Alternative Investment Fund Managers
BCBS	Basel Committee on Banking Supervision
BIC	Bank Identifier Code
BRRD	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
CMG	Crisis Management Group
COREP	Common Reporting framework
CRD	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
CRR	Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms
CSD	Directive 98/26/EC of the European Parliament and of the Council of 19 May 1998 on settlement finality in payment and securities settlement systems
DGS	Deposit Guarantee Scheme
DGSD	Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes
EBA	European Banking Authority
ECB	European Central Bank
EMIR	European Market Infrastructure Regulation n° 648/2012 on OTC derivatives, central counterparties and trade repositories
EU	European Union
FINREP	Framework for consolidated Financial Reporting
G-SII	Global Systemically Important Institution
GMNA	Global Master Netting Agreement
GMRA	Global Master Refinancing Agreement
IFRS	International Financial Reporting Standards
ISIN	International Securities Identification Number
ISO	International Organization for Standardization
LEI	Legal Entity Identifier
MA	Master Agreement
MREL	Minimum requirement for own funds and eligible liabilities
NGAAP	National Generally Accepted Accounting Principles
NRA	National Resolution Authority
O-SII	Other Systemically Important Institution
RTS	Regulatory Technical Standards
SME	Small and Medium-sized Enterprise
SRB	Single Resolution Board
SREP	Supervisory Review Process
SRMR	Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund
TLAC	Total Loss Absorbing Capacity
UCITS	Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities

1. Introductory remarks

1.1. General

This document provides guidance for completing the liability data template, taking into account that some aspects, instruments, etc. might require additional interpretation and specific guidance. In cases where institutions are faced with such difficulties, their responsible NRA will provide the necessary guidance. In this respect, institutions are provided with a separate tab at the end of the Excel-file as a standard method of submitting questions. An internal governance process has been set up between SRB and the NRA to provide the answers in due time. As a principle and taking into account the reporting deadlines, questions shall be submitted by 15 April 2016 at the latest. This guidance is intended to be amended based on the questions and respective answers. Updates will be published on the SRB's website.

The template's goal is threefold:

- first, it provides a summary overview of the liability structure of the institutions as a starting point for resolution planning;
- secondly, the information on the applicable capital requirements will help determine and monitor the minimum requirement for own funds and eligible liabilities (MREL);
- finally, the detailed information on liabilities allows to better understand the liability instruments and the consequences of their specificities on resolution planning.

In 2016, the information will be collected on a best effort basis. The meaning of best effort in the context of this guidance means that we do not require audited data, given that there is no established standard. In the tabs relating to individual liabilities of a specific type we expect banking groups to provide the exact information or "U/A" (unavailable) or "N/A" (not applicable). However, on the aggregated liability structure tab, banking groups are requested to provide the best estimates for the red and orange cells when the exact information is not available. We understand that these numbers may not be exact and, therefore, the SRB will be working with banking groups on the basis of the banks' own best estimates.

In the coming years, institutions will be expected to be able to provide all the information within a short timeframe, as resolution actions might have to take place over a few days.

1.2. Consolidated/Solo reporting

While institutions are expected to be able to provide the information at the consolidated level, the sub-consolidated levels, as well as solo levels, this first information request will be limited to the accounts of the EU parent entity level at the solo and consolidated level and the accounts of its subsidiaries within the European Union. Furthermore, the solo reporting for subsidiaries is expected only for individual entities which issue securities, accept deposits or trade derivatives (i.e. member of a CCP with external counterparties).

The information of branches, not representing separate legal entities, shall in all cases be included in the templates of the legal entity to which they belong, irrespective of their geographic location.

The consolidation perimeter should be based on prudential standards. However, to capture the entire group scope, information about group entities that fall outside of the prudential scope of consolidation should be reported as intragroup entities as well.

1.3. Priority of data

For the 2016 exercise, an additional indication of the priority of the data that should be delivered has been introduced in the template. A colour coding indicates three levels of priority:

- RED: Necessary information – required for 2016. This data is absolutely critical for resolution planning purposes as of 2016.
- ORANGE: Critical information – banks should focus on a priority basis.
- GREEN: Important information – to be provided on a best effort basis.

The institutions are expected to deliver the maximum amount of information as possible within the given deadlines, where the focus should be on the red cells, then orange and green in final instance.

1.4. Thresholds

As far as the detailed breakdowns of liabilities on a line-by-line basis are concerned, thresholds were introduced for all tabs, with the exception of 'intragroup support – guarantees'.

2. Conventions

2.1. File specifications

The format shall always be an Excel-file of which the **filename** is to be constructed using the following syntax "yyyymmdd-[group/institution name]", where the date is the date at which the report is submitted.

