



Guidance on the Liability Data Report

| | |
|--|------------------|
| Part 1 | 2 |
| General Guidance | 2 |
| 1. Scope of the Report | 2 |
| 2. Governance | 3 |
| 3. Reporting Process | 3 |
| 4. Maturity Breakdowns | 4 |
| 5. Amount Reporting | 5 |
| 6. Insolvency Ranking | 5 |
| 7. Validation rules | 6 |
| Part 2 | 7 |
| Template Related Guidance | 7 |
| 1. T99.00 - Identification of the Report | 7 |
| 2. T01.00 - Liability Structure | 8 |
| 3. T02.00 - Own Funds | 16 16 |
| 4. T03.01 - Intragroup Liabilities | 20 20 |
| 5. T03.02 - Intragroup Guarantees - Received | 23 23 |
| 6. T03.03 - Intragroup Guarantees - Provided | 25 25 |
| 7. T04.00 - Securities | 27 27 |
| 8. T05.00 - Deposits, not covered and not preferential | 33 33 |
| 9. T06.00 - Other non-Financial and Financial Liabilities (not included in other tabs, excluding intragroup) | 36 36 |
| 10. T07.00 - Derivatives | 40 40 |
| 11. T08.00 - Secured Finance | 43 43 |
| Annex 1 - List of abbreviations | 45 45 |
| Annex 2 - Scope and modulated reporting example | 47 47 |
| Annex 3 - Data Validations | 48 48 |
| 1. Level 1 checks | 48 48 |
| 2. Level 2 checks | 48 48 |
| 3. Level 3 checks | 50 50 |
| Annex 4 - Insolvency ranking | 65 62 |



Part 1

General Guidance

1. Scope of the Report

In principle, all the entities in scope of BRRD and SRMR, in articles 1 and 2 respectively could be required to fill in the Liability Data Report. Branches, as they do not represent separate legal entities, shall be included in the templates of the legal entity to which they belong irrespective of their geographic location. Where the Group-Level Resolution Authority (GLRA) of an entity within the Banking Union (BU) is located outside of the BU (within or outside of the EU), reporting shall be performed solely taking into account the sub-consolidation of the entity within the BU.

Taking into account the needs for resolution planning, the Liability Data Report is to be submitted mainly for Relevant Legal Entities (RLEs) and at the group consolidation level. For the purposes of this report, RLEs refer to legal entities that fulfil one of the following criteria:

- It represents or provides more than 5% of the group's total risk exposure amount¹, leverage exposure² or total operating income³; or
- It provides critical functions.

Information for the RLE in scope is collected on a consolidated, sub-consolidated and entity-level (individual) basis, as applicable for each entity.

As a starting point, the consolidation and sub-consolidation perimeters for reporting are based on the prudential standards, i.e. in line with the reporting requirements stemming from the CRR and consistent with the reporting scope of the prudential reporting (i.e. COREP and FINREP). Nevertheless, the consolidation and sub-consolidation perimeters can depart from the prudential requirements to suit the needs of resolution planning if necessary. In such case, the IRTs will set a specific scope of consolidation for resolution purposes (a "resolution group") as identified in the resolution planning phase. However, the definition of such a resolution group does not necessarily exempt the group to submit data on the prudential scope of consolidation.

The resolution planning process will identify the point(s) of entry in the preferred resolution strategy (PRS) and, as the case may be, point(s) of entry in alternative strategies. Once the point(s) of entry is/are identified, the reporting requirements are set in accordance with the table below.

The definition of both resolution groups and point(s) of entry will be determined by the Internal Resolution Teams (IRT) responsible for each of the groups/entities under SRB remit. It is expected that the scope of this report as identified by the IRT will remain stable over time. Changes would mainly result from, without being limited to, material changes within groups and further assessment on the critical functions and/or the resolution strategy, changes in the legal framework and policy decisions, etc.

With regard to the responsibilities of the SRB and NRA within the SRMR, the scope is determined for significant institutions and cross-border less-significant institutions. While other less-significant institutions are not covered, the SRB encourages the NRA to utilise the same format to collect the necessary liability information for resolution planning.

¹ COREP (C02C02.00-010-010)

² COREP (C47.00-290-010)

³ FINREP (F02.00-355-010)

Guidance on the 2019 Liability Data Report



Based on the above general guidelines, standard reporting of data would be as presented in [the table below](#) table, where reporting requirements are incremental.

| Reporting entity | T01.00 | T02.00 | T03.01 T03.02 T03.03 | T04.00 | T05.00 | T06.00 | T07.00 | T08.00 |
|--|--------|--------|----------------------------|--------|--------|--------|--------|--------|
| All RLE within BRRD/SRMR scope | I | I | I | - | - | - | - | - |
| Group consolidation (prudential scope) | C | C | C | | | | | |
| Resolution group consolidation or Prudential sub-consolidation | SC | SC | SC | - | - | - | - | - |
| Designated as point of entry | I | I | I | I | I | I | I | I |

C = Consolidated
SC = Sub-Consolidated
I = Individual

Institutions will need to clarify the definition of resolution groups and point(s) of entry with their IRT. As summarized in the table above, the following reporting requirements will be applicable:

- LDR-Sheets T01.00 - T03.00:
 - For ultimate parent: Consolidated level (C) and Individual (I) level
 - For RLEs: Sub-consolidated level (SC) and Individual (I) level
 - For Resolution Groups: Sub-consolidated level (SC)
- LDR-Sheets T04.00 – T8.00:
 - For all RLEs which are designated as point of entry: Individual (I) level.⁴

Notwithstanding these guidelines, the respective IRT will determine and communicate the precise scope of reporting for the entities within groups with an adequate level of flexibility, taking into account the specific features of every group. Furthermore, groups and entities are expected to be able to provide the information that is not included in the yearly report, if necessary within short notice (cf. section 3 on the reporting process).

2. Governance

The data collected will be committing for each of the concerned entities and the SRM will communicate with senior management based on these data (e.g. for MREL purposes). As such, senior management is expected to be aware and familiar with this data and ensure an appropriate level of confidence with respect to its accurateness. To this end, the completeness and accuracy of reported data needs to be subject to an adequate validation framework.

NRAs could further specify the requirements for validation (e.g. external audit requirement). When the timing for validation interferes with the deadlines set forth in section 3 on the reporting process, the entities shall submit data by the provided deadlines but an updated report could have to be submitted if material changes occur as a result of the formal validation framework.

While the SRB has made an effort to minimise duplicate reporting, there are still data points requested in the LDR which are already requested in COREP and FINREP reporting. The SRB has identified these shared data points in the guidance below and requests that entities ensure that the amounts reported are identical.

3. Reporting Process

The reporting frequency for the liability data is set to a yearly basis, for the situation as it stands at 31 December of each year.

⁴ A practical example to apply this approach is provided under Annex 2.



The deadline for submission is fixed at 31 March. ~~However, taking into account the nature of the report, its uniqueness and the developments it requires from the reporting entities, the transitional period of 2 years is maintained:~~

~~For data on the situation at 31 December 2017, the deadline to report is set to 30 April 2018; and~~

~~For data on the situation at 31 December 2018, the deadline to report is set to 31 March 2019.~~

Notwithstanding these provisions, the SRB or NRA can request the information at any time it deems necessary and/or deviate from the above reporting dates and deadlines. In times of crisis, deadlines might be very close to the reporting date. It is recognized that such short deadlines are ambitious and require the development of adequate IT projects from the individual entities and groups. No general deadline to meet such requirements is set at this point in time, as compliance will depend on several elements, such as the complexity of the institution, its current IT structure, etc. The IRT may follow up on the developments in this field and where necessary provide more detailed guidance. Nevertheless, banks are strongly encouraged to automate the LDR reporting process as soon as possible, despite expected future changes to the reporting requirements resulting from changes in legislation or otherwise.

For entities incorporated within the Banking Union, reports shall be submitted to the NRA responsible for the jurisdiction in which it is incorporated. For entities incorporated in jurisdictions within the EU, yet outside of the Banking Union, the reports shall be submitted to the NRA of the Banking Union jurisdiction in which the (ultimate) parent entity is incorporated. Subsequently, the NRA will transmit the report to the SRB.

The European Banking Authority (EBA) published a revised Implementing Technical Standards (ITS) on resolution reporting. The elaboration of the reporting requirements for Liability data has been performed in collaboration with the SRB. To facilitate reporting by entities, the SRB has incorporated the minimum requirements under the EBA Draft ITS⁵ in its revised 2019 LDR template and the accompanying guidance. As such, liability data reported to the SRB will then be transferred to the EBA, thereby avoiding duplicate reporting by entities under SRB remit.

4. Maturity Breakdowns

A breakdown of maturities is required, taking 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/implicit right for the holder of the instruments (whether contractual or legal) to early reimbursement, until the first date where such a right arises. This does however not apply to liabilities with call options which give the right to the issuer to make an early reimbursement.