As such, a group which is under the remit of the SRB shall be responsible to provide separate reports for each level of the consolidation and based on the consolidated and solo level as provided for above in point 1.B. of this guidance. These reports shall be required from consolidating institutions for all their subsidiary institutions within the scope of the banking union.

Given the nature of the template to be submitted, the file should at a minimum be **encrypted** using the password function provided for in Excel. If a more performing encryption method is available, e.g. through encrypted e-mail, this is encouraged.

To ensure consistency and to allow the submitted data to be treated and analysed in a uniform way, the template has been 'locked' so that it cannot be altered. Only cells which the institutions are required to fill can be completed. Furthermore, some data validation has been implemented on standardised fields such as the LEI-code (i.e. always 20 digits), ISIN, etc.

2.2. Currency

Amounts will exclusively be reported in **EUR (counter)value**. For foreign currencies, this means that a conversion is required, which will be done at the reference rates published by the ECB on the date for which the template is reported. In case this is a TARGET closing date, the exchange rate shall refer to the one published at the closest date before the reporting date.

2.3. Number format

Amounts have to be reported **in EUR units**. The **decimal mark** shall be a comma, and the **digit grouping**/thousand separator shall be a point. Unless indicated otherwise, where there are no liabilities within a given category, the cells shall be left blank, whereas a "0" input shall be interpreted as a liability of which the value equals zero.

Dates shall be reported under the format DD/MM/YYYY.

2.4. Special mentions

Where cells are not applicable for a particular institution (e.g. when an article 7 of the CRR waiver is granted, no capital requirements will be applicable),

institutions should fill such cells with the mention "N/A". This should also be used for perpetual instruments when reporting maturity dates in the detailed tabs.

Another special situation concerns cells where the institution is not able to provide the requested data, either due to time or resource constraints or because the information is not available. In such cases, cells have to be filled using the mention "U/A".

As a result of the above specifications and special mentions, the SRB does not expect to receive templates with empty cells.

3. Instructions for completing the template

The following sections each relate to a specific tab or section of the template.

3.1. Liability Structure Tab

3.1.1. General Information

Ultimate parent entity

A free-form text identification of incorporation name of the ultimate group parent entity, whether located in the EU or outside. Please state the official name as it is listed in corporate acts.

Ultimate EU parent entity

A free-form text identification of incorporation name of the ultimate group parent entity which is located in the EU. Please state the official name as it is listed in corporate acts.

Direct parent entity

A free-form text identification of incorporation name of the parent institution, whether located in the EU or outside. Please state the official name as it is listed in corporate acts.

Name of the legal entity

A free-form text identification of incorporation name of the institution for which the table is reported. Please state the official name as it is listed in corporate acts.

Legal Entity Identifier (LEI code)

The unique LEI code for the entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of the requirement of LEI, institutions are required to use their BIC, or, if this is not available for the entity as well, any other standardised/national unique identifier.

Country of incorporation

The ISO 3166-1 alpha-2 identification of the country where the entity is incorporated.

Scope of consolidation

Where an institution under the responsibilities of the SRB is the (highest) level of prudential consolidation of a group, the institution is required to submit a report for all group levels on a consolidated, sub-consolidated and prudential solo level, as applicable, subject to transitional measures for 2016.

Accounting standard

Identification of applicable accounting standards, either IFRS or NGAAP, to be selected from a dropdown list. There might be differences within a same group.

Capital Requirements Regulation Article 7 waiver

The institutions should identify if a waiver based on article 7 of the CRR has been granted by the competent authority, and in the affirmative, if it concerns a parent or subsidiary waiver.

Reporting Date

The template should be submitted on a yearly basis. For the first submission in 2016, the report is requested with data at 31 December 2015 and the deadline for submission is based on the group structure:

- 15 May 2016 for priority banking groups and all other banking groups that require a Resolution College (both when SRB is GLRA and where it is not GLRA);
- 15 June 2016 for all other entities and groups under the direct responsibility of the SRB.

3.1.2. Vertical breakdown - Lines

All categories are **mutually exclusive**, which means that no amount should be reported in more than one single line of the table, with exception of the breakdowns.

100 - Liabilities excluded from the bail-in tool

Article 44 (2) of the BRRD states that "Resolution authorities shall not exercise the write down or conversion powers in relation to the following liabilities whether they are governed by the law of a Member State or of a third country:

105 - Covered deposits (BRRD art. 44/2/a)

Covered deposits, which are defined in point (5) of Article 2 (1) of the DGSD. This shall not prevent resolution authorities, where appropriate, from exercising those powers in relation to any amount of a deposit that exceeds the coverage level provided for in Article 6 of the DGSD.