⁵ Published on the EBA website 16 April 2017. For liability reporting, the EBA requests the data in the SRB's T01.00 (EBA: Z.02.00) and T02.00 (EBA: Z.03.00).



In some specific cases, the maturity of a given instrument could depend on external factors, on which the institution has little or no influence. In such cases, the first date on which such events can lead to reimbursement shall be considered the earliest redemption date.

In other cases, contracts do not foresee any specific maturity date, such as on-sight or overnight deposits. In those cases, the liabilities shall be considered as having a possible maturity on the first possible date, i.e. next/one day.

For deposits, the coverage by DGSD does not necessarily distinguish between the maturities that should be considered as covered if different maturities exist. As such, to split the non-covered part into maturity buckets, institutions should apply a pro rata approach for the total coverage and distribute the non-covered part accordingly over the maturity of the underlying deposits.

As such, both interest payments and interim payments of principal should ~~in principle theoretically~~ be split into the corresponding maturity buckets.

5. Amount Reporting

Amounts will exclusively be reported in **EUR (counter) value and may be rounded to the nearest unit**. 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.

Carrying amount

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

As the carrying amount does not necessarily represent the value that is relevant for resolution purposes⁶, e.g. with reference to the amount that could be bailed-in or is excluded from bail-in, the report also requires information about the "outstanding amount", that is the principal amount of the claims or the debt instrument. ~~While the SRB has not taken a position on which amount (gross or net, i.e. before or after the insolvency set off) it will implement the bail-in, we ask that banks provide under the term "outstanding amount" the gross amount of the liabilities (i.e. the amount before insolvency set off). Moreover, if the above approach to apply the NCWO principle ex ante is followed, the banks established in jurisdictions where insolvency set-off is applicable could also be asked to provide with more granular data on the net position for each creditor. This remaining outstanding amount due is equal to the value of the claim which the creditor could file under insolvency proceedings. As such, Note that~~ the outstanding amount is composed of both the principal amount and the accrued interest on each instrument. Where the outstanding amount is the sum of the principal amount and accrued interest, both components may have to be split by maturity as indicated in point 4.⁷

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6. Insolvency Ranking

The SRB will work closely together with the NRAs within the Banking Union to update the mapping of national insolvency regimes to a common scale, identifying the order in which instruments shall absorb

⁶ With reference to IFRS, a divergence between carrying and outstanding amount would mainly occur when a liability gets valued on a fair value basis. While the variation is included in the accounting equity, it can or cannot be (partly) filtered for own funds purposes. Furthermore, being able to identify the value of a liability in insolvency is crucial for resolution purposes in light of the NCWO principle, irrespective of its accounting treatment. The latter is indeed not opposable/enforceable to creditors.

⁷ A specific treatment is reserved for derivatives, as described in section 2 of part 2.



losses in insolvency, for data reporting in the detailed sheets. This ranking is provided under annex 34 of the present document.

Where liabilities are governed by a law of a Member State outside the Banking Union or a third country, the entities should try to obtain a ranking through the Resolution Authority of that jurisdiction, or, in absence of such an official ranking, each entity should define its own ranking in insolvency proceedings, with appropriate granularity based on the specific liabilities of the entity's balance sheet. For the details on intragroup guarantees (provided and received), the insolvency ranking should indicate the ranking of any liability that would materialise upon activation of the guarantee.

7. Validation rules

Several levels of checks will be run on all submissions of the LDR:

1. A first level consists of **automated technical checks** to ensure that the submissions fulfil all formatting requirements, i.e. the filing rules;
2. A second level entails **automated consistency checks** with regard to submitted data; and
3. A third and final level of checks involves **further consistency checks** which cannot be automatically implemented during the data collection phase.

These three levels of checks are further detailed in annex 4-3 to this guidance.

Note that for the granular tabs (T03.01 to T08.00), the data provided must be referenced by filling in column c0010 (N°) as well as the reference to the aggregate tab T01.00 (Line, and when requested, also the Column) as illustrated below:

| | A | B | C |
|---|----------------|-------------------------------------|-----------------------|
| 1 | N° | Reconciliation with aggregated data | |
| 2 | | Line | Column |
| 3 | <i>Integer</i> | <i>List of values</i> | <i>List of values</i> |
| 4 | c0010 | c0020 | c0030 |
| 5 | | | |



Part 2

Template Related Guidance

1. T00.01T99.00 - Identification of the Report

Note that ALL fields in T99.00 (except r0040 and r0050) must be filled.

r0010 - Name of Legal Entity

Free-form text identification of incorporation name of the entity for which the table is reported. Please state the official name as it is listed in corporate acts, including the indication of the incorporation form.

r0020 - LEI/MFI/Local Identifier of Legal Entity

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 a LEI, the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the entity for use in RIAD should be used. In absence of both such identifiers, a local identifier shall be used (please contact your NRA for this).

r0030 - Country of incorporation

~~The ISO 3166-1 alpha-2 code of the country of incorporation of the entity, which may be a Member State or a third country. The ISO 3166-1 alpha-2 identification of the country where the entity is incorporated from the predefined list of 28 EU Member States.~~

r0035 - Member State reporting

The ISO 3166-1 alpha-2 identification name of the Member State, from the predefined list of 28 EU Member States, to which the entity is providing the report.

r0040 - Name of the Ultimate Parent Entity

Free-form text identification of incorporation name of the ultimate parent entity of the reporting entity. Please state the official name as it is listed in corporate acts, including the indication of the incorporation form.

In order to determine the ultimate parent entity, reference is made to the definition of a parent entity in Article 2.1(6) of Directive 2014/59/EU, which refers to Article 4.1(15)(a) of Regulation (EU) No 575/2013, which in turn refers to Articles 1 and 2 of Directive 83/349/EEC. As such, the ultimate parent entity is the highest level of consolidation of a given group. For the purposes of the reporting of T00.01T99.00, rows *r0040* and *r0050* all entities of a group shall be taken into account, irrespective of their country of incorporation.

r0050 - LEI Code of the Ultimate Parent Entity

The unique LEI code for the ultimate parent entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of a LEI, the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the entity for use in RIAD should be used. In absence of both such identifiers, a local identifier shall be used (please contact your NRA for this).

r0060 - Resolution Status

Status of the entity in resolution plan, either 'Point of Entry' or 'Other'.

r0070 - Level of Consolidation

Type of situation of the report, either 'Consolidated', 'Sub-consolidated', 'Resolution Group' or 'Individual'.

r0080 - Accounting Standard

Identification of applicable accounting standards, either 'IFRS' or 'National GAAP'. There might be differences within a same group or across reporting types for a single entity.

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~~r0r0090~~ - Art. 7 CRR Waiver

The entities should identify if the competent authority has waived the application of Article 6(1) of Regulation (EU) No 575/2013 according to Article 7 of Regulation (EU) No 575/2013~~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, either 'No (Article 7 CRR Waiver)~~No~~', 'Yes (Parent)' or 'Yes (Subsidiary)'. If such waivers are applicable, this will mean that certain information on the level of own funds and capital requirements may not be readily available. ~~It is none~~Nevertheless entities are encouraged to provide accurate data if available, or use a proxy such as a contribution approach as is for example requested in COREP C6.2.

~~r1R0100~~ - Reporting Date

Reporting/reference date of the reported data in XML-format (i.e. YYYY-MM-DD).

2. T01.00 - Liability Structure

All categories are mutually exclusive⁸, which means that no instrument or amount should be reported in more than one single line of the table. These categories include intragroup balances and issuances under non-EU MS jurisdiction/law. The details of these sub-categories are requested as details under the "Total" column. Priority shall be given to the lines of excluded liabilities (e.g. senior unsecured debt that qualifies as critical service liability shall be recorded in line ~~r4r0180~~ and not in line ~~r3r0360~~).

Note that for practical reasons, when a liability meets multiple criteria and could be reported in several rows in the range of r110 to r200, it can be reported only once and should be so using a top to bottom approach.

For example, a secured finance transaction with an institution and having an original maturity of less than 7 days, shall be reported in r120 (secured liabilities - collateralized part), rather than r150 (institution liabilities < 7 days).

Columns

Categories c001x to c010x are mutually exclusive, which means that no instrument or amount should be reported in more than one of these columns of the breakdown.

c001x - Households

Individuals or groups of individuals as consumers, and producers of goods and non-financial services exclusively for their own final consumption, and as producers of market goods and non-financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households and which are principally engaged in the production of non-market goods and services intended for particular groups of households shall be included.

c002x - Micro & SME

Micro-~~s~~Small and medium-sized enterprises as defined with regard to the criteria referred to in Article 2 (1) of the Annex to Commission Recommendation 2003/361/EC, FINREP, Annex V Part 1, paragraph 5(i), (e.g. annual turnover not exceeding 50 million euro). Enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding EUR 50 million, and/or an annual balance sheet total not exceeding EUR 43 million.

c003x - Corporates

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⁸ With the exception of rows ~~r3r0230~~ through ~~r3r0234~~, which provide different views on identical instruments.