110 - Secured liabilities (BRRD art. 44/2/b)

Secured liabilities including covered bonds and liabilities in the form of **financial instruments** used for hedging purposes (thus excluding derivatives) which form an integral part of the cover pool and which according to national law are secured in a way similar to covered bonds.

Neither the requirement to ensure that all secured assets relating to a covered bond cover pool remain unaffected, segregated and with enough funding, nor the exclusion above shall prevent resolution authorities, where appropriate, from exercising those powers in relation to any part of a secured liability or a liability for which collateral has been pledged that exceeds the value of the assets, pledge, lien or collateral against which it is secured. Such an uncovered amount of these secured liabilities shall not be reported in this line, but reported under line 220, subject to additional breakdown (cf. below).

115 - Client liabilities (BRRD art. 44/2/c)

Any liability that arises by virtue of the holding by the institution or entity referred to in point (b), (c) or (d) of Article 1 (1) of the BRRD of client assets or client money including client assets or client money held on behalf of UCITS as defined in Article 1 (2) of the UCITS or of AIFs as defined in point (a) of Article 4 (1) of the AIFM, provided that such a client is protected under the applicable insolvency law.

120 - Fiduciary liabilities (BRRD art. 44/2/d)

Any liability that arises by virtue of a fiduciary relationship between the institution or entity referred to in point (b), (c) or (d) of Article 1 (1) of the BRRD (as fiduciary) and another person (as beneficiary) provided that such a beneficiary is protected under the applicable insolvency or civil law.

125 - Institution liabilities < 7 days (BRRD art. 44/2/e)

Liabilities to institutions, excluding entities that are part of the same group, with an original maturity of less than seven days.

130 - System (operator) liabilities < 7 days (BRRD art. 44/2/f)

Liabilities with a remaining maturity of less than seven days, owed to systems or operators of systems designated according to the CSD or their participants and arising from the participation in such a system.

135 - Employee liabilities (BRRD art. 44/2/g/i)

Liabilities to an employee, in relation to accrued salary, pension benefits or other fixed remuneration, except for the variable component of remuneration that is not regulated by a collective bargaining agreement.

This shall however not apply to the variable component of the remuneration of material risk takers as identified in Article 92 (2) of the CRD IV.

140 - Critical service liabilities (BRRD art. 44/2/g/ii)

Liabilities to a commercial or trade creditor arising from the provision to the institution or entity referred to in point (b), (c) or (d) of Article 1 (1) of the BRRD of goods or services that are critical to the daily functioning of its operations, including IT services, utilities and the rental, servicing and upkeep of premises.

145 - Tax and social security authority liabilities (BRRD art. 44/2/g/iii)

Liabilities to tax and social security authorities, provided that those liabilities are preferred under the applicable law.

150 - DGS liabilities (BRRD art. 44/2/g/iv)

Liabilities to deposit guarantee schemes arising from contributions due in accordance with the DGSD.

200 - Liabilities not excluded from the bail-in tool**205 - Deposits, not covered but preferential (BRRD art. 108)**

Deposits that do not qualify for exclusion from bail-in (article 44 (2, a) of the BRRD), yet to which a preferential treatment is foreseen in line with article 108 of the BRRD.

210 - Deposits, not covered and not preferential

Deposits that do not qualify for exclusion from bail-in or preferential treatment in application of respectively article 44 (2, a) or 108 of the BRRD.

215 - Liabilities arising from derivatives

Line 215 should be completed with the accounting value of liabilities arising from derivatives, only for the total amount.

The subsequent lines 216 to 218 aim at providing the information necessary from a resolution perspective. A first value in this perspective is the sum of all net market values of derivative liabilities per contractual netting set (line 216). This valuation can still be subject to an adjustment for collateral posted to secure this exposure, which results in the sum of these net market values after offsetting collateral (line 217). In line with the EBA RTS on the valuation of derivatives pursuant to Article 49 (4) of the BRRD, an additional close-out amount covering the amount of losses or costs incurred by derivative counterparties, or gains realised by them, in replacing or obtaining the economic equivalent on material terms of the contracts and the option rights of the parties in respect of the terminated contracts (line 218).

Where ideally the institutions would use the contractual netting sets, it is understood that the prudential framework for netting could be used as a proxy

indicator, yet that this should evolve towards the contractual obligations as these will determine the eventual valuation under resolution actions.

Furthermore, the estimations required to determine a close-out amount in line with the EBA RTS could prove quite difficult on an individual basis. Therefore, proxy values, which may be based on available data such as the prudential requirements for market risk, could be used instead.

220 – Uncollateralised secured liabilities

The amount of secured liabilities or liabilities for which collateral has been pledged that exceeds the value of the assets, pledge, lien or collateral against which it is secured.

225 - Structured notes

Structured notes are defined, in line with the "Instructions for Basel III monitoring" issued by the BCBS, as debt obligations that contain an embedded derivative component, with returns linked to an underlying security or index (public or bespoke, such as equities or bonds, fixed income rates or credit, FX, commodities etc.). Structured notes do not include debt instruments that include call or put options only, i.e. the value of the instrument does not depend on any embedded derivative component.

230 - Senior unsecured liabilities

Should include all senior, unsecured instruments that are not included in the structured notes category.

235 - Subordinated liabilities

In general, subordination covers liabilities which will only be repaid under national insolvency law after all classes of ordinary creditors have been repaid in full. This includes both contractually or statutory subordinated liabilities. In the case of holding companies, unsubordinated debt securities may also be reported in this category (i.e. structural subordination).

Subordinated instruments that are not at all recognized in own funds should be included in this category. Finally, to allow for a reconciliation of the total amounts of liabilities, this line should also include subordinated liabilities qualifying as own funds, for the part which is not included in own funds due to the phase-out thereof (due to its remaining maturity or grandfathering impact). As an example, a Tier 2 instrument with a remaining maturity of 3 years at the reporting date should be included for 3/5 of the outstanding amount into Tier 2 capital in

accordance with article 64 of the CRR. The remaining 2/5 would be reported under subordinated liabilities.

240 – Other MREL eligible liabilities

Any instrument that could qualify as MREL, yet which is not captured by any of the preceding line-items, should be reported under this category.

245 – Non-financial liabilities

This line is intended to identify the non-financial liabilities that do not relate to instruments of which the holders can be bailed in. Provisions related to litigations to which the institution is subject are one example of such liabilities.

250 - Residual liabilities

This residual category is merely intended to cover the entire universe of debt instruments. As such, it is not expected that significant amounts would have to be reported in these lines.

300 - Own funds

305 - Common Equity Tier 1 Capital

In line 305, institutions should report the Common Equity Tier 1 capital as defined in articles 26 through 50 of the CRR.

The breakdown in lines 306 and 307 aims at identifying the legal instruments that constitute (part of) CET1 capital.

310 - Additional Tier 1 capital

In line 310, institutions should report the Additional Tier 1 capital as defined in articles 51 through 61 of the CRR.

315 - Tier 2 Capital

In line 315, institutions should report the Tier 2 capital as defined in articles 62 through 71 of the CRR.

400 - Total liabilities and own funds

This total should equal the sum of all the liabilities reported in this template, increased by the amount of regulatory own funds. For the carrying amount, total liabilities can be referred to as the FINREP amount of total liabilities (only reported in total) and the outstanding amount should serve as the denominator for MREL. To this end, institutions need to add all the outstanding amounts from the above lines. With respect to derivatives, the value to be used shall be line 217 'Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset'.

450 - Total assets

This total should equal the total assets of the balance sheet. This amount should correspond to line 380 of the FINREP table F 01.01.

500 - Leverage exposure

The total exposure measure as defined in article 429 of the CRR.

Maturity breakdown

A breakdown of maturities is required, taken into account that the maturity structure is important information that should feed into resolution planning. As such, the **remaining maturity (and not the initial maturity)** is split into:

- Less than or equal to 1 month;
- More than 1 month and less than 1 year;
- Equal to or more than 1 year and less than 2 years;
- Equal to or more than 2 years.

In line with the regulation, the remaining maturity is defined as the time until the contractual maturity or, when there is an embedded right to early reimbursement, until the first date where such a right arises.

3.1.3. Horizontal breakdown - Columns

All categories are **mutually exclusive**, which means that no instrument or amount should be reported in more than one single column of the table.

Counterparty breakdown

010 - Natural persons

020 - Micro & SME

Micro, small and medium-sized enterprises as defined with regard to the annual turnover criterion referred to in Article 2 (1) of the Annex to Commission Recommendation 2003/361/EC.

030 - Corporates

040 - Institutions

As defined in Article 2 (23) of the BRRD.

050 - Insurance firms & pension funds

Insurance undertakings, reinsurance undertakings firms and pension and retirement funds.

060 - Other financial undertakings

Counterparties as defined in article 4 (1, 27) of the CRR, with the exclusion of the abovementioned categories.

070 - Intragroup

Exposures towards entities within the accounting scope of consolidation of the ultimate parent entity. Where the template concerns the consolidation of ultimate parent entity, where all the intragroup transactions are cancelled out, this column should be filled with "N/A".