FINREP, Annex V, Part 1.42(e)

Corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services according to the ECB BSI Regulation.

Excludes 'SMEs' reported in c002x.

FINREP, Annex V, Part 1.42(c)

Credit institutions within the meaning of Article 4 (1) point (1) of Regulation (EU) No 575/2013 and multilateral development banks.

c004x -- Institutions

FINREP, Annex V, Part 1.42(c)

Institutions here refers to credit institutions within the meaning of Article 4 (1) point (1) of Regulation (EU) No 575/2013 and multilateral development banks.

As defined in Article 2 (23) of the BRRD, including intragroup institutions.

c005x - Other financial corporation

Counterparties as defined in FINREP, Annex V, Part 1.42(d).

All financial corporations and quasi-corporations other than credit institutions such as investment firms, investment funds, insurance companies, pension funds, collective investment undertakings, and clearing houses as well as remaining financial intermediaries, financial auxiliaries and captive financial institutions and money lenders.

c006x - Of which Insurance firms & pension funds

Insurance undertakings, reinsurance undertakings firms (as referred to in Article 13(1) to (6) of Directive 2009/138/EC of the European Parliament and of the Council) and pension and retirement funds.

c008x - Government, central banks & supranationals

For supranational counterparties, we can refer to article 117 and 118 of the CRR.

In practice, this refers to Central banks and central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "credit institutions", "other financial corporations" or "non-financial corporations" depending on their activity); social security funds; and international organisations, such as the European Union, the International Monetary Fund and the Bank for International Settlements.

c009x - Non identified, listed on an exchange platform

Where the identity of the holder of a security is not known due to the instruments being listed on an exchange platform⁹, within the EU and covered by the law of a Member State, the amounts should be attributed to this column.

c010x - Non-identified, not listed on an exchange platform

Where the identity of the holder of a security - issued within and covered by the law of an EU Member State - is not known, excluding liabilities traded on an exchange, the amounts should be attributed to this column and no further counterparty breakdown is required. That said, entities should dedicate their best efforts to identify counterparties and limit the use of this column to a minimum.

⁹ For a definition of exchange platforms, reference is made to Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments.

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c012x - Total

c013x - Of which Intragroup

Liabilities from entities within the accounting scope of consolidation of the ultimate parent entity. As opposed to the reporting scope, this includes all entities that are not covered by prudential consolidation, but are however covered by the accounting scope of consolidation of the ultimate parent entity as identified in the guidance for r0040 of T99.00. Thus, the highest level of consolidation would not *de facto* be empty but would contain any liabilities to entities within the accounting scope of consolidation, which are not within the prudential scope of consolidation.

c014x - Of which Issuances under non-EU MS jurisdiction/law, excluding intragroup

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. Intragroup liabilities shall be excluded. Note that where the resolution authority has confirmed that it is satisfied, pursuant to Article 45 (5) of Directive 2014/59/EU of the European Parliament and of the Council¹¹, that any decision of a resolution authority to write down or convert a liability would be effective under the law of that third country, that liability shall not be reported under this heading.

Lines

r0100 - LIABILITIES EXCLUDED FROM BAIL-IN

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". This aggregated line is equal to the sum of lines r0110, r0120, r0130, r0140, r0150, r0160, r0170, r0180, r0190 and r0200.

r0110 - Covered deposits (BRRD art. 44/2/a)

Covered deposits, which are defined in point (5) of Article 2 (1) of ~~the Directive 2014/49/EU of the European Parliament and of the Council (11), with the exclusion of temporary high balances as defined in Article 6(2) of that Directive, DGSD,~~ including a minimum amount and some exceptional and temporary 'high balances'. 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. ~~On an individual basis, the total value of this line corresponds to the concept reported to the fund (SRF_2A3).~~ Where the total amount of the deposit exceeds the covered part as indicated above, the part exceeding the coverage shall not be reported in r0110, but rather split out into r0310 or r0320 depending on the preferential treatment or not of such uncovered part.

r0120 - Secured liabilities - collateralized part (BRRD art. 44/2/b)

Secured liabilities including repurchase agreements (repos), 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 r0340, subject to additional breakdown (cf. below). Central Bank liabilities which are covered by a collateral pool (e.g. MRO, LTRO, TLTRO, etc.) should be regarded as secured liabilities. These can be subsequently detailed in the Secured Finance table.



A specific type of liabilities are collateral positions (e.g. cash collateral) received and recorded on the balance sheet. Where such collateral are legally bound with an asset position, these shall be treated as secured liabilities for the purpose of this report.

In line with the EBA Q&A 2015_1779 and 2016_2951, liabilities benefitting from a third party guarantee (e.g. state guarantee on a bond) do not constitute a secured liability. Likewise, short positions where the underlying instruments can be reused by the counterparty do not qualify as secured liabilities.

†1r0130 - Client liabilities, if protected in insolvency (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.

†1r0140 - Fiduciary liabilities, if protected in insolvency (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.

†1r0150 - Institution liabilities < 7 days (BRRD art. 44/2/e)

Liabilities to institutions, ~~excluding~~ ~~in~~ ~~excluding~~ entities that are part of the same group, with an original maturity of less than seven days. For the sake of this report, entities of the same group shall be determined in line with the guidance for †0r0040 of †00.01†99.00, i.e. all entities belonging to the consolidation scope of the ultimate parent.

†1r0160 - 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. This for example includes payment and security settlement systems and clearing houses.

†1r0170 - 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. These liabilities would have to be reported in the residual liabilities category (†4r0400) if their maturity is lower than 1 year and in the other MREL eligible liabilities category (†3r0380) if their maturity is longer.

†1r0180 - 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.

†1r0190 - Tax and social security authority liabilities, if preferred (BRRD art. 44/2/g/iii)

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

†2r0200 - DGS liabilities (BRRD art. 44/2/g/iv)

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

†3r0300 - LIABILITIES NOT EXCLUDED FROM BAIL-IN

This aggregated line is equal to the sum of lines †3r0310, †3r0320, †3r0334, †3r0340, †3r0350, †3r0360, †0365, †3r0370, †3r0380, †3r0390 and †4r0400 for the outstanding amount. For the carrying amount, it is



the sum of [r3r0310](#), [r3r0320](#), [r3r0330](#), [r3r0340](#), [r3r0350](#), [r3r0360](#), [r0365](#), [r3r0370](#), [r3r0380](#), [r3r0390](#) and [r4r0400](#).

[r3r0310](#) - *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.

[r3r0320](#) - *Deposits, not covered and not preferential*

Deposits¹⁰ 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.

[r3r0330](#) - *Balance sheet liabilities arising from derivatives*

This should be completed with the accounting value of liabilities arising from derivatives, for the total amount corresponding to FINREP (F01.02-020-010 + F01.02-150-010).

[r3r0331](#) - *Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, prior to collateral offset*

A first value in this perspective, and which will determine if a netting set is to be reported, is the sum of all net market values of derivative liabilities **per contractual netting set**. Only where the net market value of a netting set is a liability, shall the netting set be reported. To this end, derivatives which are not subject to netting arrangements shall be treated as a single contract, i.e. as if it were a netting set with only one derivative.

[r3r0332](#) - *Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset*

The valuation in line [r3r0331](#) is subject to an adjustment for collateral posted to secure this exposure, which results in the sum of these net market values after offsetting collateral at its market value. Only those contractual netting sets for which the liability position after mark-to-market adjustments and post collateral offset is a positive amount should be reported in this line (i.e. only when Net Mark-to-Market Value (c0120 of T07.00) is higher than Value of Net Collateral Posted (c0130 of T07.00)).

[r3r0333](#) - *Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset, incorporating estimated close-out amounts*

In line with the Delegated Regulation (EU) 2016/1401 of 23 May 2016 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. The estimations required to determine a close-out amount in line with the Delegated Regulation 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. Should it prove impossible for the entity to calculate the close-out amount for the derivative liabilities, the amount reported should be equal to the amount reported in line [r3r0332](#). Only those contractual netting sets for which the liability position after mark-to-market adjustments, post collateral offset and incorporating estimated close-out amounts is a positive amount should be reported in this line (i.e. only when Estimated Early Termination Amount (c0150 of T07.00) is positive).

[r3r0334](#) - *Sum of net liability positions taking into account prudential netting rules*

The net liability positions for derivatives taking into account prudential netting rules shall be reported in line with the prudential netting rules as described in art. 429 of the CRR related to the calculation of the

¹⁰ Throughout the report, deposits should be identified based on the definition provided by under article 2 (1) (3) of the DGSB.



leverage exposure. The prudential netting required under T01.00-r334 should take into account the effects of contracts for novation and other netting agreements, except contractual cross-product netting agreements.

r3r0340 - 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. This would thus capture the 'under-collateralized' part of any collateralized liability such as covered bonds or repurchase operations.

r3r0350 - 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.