080 - Government, central banks & supranationals

090 - Instruments listed on exchange platforms

Where the identity of the holder of a security is not known due to the instruments being listing on an exchange, the amounts should be attributed to this column and no counterparty breakdown is required.

100 - Others/non-identified

Where the identity of the holder of a security is not possible, excluding liabilities traded on an exchange, the amounts should be attributed to this column and no counterparty breakdown is required.

110 - Issuances under non-EU MS jurisdiction/law

These shall include the gross amounts of liabilities governed by the law of a third-country and/or issued by group entities established in third-countries.

When contractual recognition has been approved in line with article 45 (5) of the BRRD, the liabilities should not be reported under this heading, but rather be split out across the remaining counterparty breakdown as applicable.

Valuation

Carrying amount (columns XX1)

The carrying amount is the **accounting amount** reported in the financial statement. This should be the amount used for FINREP purposes, either under IFRS or national GAAP, when available. Otherwise, figures under national GAAP reporting schemes should be used.

Outstanding amount (columns XX2)

As the carrying amount does not necessarily represent the value that is relevant for resolution purposes, that the amount that would be bailed-in. This is the reason we also require information about the "outstanding amount", that is the principal amount of the claims or the debt instrument which could be bailed-in (cf. BRRD articles 43 (2) and 53 (1)). This **remaining outstanding amount due** is the real economic value of the claim which the creditor could file under insolvency proceedings. As such, the outstanding amount is composed of both the outstanding principal amount and the accrued interest on each instrument.

3.2. Own Funds

When this information is not available, in line with a waiver being granted by the competent authorities based on article 7 of the CRR, cells can be filled with the mention "N/A". However, filling the cells, either with available data or a proxy is encouraged where possible. This proxy could for example be determined on a contribution basis.

3.2.1. Total Risk Exposure Amount (line 100)

The total risk exposure amount is equal to the prudential requirements according to article 92 (3) of the CRR. This amount should correspond to COREP table C 02.00, line 010.

3.2.2. Own Funds (line 200)

205 - Common Equity Tier 1

In line 205, institutions should report the Common Equity Tier 1 capital as defined in articles 26 through 50 of the CRR. This amount should correspond to COREP table C 01.00, line 020.

210 - Tier 1

Institutions should report the amount in line 205 corresponding to their CET1 capital, adding the Additional Tier 1 elements defined in articles 51 through 61 of the CRR. This amount should correspond to COREP table C 01.00, line 015.

215 - Total Capital

Institutions should report the amount in line 210 corresponding to their Tier 1 capital, adding the Tier 2 elements defined in articles 62 through 71 of the CRR. This amount should correspond to COREP table C 01.00, line 010.

3.2.3. Pillar 1 Capital Requirements (line 300)

305 - Combined Buffer Requirement (CRD art.128/6)

The combined buffer is formula-based and be calculated as the sum of lines 306 to 310 in line with article 128 (8) of the CRD.

306 - o/w Capital Conservation Buffer (CRD art. 129)

The percentage of capital conservation buffer determined by the competent authority, in line with article 129 of the CRD.

307 - o/w Institution-Specific Countercyclical Capital Buffer (CRD art. 130)

The percentage of the countercyclical capital buffer determined by the competent authority, in line with article 130 of the CRD.

308 - o/w Systemic Risk Buffer (CRD art. 133)

The percentage of systemic risk buffer determined by the competent authority, in line with article 133 of the CRD.

309 - o/w G-SII Buffer (CRD art. 131/4)

The percentage of G-SII buffer determined by the competent authority, in line with article 131 (4) of the CRD.

310 - o/w O-SII Buffer (CRD art. 131/5)

The percentage of O-SII buffer determined by the competent authority, in line with article 131 (5) of the CRD.

315 - Basel I Floor (CRR art. 500)

The amount of own funds to be maintained in accordance with article 500 of the CRR.

320 - Legal Minimum Capital Requirements (CRD art.12)

The legal minimum referred to in article 12 of the CRD.

325 - Other Pillar 1 Specific (National) Requirements

Any other requirements that would be imposed by the competent authorities under Pillar 1.

3.2.4. Pillar 2 Capital Requirements (line 400)***405 - CET 1 Requirements as a Result of the Supervisory Review Process (CRD art. 104/1/a)***

The CET1 percentage required to be maintained by competent authorities in line with article 104 (1, a) of the CRD.

410 - Tier 1 Requirements as a Result of the Supervisory Review Process (CRD art. 104/1/a)

The Tier 1 percentage required to be maintained by competent authorities in line with article 104 (1, a) of the CRD.

415 - Total Capital Requirements as a Result of the Supervisory Review Process (CRD art. 104/1/a)

The total capital requirement percentage required to be maintained by competent authorities in line with article 104 (1, a) of the CRD.

420 - Other (National) Institution-Specific Requirements

Any other requirements that would be imposed by the competent authorities under Pillar 2.

3.2.5. Columns

010 - Current regime

The current regime should reflect all the policy options/discretions from the CRD IV/CRR that the competent authorities have adopted. Due to these discretions, the current regime own funds and requirements cannot be considered as harmonised.

020 - Fully fledged

A fully fledged view on own funds requirements should disregard all the phase-out discretions that have been applied by the competent authority and thus provide for a homogeneous view of own funds requirements across all jurisdictions, i.e. give a harmonized view of requirements irrespective of the use of options.

3.3. Liability Details

As mentioned in the introductory remarks, the SRB is aware of the operational difficulties that may exist to provide a line-by-line view on all liabilities. Nonetheless, institutions are requested to provide these data on a best effort basis and are invited to elaborate on the underlying reasons where the details cannot be provided. This should take into account the priorities that were determined by the SRB through the colour coding (cf. above). In this respect, we would also welcome information on how institutions will resolve the identified issues with a view to developing the necessary tools for future reporting of the data.

3.3.1. Reconciliation with aggregated data

010 - Line

For each instrument, the institution should be able to reconcile the data provided with the table on liability structure in which of the categories of liabilities it is incorporated.

020 - Column

For each instrument, the institution should be able to reconcile the data provided with the table on liability structure to which of the counterparty classes the instrument has been issued.

3.3.2. Insolvency Ranking (column 030)

The column aims to get information on the hierarchy of claims. For instance, the insolvency ranking should bear a rank of 1 for ordinary shares and the most senior debt should be given the highest number specific to the institutions liability structure. Such ranking would be provided on the basis of national insolvency regimes through the NRA's. However, in absence of such a national ranking, each institution should define its own ranking in insolvency proceedings, with appropriate granularity. The SRB might provide additional guidance on these rankings based on specificities in national insolvency proceedings for future submissions.

3.4. Specifics on securities

A security is a fungible, negotiable financial instrument that represents a financial value, irrespective of their actual specificities (e.g. these instruments could be either secured or unsecured). This should also include capital instruments.

A threshold of the top 1000 issued securities has been introduced, both internally and externally.

040 - ISIN

The unique 12-digit identifier of a security.

050 - Type of Instrument

Identification of the type of instrument, e.g. bond, Medium Term Note, subordinated loan, etc.

060 - Issuer

LEI code of the issuing entity.

070 - Country of issuer

The ISO 3166-1 alpha-2 identification of the country where the entity issued the instrument.

080 - Governing Law

The ISO 3166-1 alpha-2 identification of the country of which the law governs the instrument.

090 - If Third Country Law, Contractual Recognition

Identification of contractual provisions for the recognition of bail-in powers.

100 - Currency

The ISO 4217 identification of the currency in which the instrument is issued.

110 - Total Issue Size

The EUR (counter) value of the total outstanding issue size of the instrument.

120 - Outstanding Principal Amount

The EUR (counter) value of the outstanding principal amount of the instrument.

130 - Accrued Interest

The EUR (counter) value of the outstanding accrued interest on the instrument.

140 - Coupon Type

Identification of the type of coupon payment (fixed, floating, etc.).

150 - Current Coupon

Current level of the coupon that is applicable to the instrument.

160 - Issuance Date

Date of the original issuance of the instrument.

170 - Earliest Redemption Date

If an option exists for the holders of the instrument to request early reimbursement, or conditions for early reimbursement are contractually foreseen, the earliest occurrence date should be completed. Where such termination events are not linked to a date, but rather on the occurrence of any event in the future, the earliest date at which the event could occur should be used in the report.

180 - Legal Maturity

Date of the legal, final maturity of the instrument.

190 - Public/Private Placement

At a minimum, a distinction between public and private placement needs to be made. Additional details can be provided if available.

200 - Paying Agent

Identification of the Paying Agent for the instrument using its LEI code.

210 - Trustee

Identification of the Trustee for the instrument using its LEI code.

220 - Creditor (N/A if not known)

If the current counterparty holding the instrument can be identified with certainty, its internal identifier (LEI, other code or name) should be completed.

230 - Exchanges Securities are Listed On

If instruments are listed on an exchange platform, this/these platform(s) should be communicated.

240 - Settlement Systems

Use of settlement system(s) for clearing the instruments.

250 - Registrar Holder/ Depository/ Safekeeper

Information on the contractual identification of this servicing.

260 - Guarantor if applicable

If there are guarantees provided for the instrument, please provide a detailed identification of the guarantor (LEI code, country code for government, etc.).