Structured notes shall be reported for their full outstanding amount in this single reporting line.

r3r0360 - Senior unsecured liabilities

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

r0365 – Senior non-preferred liabilities

Amount of any of the following liabilities:

- Unsecured claims resulting from debt instruments that meet the conditions laid down in points (a), (b) and (c) of paragraph 2 and of paragraph 3 of Article 108 of Directive 2014/59/EU;
- Unsecured claims resulting from debt instruments referred to in point (b) of the first subparagraph of Article 108(5) of Directive 2014/59/EU; or
- Debt instruments with the lowest priority ranking among the ordinary unsecured claims resulting from debt instruments referred to in Article 108(7) of Directive 2014/59/EU, for which a Member State has provided, in accordance with that paragraph, that they have the same ranking as that of claims that meet the conditions of points (a), (b) and (c) of paragraph 2 and of paragraph 3 of Article 108 of Directive 2014/59/EU.

r3r0370 - 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 statutorily 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 full 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 (**r5r0531**) in accordance with article 64 of the CRR. The remaining 2/5 would be reported under subordinated liabilities (**r3r0370**).

r3r0380 - 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. As such this is a residual category for MREL purposes with minimal usage and which should be assessed on a case-by-case basis.

r3r0390 - Non-financial liabilities

This line is intended to identify the non-financial liabilities that do not relate to debt instruments of which the holders can be bailed in due to practical reasons. Provisions related to litigations to which the entity is





subject are one example of such liabilities (i.e. the claim is dependent on future events, legal proceedings in this case, and cannot be bailed in at the point of non-viability).

4r0400 - Residual liabilities

This is a residual category to account for the total balance sheet liabilities and own funds. As such, it is not expected that significant amounts would have to be reported in this line. A few examples of liabilities that may nonetheless have to be reported under this line are the variable component of material risk takers' employee liabilities, dividends decided but yet to be paid, ~~tax liabilities which are not preferred in nation insolvency law~~, service liabilities which are not critical, etc.

5r0500 - OWN FUNDS

The own funds is the sum of common equity tier 1 (**5r0510**), additional tier 1 (**5r0520**) and tier 2 own funds (**5r0530**). No counterparty breakdown is required. For entities not subject to prudential requirements, the contribution of the entity towards the consolidated own funds should be reported for these lines and the total own funds.

5r0510 - Common Equity Tier 1 Capital

Entities should report the Common Equity Tier 1 capital as defined in articles 26 through 50 of the CRR (COREP **01c01.00-020-010**) in the total outstanding amount (**1c0122**). No further counterparty breakdown is required.

5r0511 - o/w capital instruments/share capital

This breakdown identifies the legal instruments that constitute (part of) CET1 capital in the form of capital instruments/share capital, e.g. the value of issued shares. The breakdown of these instruments should be made for counterparties as well as by carrying and outstanding amount. Regarding the latter distinction, the carrying amount should be understood as the face value of the instruments, whereas the outstanding amount represent the residual claim of shares on total accounting equity, i.e. including the reserves of the entity/group.

5r0512 - o/w instruments ranking pari passu with ordinary shares

This breakdown identifies the legal instruments that constitute (part of) CET1 own funds in the form of instruments other than capital instruments/share capital, but ranking *pari passu* with this category. The breakdown of these instruments should be made for counterparties as well as by carrying and outstanding amount, always for the qualifying part.

5r0520 - Additional Tier 1 capital

Entities should report the Additional Tier 1 capital as defined in articles 51 through 61 of the CRR (COREP **01c01.00-530-010**) in the total outstanding amount (**1c0122**). No counterparty breakdown is required.

5r0521 - o/w (part of) subordinated liabilities recognised as own funds

This breakdown identifies the legal instruments that constitute (part of) Additional Tier 1 own funds. The breakdown of these instruments should be made for counterparties as well as by carrying and outstanding amount, always for the qualifying part (e.g. excluding accrued interest).

5r0530 - Tier 2 Capital

Entities should report the Tier 2 capital as defined in articles 62 through 71 of the CRR (COREP **01c01.00-750-010**) in the total outstanding amount (**1c0122**). No counterparty breakdown is required.

5r0531 - o/w (part of) subordinated liabilities recognised as own funds

This breakdown identifies the legal instruments that constitute (part of) Tier 2 own funds. The breakdown of these instruments should be made for counterparties as well as by carrying and outstanding amount, always for the qualifying part (e.g. excluding accrued interest).

6r0600 - TOTAL LIABILITIES AND OWN FUNDS INCLUDING DERIVATIVE LIABILITIES

This line should equal the sum of all the liabilities reported in this template, increased by the amount of regulatory own funds. To this end, entities need to add all the outstanding amounts from the above lines.

Guidance on the 2019 Liability Data Report



With respect to derivatives, the value to be used shall be line ~~r3r0334~~ 'Sum of net liability positions taking into account prudential netting rules'.

~~r7r0700 - OFF-BALANCE SHEET EXPOSURES~~

In this line, the reporting entity should provide the carrying amount of off-balance sheet exposures (i.e. guarantees, credit lines, etc.), whether committed or not, split by counterparty. As such, the total amount of off-balance sheet exposures should be in line with FINREP F09.01 'Off-balance sheet items subject to credit risk: Loan commitments, financial guarantees and other commitments given'

~~r8r0800 - TOTAL EQUITY~~

This total should equal the total equity of the balance sheet. This carrying amount should correspond to FINREP F01.03-300-010.

~~r9r0900 - TOTAL ASSETS~~

This total should equal the total assets of the balance sheet. This carrying amount should correspond to FINREP F01.01-380-010.

~~r1r1000 - LEVERAGE EXPOSURE~~

The total exposure measure as defined in article 429 of the CRR (COREP C47.00-290-010).

Columns

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

~~e01x - Natural persons~~

~~Natural persons are human beings, as opposed to legal persons.~~

~~e02x - Micro & SME~~

~~Micro, small and medium-sized enterprises as defined with regard to the criteria referred to in Article 2 (1) of the Annex to Commission Recommendation 2003/361/EC (e.g. annual turnover not exceeding 50 million euro).~~

~~e03x - Corporates~~

~~Any corporation not covered by the other breakdowns should be included in this category.~~

~~e04x - Institutions~~

~~As defined in Article 2 (23) of the BRRD, with the exception of intragroup institutions which are reported in column e07x.~~

~~e05x - Insurance firms & pension funds~~

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

~~e06x - Other financial undertakings~~

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

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

~~e07x - Intragroup~~

~~Liabilities from entities within the accounting scope of consolidation of the ultimate parent entity. As opposed to the reporting scope, this includes all entities that are not covered by prudential consolidation, but are however covered by the accounting scope of consolidation of the ultimate parent entity as identified in the guidance for r040 of T00.01. Thus, the highest level of consolidation would not *de facto* be empty but would contain any liabilities to entities within the accounting scope of consolidation, which are not within the prudential scope of consolidation.~~

~~e08x - Government, central banks & supranationals~~

~~For supranational counterparties, we can refer to article 117 and 118 of the CRR.~~



e09x – Instruments listed on exchange platforms

Where the identity of the holder of a security is not known due to the instruments being listed on an exchange platform^{††}, within the EU and covered by the law of a Member State, the amounts should be attributed to this column.

e10x – Others/non-identified

Where the identity of the holder of a security issued within and covered by the law of an EU Member State is not known, excluding liabilities traded on an exchange, the amounts should be attributed to this column and no further counterparty breakdown is required. That said, entities should dedicate their best efforts to identify counterparties and limit the use of this column to a minimum.

e11x – 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.

This category should be used in priority over the other counterparty breakdowns, except for any intragroup counterparties, which should always be classified in e070.

3. T02.00 - Own Funds

Note that, excepting r0110 (see instructions below), ALL fields in T02.00 must be filled.

The data reported in this section should be based on the existing final SREP 2017⁸ decision as communicated by the competent authorities to the institutions, applicable as of 2018⁹.

If a reporting entity is not subject to individual own funds requirements, it has to fill in the contribution of the entity to the consolidated prudential own funds. Such a contribution has to be reported in the COREP template 6.2 about the information on the contribution of entities to solvency of the group and can be a negative number.

For banks reporting within the scope "Resolution Group", for which there are no capital requirements, the Pillar 2 Requirements (r0310), Pillar 2 Guidance (r0320) and Capital Buffer Requirements (r0400) should be that of the Group at the consolidated level.

Columns

c0010 - Transitional

The current regime reflects all the transitional 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, even if they represent the actual supervisory regime that is applicable to the entity.

c0020 - Fully Loaded

A fully loaded view on own funds requirements should disregard all the phase-out/phase-in 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 policy options/discretions.

Lines

r1r0100 - Total Risk Exposure Amount (EUR)

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 ~~C02C02~~.00-010-010.

^{††} For a definition of exchange platforms, reference is made to Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments.



r0110 - Contribution to Total Risk Exposure Amount (EUR)

This value is the equivalent of the above (T02.00-r0100) but should only be reported for entities that are not subject to capital requirements on an individual basis.

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Pillar 1 Capital Requirements

r210 - Basel I Floor (EUR amount - CRR art. 500)

~~The amount of own funds to be maintained in accordance with article 500 of the CRR (the transitional value COREP C04.00-890-010 or C04.00-900-010).~~

Although this data point is still included in the template, banks are not required to fill in this data field. The validation rules on this line item have been updated accordingly.

r220 - Adjustments to Own Funds for Basel I Floor (EUR amount - CRR art. 500)

The amount of adjustment to current own funds to comply with the Basel I floor in accordance with article 500 of the CRR (COREP C04.00-870-010, which should match the difference between C04.00-880-010 and C01.00-010-010).

r2r0230 - Legal Minimum Capital Requirements (EUR amount - CRD art.12 or national implementation)

The legal minimum amount of capital referred to in article 12 of the CRD, as transposed into national law.

~~r2r0240 - Other Pillar 1 Specific (National) Requirements (%)~~

Any other requirements that would be imposed by the competent authorities under Pillar 1. Where such requirement is expressed in a nominal amount, entities shall report this amount as a percentage using its total risk exposure amount in line ~~r0100~~. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

~~r2r0250 - Leverage Ratio Requirement (%)~~

Any leverage ratio requirement percentage as applicable to the entity or group. If no formal requirement is in place, entities shall report this requirement to be nil. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

Pillar 2 Capital Requirements

~~r3r0310 - Pillar 2 Requirement (% - Add-on in line with CRD art. 104/1/a)~~

The percentage add-on (thus excluding minimum requirements and buffers) required to be maintained by competent authorities in line with article 104 (1, a) of the CRD. Pillar 2 requirements are binding and breaches can have direct legal consequences for banks. Where such requirement is expressed in a nominal amount, entities shall report this amount as a percentage using its total risk exposure amount in line ~~r0100~~. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

~~r3r0320 - Pillar 2 Guidance (% - Add-on)~~

Pillar 2 guidance is not directly binding and a failure to meet Pillar 2 guidance does not automatically trigger legal action. Nonetheless, the Pillar 2 guidance is expected to be complied with by supervisors. If a bank does not meet its Pillar 2 guidance, supervisors will carefully consider the reasons and circumstances and may define fine-tuned supervisory measures. Where such guidance is expressed in a nominal amount, entities shall report this amount as a percentage using its total risk exposure amount in line ~~r0100~~. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

~~r3r0330 - Other (National) Entity-Specific Requirements (%)~~

Any other requirements that would be imposed by the competent authorities under Pillar 2, i.e. on top of the Pillar I requirements. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.



~~rAr0400 - Combined Buffer Requirement (EUR - CRD ART.128/6)~~

~~The combined buffer is calculated in line with article 128 (8) of the CRD. The transitional value should correspond to COREP ~~C04C04.00-740-010~~. The amount reported here is not necessarily the sum of the rows 0410, 0420, 0430, 0440, 0450.~~

~~rAr0410 - o/w Capital Conservation Buffer (EUR - CRD art. 129)~~

~~The amount of capital conservation buffer determined by the competent authority, in line with article 129 of the CRD. The transitional value should correspond to COREP ~~C04C04.00-750-010~~.~~

~~rAr0420 - o/w Institution-Specific Countercyclical Capital Buffer (EUR - CRD art. 130)~~

~~The amount of the countercyclical capital buffer determined by the competent authority, in line with article 130 of the CRD. The transitional value should correspond to COREP reference ~~C04C04.00-770-010~~. The fully loaded amount should correspond to the buffer rates officially communicated to the ESRB by the competent authority, applied to the relevant exposures and risk exposure amounts as at the reporting date.~~

~~rAr0430 - o/w Systemic Risk Buffer (EUR - CRD art. 133)~~

~~The amount of systemic risk buffer determined by the competent authority, in line with article 133 of the CRD. The transitional value should correspond to COREP reference ~~C04C04.00-780-010~~.~~

~~rAr0440 - o/w G-SII Buffer (EUR - CRD art. 131/4)~~

~~The amount of G-SII buffer determined by the competent authority, in line with article 131 (4) of the CRD. The transitional value should correspond to COREP reference ~~C04C04.00-800-010~~.~~

~~rAr0450 - o/w O-SII Buffer (EUR - CRD art. 131/5)~~

~~The amount of O-SII buffer determined by the competent authority, in line with article 131 (5) of the CRD. The transitional value should correspond to COREP reference ~~C04C04.00-810-010~~.~~

Columns

~~c010 – Transitional~~

~~The current regime reflects all the transitional 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, even if they represent the actual supervisory regime that is applicable to the entity.~~

~~c020 – Fully Loaded~~

~~A fully loaded view on own funds requirements should disregard all the phase out/phase in 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 policy options/discretions.~~



Simplified example

An institution has a total risk exposure amount of EUR 50 billion in line with CRR dispositions at the reporting date. Due to some transitional measures, the fully loaded total risk exposure amount would be EUR 51 billion. In line with article 500 of the CRR, it is subject to a Basel I floor of EUR 4 billion, whereas its own funds under the Basel I framework would be higher by EUR 50 million.

The legal minimum requirement is EUR 6.2 million and no additional national requirements apply, neither under Pillar 1 or 2. No leverage requirements are currently applicable, but a decision has been taken to apply a leverage ratio of 3% in 4 years. Pillar 2 requirement is set at 1.5% and the Pillar 2 guidance amounts to 1%.

The combined buffer requirement is composed of:

- A phased-in capital conservation buffer of 1.87525%, which after the phase-in will amount to 2.5%;
- No requirement for the institution-specific countercyclical Capital Buffer;
- A systemic risk buffer of 1% on EUR 5 billion of domestic exposures in a specific country, which is thus cumulative with the below O-SII buffer; and
- An O-SII buffer of 1%.

| T02.00 - Own Funds | Format requirement | Code | TOTAL | |
|---|--------------------|---------------|----------------------|-------------------|
| | | | Transitional | Fully Loaded |
| TOTAL RISK EXPOSURE AMOUNT (EUR) | 0.00 | #r0100 | 50 000 000 000.00 | 51 000 000 000.00 |
| Contribution to Total Risk Exposure Amount (EUR) | 0.00 | r0110 | 0.00 | 0.00 |
| PILLAR 1 CAPITAL REQUIREMENTS | | | | |
| Basel I Floor (EUR amount - CRR art. 500) | 0.00 | #r0210 | 4 000 000 000.00 | 4 000 000 000.00 |
| Adjustments to Own Funds for Basel I Floor (EUR amount - CRR art. 500) | 0.00 | #r0220 | 50 000 000.00 | 50 000 000.00 |
| Legal Minimum Capital Requirements (EUR amount - CRD art.12 or national implementation) | 0.00 | #r0230 | 6 200 000.00 | 6 200 000.00 |
| Other Pillar 1 Specific (National) Requirements (%) | 0.0000 | #r0240 | 0.0000 | 0.0000 |
| Leverage Ratio Requirement (%) | 0.0000 | #r0250 | 0.0000 | 0.0300 |
| PILLAR 2 CAPITAL REQUIREMENTS | | | | |
| Pillar 2 Requirement (% - Add-on in line with CRD art. 104/1/a) | 0.0000 | #r0310 | 0.0150 | 0.0150 |
| Pillar 2 Guidance (% - Add-on) | 0.0000 | #r0320 | 0.0100 | 0.0100 |
| Other (National) Entity-Specific Requirements (%) | 0.0000 | #r0330 | 0.0000 | 0.0000 |
| COMBINED BUFFER REQUIREMENT (EUR - CRD ART.128/6) | 0.00 | #r0400 | 1 175 487 050 000.00 | 1 835 000 000.00 |
| Capital Conservation Buffer (EUR - CRD art. 129) | 0.00 | #r0410 | 625 937 050 000.00 | 1 275 000 000.00 |
| Institution-Specific Countercyclical Capital Buffer (EUR - CRD art. 130) | 0.00 | #r0420 | 0.00 | 0.00 |
| Systemic Risk Buffer (EUR - CRD art. 133) | 0.00 | #r0430 | 50 000 000.00 | 50 000 000.00 |
| G-SII Buffer (EUR - CRD art. 131/4) | 0.00 | #r0440 | 0.00 | 0.00 |
| O-SII Buffer (EUR - CRD art. 131/5) | 0.00 | #r0450 | 500 000 000.00 | 510 000 000.00 |



4. T03.01 - Intragroup Liabilities

This table covers all own funds and liabilities, whether these are securities, deposits or other (secured) liabilities, including those recognized as own funds. Entities to be considered as intragroup are those entities that - in line with the definition of column e0c0137x of T01.00 - belong to the accounting scope of consolidation of the ultimate parent entity. As a result, these liabilities shall not be reported under the detailed tabs T04.00 through T06.00 and T08.00. Derivatives are specific in nature and should not be reported under T03.01, but always in T07.00 as applicable.