270 - Funding Amount Provided by Any Group Entity

Indicate the amount of funding that is provided to the creditor by the issuing entity or another group entity.

280 - Structured or other Non-Standard Terms

Please indicate if the instrument is to be considered as structured (cf. above) or contains specific non-standard terms, and provide details on the nature of these clauses.

290 - Qualifying as Own Funds

Please indicate the level at which the instrument is included in the own funds, alongside information on the phase-out regime (partial recognition prior to final maturity) and grandfathering arrangements. The applicable mention can be selected from a drop-down list.

300 - Amount Included in Own Funds, taking into account phase-out as applicable

The actual amount in EUR of the instrument qualifying as own funds.

3.5. Specifics on deposits

While it is expected that institutions should be able to provide a complete list of deposits, including all the details requested in the template, the relevant information for resolution purposes is more limited. Indeed, the deposits that are either covered by a DGS either preferential to other debt need not to be reported on a line-by-line basis.

Furthermore, for the 2016 exercise, only the top 50 term deposits with residual maturity of more than 1 year (in terms of outstanding principal amount) as described above need to be reported.

040 - Internal Identifier

The internal identifier used by the institution to identify the deposit counterparty. There should be only one unique identifier used per counterpart.

050 - Receiving Entity

The LEI code of the entity that is collecting the deposit.

060 - Governing Law

The ISO 3166-1 alpha-2 identification of the country of which the law governs the instrument.

070 - Currency

The ISO 4217 identification of the currency in which the instrument is issued.

080 - Outstanding Principal Amount

The EUR (counter) value of the outstanding principal amount of the instrument.

090 - Accrued Interest

The EUR (counter) value of the outstanding accrued interest on the instrument.

100 - Issuance Date for Term Deposits

Date of the original issuance of the term deposit.

110 - Earliest Redemption Date

If an option exists for the holders of the instrument to request early reimbursement, or conditions for early reimbursement are contractually foreseen, the earliest occurrence date should be completed.

3.6. Specifics on financial liabilities

For the 2016 exercise, only the top 50 financial liabilities (in terms of outstanding principal amount) as described above need to be reported.

040 - Internal identifier

Internal identifier of the contract, as equivalent to the ISIN for securities.

050 - Borrowing Entity

LEI code of the issuing entity.

060 - Lending Entity/Counterpart

LEI code or internal identification of the counterparty.

070 - Governing Law

The ISO 3166-1 alpha-2 identification of the country of which the law governs the instrument.

080 - If Third Country, Contractual Recognition

Identification of contractual provisions for the recognition of bail-in powers.

090 - Outstanding Principal Amount

The EUR (counter) value of the outstanding principal amount of the instrument.

100 - Accrued Interest

The EUR (counter) value of the outstanding accrued interest on the instrument.

110 - Currency

The ISO 4217 identification of the currency in which the instrument is issued.

120 - Issuance Date

Date of the original issuance of the term deposit.

130 - Earliest Redemption Date

If an option exists for the holders of the instrument to request early reimbursement, or conditions for early reimbursement are contractually foreseen, the earliest occurrence date should be completed.

140 - Legal Maturity

Date of the legal, final maturity of the instrument.

150 - Secured/Unsecured

Distinguish between instruments that are subject to collateral agreements or not.

160 - Guarantor if applicable

If there are guarantees provided for the instrument, please provide a detailed identification of the guarantor (LEI code, country code for government, etc.).

170 - Funding Amount Provided by Any Group Entity

Indicate the amount of funding that is provided to the creditor by the issuing entity or another group entity.

180 - Structured or other Non-Standard Terms

Please indicate if the instrument is to be considered as structured (cf. above) or contains specific non-standard terms.

190 - Qualifying as Own Funds

Please indicate the level at which the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements.

200 - Amount Included in Own Funds, taking into account phase-out as applicable

The actual amount in EUR of the instrument qualifying as own funds.

3.7. Specifics on derivatives netting sets

For the 2016 exercise, only the top 50 derivative netting sets (in terms of net market value) as described above need to be reported. When a derivative is not subject to a netting agreement, the netting set will be regarded at the level of this individual derivative.

040 - Master Agreement ID

Internal identifier of the master agreement.

050 - Type of MA (e.g. ISDA 1992)

Specifying the format type used for the master agreement.

060 - ISDA Universal Stay Protocol - Entity

Indicate whether the entity itself has signed the ISDA Universal Stay Protocol.

070 - ISDA Universal Stay Protocol - Counterparty

Indicate whether the counterparty has signed the ISDA Universal Stay Protocol.

080 - Internal Counterparty

LEI code of the entity.