For the purposes of this table, liabilities have to be reported on a transaction basis, i.e. each transaction reported as an individual line item. No reporting thresholds are applicable in this respect.

Mandatory data fields have been highlighted in the headings below.

e0c0010 - N°

Unique number/primary key to identify the line items.

e0c0020 - Line

For each instrument, a reconciliation with the categories of liabilities of the liability structure in T01.00 has to be provided at the level of maturity from a predefined list of values.

c0021 - Column

For each instrument, a reconciliation with the counterparty class in T01.00 to which the liability is owed has to be provided from predefined list of values.

e0c0030 - Insolvency Ranking (mandatory)

Identified ranking in line with Part 1, Section 6 of the guidance.

e0c0040 - Internal identifier

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

e0c0050 - LEI/MFI/Internal Identifier of Lending Entity

The unique LEI code for the lending entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of a LEI, the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the credit institution for use in RIAD should be used. In absence of both such identifiers exclusively, the internal identifier can be used.

e0c0060 - Governing Law (mandatory)

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

e0c0070 - If Third Country Law or UK law¹², Contractual Recognition

Identification of contractual provisions for the recognition of bail-in powers in line with article 55 of the BRRD, either 'Yes (Contractual recognition of bail-in powers)', 'No (Contractual recognition of bail-in powers)' or 'Not Applicable (Contractual recognition of bail-in powers)' from a predefined list.

e0c0080 - Outstanding Principal Amount (mandatory)

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

e0c0090 - Accrued Interest

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

e1c0100 -- Currency (mandatory)

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

¹² Consistently with the EBA Opinion on issues related to the departure of the UK from the EU (EBA/Op/2017/12), par. 24(k) that incites resolution authorities to "mitigate the risk that the use of their powers will not automatically be recognised by the UK courts, for instance through requiring the inclusion of resolution action recognition clauses in contracts governed by English law".

Guidance on the 2019 Liability Data Report



e1c0110 - Issuance Date

Date of the original issuance of the liability.

For securities financing transactions subject to a netting arrangement and reported as a netting set, the reporting date can be used as the issuance date.

e1c0120 - 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. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), the liability should be split to take into account this partial early redemption clause.

For securities financing transactions subject to a netting arrangement and reported as a netting set, the day following the reporting date should be used.

e1c0130 - Legal Maturity

Date of the legal, final maturity of the instrument. For perpetual instruments, this should be '2099-01-31'.

For securities financing transactions subject to a netting arrangement and reported as a netting set, the day following the reporting date should be used.

e1c0140 - Secured/Unsecured (mandatory)

Distinguish between instruments that are subject to collateral agreements or not, either 'Secured' or 'Unsecured' from a predefined list.

e1c0150 - Amount of pledge, lien or collateral

Where a liability is secured by a pledge, lien or collateral, the gross value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured liability. For collateral pools securing multiple line items, the overall coverage ratio should be determined and applied *pro rata* to all line items covered by this pool.

e1c0160 - Guarantor if applicable

If there are guarantees provided for the instrument, please provide a detailed identification of the guarantor (LEI code, ISO 3166-1 alpha-2 country code for government, etc.). Where multiple guarantors are present, the identifiers should all be reported, separated by a backslash.

e1c0170 - Structured or other Non-Standard Terms

Please indicate if the instrument is to be considered as structured (cf. above) or contains specific non-standard terms¹³, either 'Non-structured/Vanilla', 'Structured' or 'Other non-standard terms' from a predefined list.

e1c0180 - Qualifying as Own Funds

Please indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list.

e1c0190 - Amount Included in Own Funds, taking into account phase-out as applicable

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

¹³ Non-standard terms refers to contractual terms which could affect the nature, maturity, etc. of the contract. Examples of such non-standard terms are material adverse change (MAC) clauses, call-options with step-up, etc.



Simplified example

An institution has received a USD term deposit from a subsidiary in the amount of EUR 500 million on 1 July 2017, with a maturity date of 30 June 2019 and no early redemption clauses. The interest rate is 2%, payable at the end of the contract. The contract is neither structured, nor guaranteed or secured in any form.

The applicable law of the deposit is the one of the United States of America and the supervisory authority has not agreed to assume effectiveness of its write-down and conversion powers under article 44.5 of the BRRD. The insolvency ranking of the deposit under the law of the country where the reporting institution is incorporated is equal to 5.

As at 31 December 2018, the entity should report this intragroup term deposit as follows:

| N° | Reconciliation with aggregated data | T03.01 - Intragroup Liabilities | | | | | | | | | | |
|----------------|-------------------------------------|---------------------------------|---------------------|---|-----------------------|---|------------------------------|------------------|-----------------------|---------------|--------------------------|----------------|
| | Line | Insolvency Ranking | Internal identifier | LEI/MFI/Internal Identifier of Lending Entity | Governing Law | If Third Country Law, Contractual Recognition | Outstanding Principal Amount | Accrued Interest | Currency | Issuance Date | Earliest Redemption Date | Legal Maturity |
| <i>Integer</i> | <i>List of values</i> | <i>List of values</i> | <i>String</i> | <i>String</i> | <i>List of values</i> | <i>List of values</i> | 0.00 | 0.00 | <i>List of values</i> | YYYY-MM-DD | YYYY-MM-DD | YYYY-MM-DD |
| e0c0010 | e0c0020 | e0c0030 | e0c0040 | e0c0050 | e0c0060 | e0c0070 | e0c0080 | e0c0090 | e0c0100 | e0c0110 | e0c0120 | e0c0130 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 124 | r0320 | 5 | ID574825 | US012345678901234567 | US | No | 500 000 000.00 | 50 000 000.00 | USD | 2017-07-01 | 2019-06-30 | 2019-06-30 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

| N° | Reconciliation with aggregated data | T03.01 - Intragroup Liabilities | | | | | |
|----------------|-------------------------------------|---------------------------------|--------------------------------------|-------------------------|--|-------------------------|---|
| | Line | Secured/Unsecured | Amount of pledge, lien or collateral | Guarantor if applicable | Structured or other Non-Standard Terms | Qualifying as Own Funds | Amount Included in Own Funds, taking into account phase-out as applicable |
| <i>Integer</i> | <i>List of values</i> | <i>List of values</i> | 0.00 | <i>String</i> | <i>List of values</i> | <i>List of values</i> | 0.00 |
| e0c0010 | e0c0020 | e0c0140 | e0c0150 | e0c0160 | e0c0170 | e0c0180 | e0c0190 |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 124 | r0320 | Unsecured | 0.00 | | Non-structured/Vanilla | No | 0.00 |
| ... | ... | ... | ... | ... | ... | ... | ... |



5. T03.02 - Intragroup Guarantees - Received

This table shall include all types of financial guarantees, either general or specific, that the reporting entity has received from other entities within the accounting scope of consolidation of its ultimate parent entity. For the purposes of this table, guarantees have to be reported on a transaction basis, i.e. each transaction reported as an individual line item. No reporting thresholds are applicable in this respect.

Mandatory data fields have been highlighted in the headings below.

eθc0010 - N°

Unique number/primary key to identify the line items.

eθc0020 - Insolvency Ranking

Identified ranking in line with Part 1, Section 6 of the guidance. For the guarantees, please provide the ranking the resulting claim would receive.

eθc0030 - Internal identifier

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

eθc0040 - LEI/MFI/Internal Identifier of Guaranteeing Entity

The unique LEI code for the guaranteeing entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of a LEI, the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the credit institution for use in RIAD should be used. In absence of both such identifiers exclusively, the internal identifier can be used.

eθc0050 - Governing Law (mandatory)

The ISO 3166-1 alpha-2 identificationname of the country whose law governs the instrument.

eθc0060 - Guarantee Type (mandatory)

The type of guarantee from a predefined list, either:

- 'Issuance' for guarantees on specific instruments/liabilities that have been issued;
- 'Counterparty' for guarantees granted to a specific counterparty of the institution;
- 'Unlimited' for general guarantees not limited to a fixed amount;
- 'Other' for any type of guarantee not covered by the previous types.

eθc0070 - Potential Maximum Guaranteed Amount

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

eθc0080 - Collateralised

Please indicate if some kind of collateral is provided to support the guarantee/financial support arrangement, either 'Yes' or 'No' from a predefined list.

eθc0090 - Amount of collateral provided

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

e±c0100 - Guarantee Trigger (mandatory)

Provide the type of event triggering the activation of the guarantee/financial support, i.e. the event enabling the right for the counterparty to execute the guarantee, either 'Default', 'Solvency-related', 'Liquidity-related' or 'Other' from a predefined list.



Simplified example

An institution has issued a bond of EUR 500 million for which the capital has been guaranteed to the creditors by the parent. The bond itself has an insolvency ranking of 6 and, upon exercising the guarantee when the reporting entity defaults on repayment, the parent is subrogated in the rights of the creditor.

Besides the reporting of this bond in a detailed tab (either T04.00 or T06.00), the institution reports the following guarantee received in T03.02:

| <i>Integer</i> | <i>List of values</i> | <i>String</i> | <i>String</i> | <i>List of values</i> | <i>List of values</i> | 0.00 | <i>List of values</i> | 0.00 | <i>List of values</i> |
|----------------|-----------------------|----------------|----------------------|-----------------------|-----------------------|----------------|-----------------------|----------------|-----------------------|
| <i>€0c0010</i> | <i>€0c0020</i> | <i>€0c0030</i> | <i>€0c0040</i> | <i>€0c0050</i> | <i>€0c0060</i> | <i>€0c0070</i> | <i>€0c0080</i> | <i>€0c0090</i> | <i>€1c0100</i> |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 56 | 6 | ID123456 | PT012345678901234567 | PT | Issuance | 500 000 000.00 | No | 0.00 | Default |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |



6. T03.03 - Intragroup Guarantees - Provided

This table shall include all types of financial guarantees, either general or specific, that the reporting entity has provided to other entities within the accounting scope of consolidation of its ultimate parent entity.

For the purposes of this table, guarantees have to be reported on a transaction basis, i.e. each transaction reported as an individual line item. No reporting thresholds are applicable in this respect.

Mandatory data fields have been highlighted in the headings below.

eθc0010 - N°

Unique number/primary key to identify the line items.

eθc0020 - Insolvency Ranking

Identified ranking in line with Part 1, Section 6 of the guidance. For the guarantees, please provide the ranking the resulting claim would receive.

eθc0030 - Internal identifier

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

eθc0040 - LEI/MFI/Internal Identifier of Guaranteed Entity

The unique LEI code for the guaranteed entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of a LEI, the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the credit institution for use in RIAD should be used. In absence of both such identifiers exclusively, the internal identifier can be used.

eθc0050 - Governing Law (mandatory)

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

eθc0060 - Guarantee Type (mandatory)

The type of guarantee from a predefined list, either:

- 'Issuance' for guarantees on specific instruments/liabilities that have been issued;
- 'Counterparty' for guarantees granted to a specific counterparty of the institution;
- 'Unlimited' for general guarantees not limited to a fixed amount;
- 'Other' for any type of guarantee not covered by the previous types.

eθc0070 - Potential Maximum Guaranteed Amount

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

eθc0080 - Collateralised

Please indicate if some kind of collateral is provided to support the guarantee/financial support arrangement, either 'Yes' or 'No' from a predefined list.

€θc0090 - Amount of collateral provided

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

€+c0100 - Guarantee Trigger (mandatory)

Provide the type of event triggering the activation of the guarantee/financial support, i.e. the event enabling the right for the counterparty to execute the guarantee, either 'Default', 'Solvency-related', 'Liquidity-related' or 'Other' from a predefined list.



Simplified example

The entity has provided a blanket guarantee covering all liabilities of a subsidiary at any time. This subsidiary has a balance sheet of 10 billion, of which 1 billion is the equity of the entity as at the reporting date. The blanket guarantee is subject to collateral in the amount of 500 million.

| T03.03 - Intragroup Guarantees - Provided | | | | | | | | | |
|--|-----------------------|---------------------|--|-----------------------|-----------------------|-------------------------------------|-----------------------|-------------------------------|-----------------------|
| N° | Insolvency Ranking | Internal identifier | LEI/MFI/Internal Identifier of Guaranteed Entity | Governing Law | Guarantee Type | Potential Maximum Guaranteed Amount | Collateralised | Amount of collateral provided | Guarantee Trigger |
| <i>Integer</i> | <i>List of values</i> | <i>String</i> | <i>String</i> | <i>List of values</i> | <i>List of values</i> | 0.00 | <i>List of values</i> | 0.00 | <i>List of values</i> |
| €0c0010 | €0c0020 | €0c0030 | €0c0040 | €0c0050 | €0c0060 | €0c0070 | €0c0080 | €0c0090 | €±c0100 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 5 | 2 | ID123456789 | CY012345678901234567 | CY | Unlimited | | Yes | 500 000 000.00 | Default |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |



7. T04.00 - 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 share capital instruments. Data should be included on the basis of outstanding principal amount by counterparty. If counterparties and their respective outstanding amounts are not available (e.g. instruments traded on platforms), the total issue size, taking into account the split by issuance dates, should be considered instead.

For the purposes of this table, liabilities have to be reported on a transaction basis, i.e. each transaction reported as an individual line item. No reporting thresholds are applicable in this respect.

Mandatory data fields have been highlighted in the headings below.

e0c0010 - N°

Unique number/primary key to identify the line items.

e0c0020 - Line

For each instrument, a reconciliation with the categories of liabilities of the liability structure in T01.00 has to be provided at the level of maturity from a predefined list of values.

e0c0030 - Column

For each instrument, a reconciliation with the counterparty class in T01.00 to which the liability is owed has to be provided from predefined list of values.

e0c0040 - Insolvency Ranking (mandatory)

Identified ranking in line with Part 1, Section 6 of the guidance.

e0c0050 -- ISIN (mandatory)

The unique 12-digit identifier of a security. If and only if an ISIN is not available, an internal identifier can be reported instead.

e0c0060 - Type of Instrument (mandatory)

Identification of the type of instrument, either 'Covered Bond', 'Secured Bond', 'Certificate of Deposit', 'Structured Note', 'Bond', 'Share' or 'Other' from a predefined list.

e0c0070 - Governing Law (mandatory)

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

e0c0080 - If Third Country Law or UK law¹⁴, Contractual Recognition

Identification of contractual provisions for the recognition of bail-in powers in line with article 55 of the BRRD, either 'Yes (Contractual recognition of bail-in powers)', 'No (Contractual recognition of bail-in powers)' or 'Not Applicable (Contractual recognition of bail-in powers)' from a predefined list.

e0c0090 -- Currency (mandatory)

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

e1c0100 - Original Amount Issued

The EUR (counter) value of the total outstanding issue size of the instrument, irrespective of the effective issuance dates, e.g. the total nominal amount/face value of a specific issuance programme. For shares, it should reflect the face value/carrying amount of the shares.

¹⁴ Consistently with the EBA Opinion on issues related to the departure of the UK from the EU (EBA/Op/2017/12), par. 24(k) that incites resolution authorities to "mitigate the risk that the use of their powers will not automatically be recognised by the UK courts, for instance through requiring the inclusion of resolution action recognition clauses in contracts governed by English law".



e1c0110 - Outstanding Principal Amount (mandatory)

The EUR (counter) value of the outstanding principal amount of the instrument held by the counterparty specified in column c210. If this is N/A because the creditors cannot be identified, the outstanding amounts can be grouped by issuance date as specified in column e1c0150. For shares, this amount includes reserves, in line with the guidance related to T01.00-r5r0511.

The differences between e1c0100 and e1c0110 of this table can for example be due to partial buybacks of the instrument, amortising instruments, etc.

e1c0120 - Accrued Interest

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

e1c0130 - Coupon Type

Identification of the current type of coupon payment, either 'Fixed'; 'Floating' or 'Zero-coupon' from a predefined list.

e1c0140 - Current Coupon (%)

Level of the coupon that is applicable to the instrument at the reporting date. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

e1c0150 - Issuance Date

Date of the original issuance of the instrument.

e1c0160 - Earliest Redemption Date (mandatory)

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. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), the liability should be split to take into account this partial early redemption clause.

e1c0170 - Legal Maturity (mandatory)

Date of the legal, final maturity of the instrument. For perpetual instruments, this should be '2099-01-31'.

e1c0180 - Public/Private Placement

In a public placement, the entity will have publicized the issuance with a specific timing for a bidding procedure. On the contrary, private placements are negotiated between individual parties acting either for their own account or for account of third parties. Value can be 'Public' or 'Private' from a predefined list.

e1c0190 - Paying Agent

Identification of the Paying Agent for the instrument using its LEI code. A "paying agent" is an institution, usually an investment bank, which accepts funds from the issuer of a security and distributes them to that security's holders. For stocks, a paying agent distributes dividends to stockholders. For bonds, it distributes coupon payments and reimbursements of principal to bondholders.

c200 - Trustee

Identification of the Trustee for the instrument using its LEI code. A trust can be used as a means of holding security over assets of a debtor for a number of creditors, for example in a syndicated loan or a securitisation transaction. A security trustee is the entity holding the various security interests created on trust for the various creditors, such as banks or bondholders. This structure avoids granting security separately to all creditors which would be costly and impractical.



c210 – Creditor (mandatory)

Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported.