090 - External Counterparty

LEI code or internal identifier for the counterparty of the MA.

100 - Country of External Counterparty

The ISO 3166-1 alpha-2 identification of the country where the counterparty is incorporated.

110 - Governing Law

The ISO 3166-1 alpha-2 identification of the country of which the law governs the instrument.

120 - Number of Transactions Covered

Indicate the number of individual contracts that are included in the netting set of the MA.

130 - Net Mark-to-Market Value

Unpaid amounts or other amounts due from the institution under resolution to the counterparty, less unpaid amounts and other amounts due from the counterparty to the institution under resolution as at the close-out date.

140 - Value of Net Collateral Posted

The net market value of collateral posted under a netting set.

150 - Estimated Close-Out Amount

The estimated close-out amount covering the amount of losses or costs incurred by derivative counterparties, or gains realised by them, in replacing or obtaining the economic equivalent on material terms of the contracts and the option rights of the parties in respect of the terminated contracts. The estimations required to determine this value in line with the EBA RTS could prove quite difficult on an individual basis. Therefore, proxy values, which may be based on available data such as the prudential requirements for market risk, could be used instead.

160 - Estimated Early Termination Amount

With reference to the EBA draft RTS on the valuation of derivatives pursuant to article 49 (4) of the BRRD, this amount is determined as follows:

"The valuer shall determine the value of liabilities arising from derivative contracts under a netting set as an early termination amount calculated as the sum of:

- Unpaid amounts, collateral or other amounts due from the institution under resolution to the counterparty, less unpaid amounts, collateral and other amounts due from the counterparty to the institution under resolution as at the close-out date; and
- A close-out amount covering the amount of losses or costs incurred by derivative counterparties, or gains realised by them, in replacing or

obtaining the economic equivalent on material terms of the contracts and the option rights of the parties in respect of the terminated contracts."

3.8. Specifics on Securities Financing Agreements Netting Sets

For the 2016 exercise, only the top 50 SFA (in terms of net amount of funding received) as described above need to be reported.

040 - Master Agreement ID

Internal identifier of the master agreement.

050 - Type of MA (e.g. GMRA)

Specifying the format type used for the master agreement.

060 - Internal Counterparty

LEI code of the entity.

070 - External Counterparty

LEI code or internal identifier for the counterparty of the MA.

080 - Country of External Counterparty

The ISO 3166-1 alpha-2 identification of the country where the counterparty is incorporated.

090 - Governing Law

The ISO 3166-1 alpha-2 identification of the country of which the law governs the instrument.

100 - Number of Transactions Covered

Indicate the number of individual contracts that are included in the netting set of the MA.

110 - Net Amount of Funding Received

Provide the net amount of funding received under secured financing agreements.

120 - Net Amount of Collateral Posted

Per netting set, please provide the net value of collateral posted to cover the secured financing transactions.

130 - Net Unsecured Amount

Equals the uncovered portion of netting sets of securities financing agreements, obtained by deducting the net amount of collateral posted to a counterparty from the net amount of funding received.

3.9. Specifics on Intragroup Financial Support and Intragroup General Guarantees

No threshold has been introduced and as such, institutions are expected to provide the comprehensive list of all intragroup financial support arrangements and intragroup guarantees. Intragroup General Guarantees are guarantees provided globally by a group entity in respect of all present and future payment obligations of another group entity towards any third party creditor. Guarantees covering only a specific payment obligation or granted to a specific creditor shall not be included. Intragroup Financial Support means any arrangement which creates a binding obligation of a group entity to financially support another group entity either upon the occurrence of certain events or to generally furnish the beneficiary with means to ensure that it can fulfil its payment obligations. For the consolidated reporting of the ultimate parent entity only, this tab can be left blank.

040 - Internal identifier

Internal identifier of the guarantee and of the financial support arrangement, if applicable.

050 - Entity covered by the guarantee or benefitting from financial support

LEI code of the entity benefitting from the guarantee or financial support.

060 - Entity providing guarantee or financial support

LEI code the entity providing the guarantee or financial support.

070 - Governing Law

The ISO 3166-1 alpha-2 identification of the country of which the law governs the instrument.

080 - Potential Maximum Guaranteed Amount or Support Amount

The EUR (counter) value of the maximum amount (if any) covered by the guarantee/financial support arrangement.

090 - Collateralised

Please indicate if some kind of collateral is provided to support the guarantee/financial support arrangement.

100 - Amount of collateral provided

If collateralised, the amount of collateral provided should be indicated, net of valuation adjustments and haircuts.

110 - Trigger for guarantee or financial support

Provide a description of the event triggering the activation of the guarantee/financial support.