If the current counterparty holding the instrument can be identified with certainty, its internal identifier (LEI, other code or name) should be completed. If the counterparty is not known, this field can be left blank.

c220 - Exchanges Securities are Listed On

If instruments are listed on an exchange platform, this/these platform(s) should be communicated. Where multiple exchanges are concerned, please separate the platforms with a semicolon.

c230 - Settlement Systems (mandatory)

Indicate the Securities Settlement Systems where these securities can be settled. Where multiple settlement systems are concerned, please separate each one with a backslash.

c240 - Registrar Holder (mandatory)

Indicate the registrar (holding the records of these securities' owners).

c250 - Central Securities Depository

Indicate the CSD for the security.

c260 - Secured/Unsecured (mandatory)

Distinguish between securities that are subject to collateral agreements or not (i.e. secured by assets, pledge, lien or collateral) either 'Secured' or 'Unsecured' from a predefined list.

c270 - Amount of pledge, lien or collateral

Where a liability is secured by a pledge, lien or collateral, the gross market value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured liability. For collateral pools securing multiple line items, the overall coverage ratio should be determined and applied *pro rata* to all line items covered by this pool.

c280 - Guarantor if applicable

If there are guarantees provided for the instrument, please provide a detailed identification of the guarantor (LEI code, ISO 3166-1 alpha-2 country code for government, etc.). Where multiple guarantors are present, the identifiers should all be reported, separated by a backslash.

c290 - 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. This is in line with the BRRD requirement that eligible liabilities cannot be financed by the group/institution. The aim of such a disposition is to avoid that MREL liabilities would be directly/indirectly financed by the groups and entities, much in line with the provisions of article 28.1 (b) of the CRR, for which a delegated regulation has been adopted (No 241/2014, subsection 3), yet extended to all liabilities rather than own funds only.

c300 - Structured or other Non-Standard Terms¹⁵ (mandatory)

Please indicate if the instrument is to be considered as structured (cf. above) or contains specific non-standard terms, either 'Non-structured/Vanilla', 'Structured' or 'Other non-standard terms' from a predefined list.

¹⁵ Non-standard terms refers to contractual terms which could affect the nature, maturity, etc. of the contract. Examples of such non-standard terms are material adverse change (MAC) clauses, call-options with step-up, etc.

Guidance on the 2019 Liability Data Report



c310 - Qualifying as Own Funds

Please indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list.

In the list of options the term 'phase-out' refers to the period of 5 years before maturity of any given T2 instrument, during which there is only a proportionate recognition based on the time remaining until maturity. 'Grandfathered' should be understood as any transitional measure applicable to a T2 instrument, not including the 'phase-out'. During this 'grandfathering', recognition can be full or partial.

c320 - Amount Included in Own Funds, taking into account phase-out as applicable

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



Simplified example

The reporting institution has issued a covered bond on the market with following details:

- The ISIN code of the instrument is ES0123456789 and it is traded on BME and Euronext. As such, the individual creditors cannot be identified.
- The original amount issued on 1 November 2016 in a public placement was EUR 10 billion, but the institution has effected a buy-back of EUR 2 billion worth of the covered bonds. The coupon is a floating interest rate, annually payable and standing at 2.5% as at the reporting date.
- The legal maturity is fixed at 31 October 2025, with no early reimbursement rights for the holders of the instrument.
- Paying agent and trustee can be identified by an LEI code. The settlement system and registrar holder is Clearstream International, while the central securities depository is Euroclear Bank.
- The covered bond is secured by a collateral pool of EUR 8.5 billion mortgage loans and a supplementary guarantee is granted by the parent entity, which is identifiable by its LEI code.
- The applicable law of the bond is the one of Spain. The insolvency ranking of the bond under the law of the country where the reporting institution is incorporated is equal to 11.

Guidance on the 2019 Liability Data Report



As at 31 December 2018⁷, the entity should report this Tier 2 instrument as follows:

| N° | Reconciliation with aggregated data | | T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup) | | | | | | | | |
|----------------|-------------------------------------|-----------------------|--|------------------------|-----------------------|-----------------------|---|-----------------------|------------------------|------------------------------|------------------|
| | Line | Column | Insolvency Ranking | ISIN | Type of Instrument | Governing Law | If Third Country Law, Contractual Recognition | Currency | Original Amount Issued | Outstanding Principal Amount | Accrued Interest |
| <i>Integer</i> | <i>List of values</i> | <i>List of values</i> | <i>List of values</i> | <i>12-digit length</i> | <i>List of values</i> | <i>List of values</i> | <i>List of values</i> | <i>List of values</i> | 0.00 | 0.00 | 0.00 |
| e0c0010 | e0c0020 | e0c0030 | e0c0040 | e0c0050 | e0c0060 | e0c0070 | e0c0080 | e0c0090 | e1c0100 | e1c0110 | e1c0120 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 184 | r1r0120 | e0c009x | 11 | ES0123456789 | Covered Bond | ES | Not Applicable | EUR | 10 000 000 000.00 | 8 000 000 000.00 | 33 333 333.33 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

| N° | Reconciliation with aggregated data | | T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup) | | | | | | | | | |
|----------------|-------------------------------------|-----------------------|--|--------------------|---------------|--------------------------|----------------|--------------------------|--------------------------|-------------------------|---------------|------------------------------------|
| | Line | Column | Coupon Type | Current Coupon (%) | Issuance Date | Earliest Redemption Date | Legal Maturity | Public/Private Placement | Paying Agent | Trustee | Creditor | Exchanges Securities are Listed On |
| <i>Integer</i> | <i>List of values</i> | <i>List of values</i> | <i>List of values</i> | 0.0000 | YYYY-MM-DD | YYYY-MM-DD | YYYY-MM-DD | <i>List of values</i> | <i>String</i> | <i>String</i> | <i>String</i> | <i>String</i> |
| e0c0010 | e0c0020 | e0c0030 | e1c0130 | e1c0140 | e1c0150 | e1c0160 | e1c0170 | e1c0180 | e1c0190 | c200 | c210 | c220 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 184 | r1r0120 | e0c009x | Floating | 0.0250 | 2016-11-01 | 2025-10-31 | 2025-10-31 | Public | ES01234567 8901234567 | ES98765432 109876543 | | BME/Euronext |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

| N° | Reconciliation with aggregated data | | T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup) | | | | | | | | | |
|----------------|-------------------------------------|-----------------------|--|---------------------------|-------------------------------|-----------------------|--------------------------------------|--------------------------|---|--|-------------------------|---|
| | Line | Column | Settlement Systems | Registrar Holder | Central Securities Depository | Secured/ Unsecured | Amount of pledge, lien or collateral | Guarantor if applicable | Funding Amount Provided by Any Group Entity | Structured or other Non-Standard Terms | Qualifying as Own Funds | Amount Included in Own Funds, taking into account phase-out as applicable |
| <i>Integer</i> | <i>List of values</i> | <i>List of values</i> | <i>String</i> | <i>String</i> | <i>String</i> | <i>List of values</i> | 0.00 | <i>String</i> | 0.00 | <i>List of values</i> | <i>List of values</i> | 0.00 |
| e0c0010 | e0c0020 | e0c0030 | e2c0230 | e2c0240 | e2c0250 | e2c0260 | e2c0270 | e2c0280 | e2c0290 | e3c0300 | e3c0310 | e3c0320 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 184 | r1r0120 | e0c009x | Clearstream International | Clearstream International | Euroclear Bank | Secured | 8 500 000 000.00 | ES00000000 0000000001 | 0.00 | Non-structured/ Vanilla | No | 0.00 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |



8. T05.00 - Deposits, not covered and not preferential

The scope of this detail is limited to term deposits, which are not covered and not preferred, and that have a residual maturity of more than 1 year (taking into account any optionality for the depositors to require early reimbursement).

For the purposes of this table, deposits have to be reported on a transaction basis, i.e. each transaction reported as an individual line item. No reporting thresholds are applicable in this respect.

Mandatory data fields have been highlighted in the headings below.

e0c0010 - N°

Unique number/primary key to identify the line items.

e0c0020 - Column

For each deposit, a reconciliation with the counterparty class in T01.00 to which the deposit is owed has to be provided from predefined list of values.

e0c0030 - Insolvency Ranking (mandatory)

Identified ranking in line with Part 1, Section 6 of the guidance.

e0c0040 - Internal Depositor Identifier

Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported. ~~The internal identifier used by the entity to identify the deposit counterparty. (There should be only one unique identifier used per counterparty).~~

e0c0050 - Governing Law (mandatory)

The ~~ISO 3166-1 alpha-2 identification name~~ of the country whose law governs the deposit.

e0c0060 - Currency (mandatory)

The ~~ISO 4217 identification of the~~ currency in which the deposit is collected.

e0c0070 - Outstanding Principal Amount (mandatory)

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

e0c0080 - Accrued Interest

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

e0c0090 - Current Interest Rate (%)

Current level of the interest rate that is applicable to the deposit. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

e1c0100 - Secured/Unsecured (mandatory)

Distinguish between deposits that are subject to collateral agreements or not (i.e. secured by assets, pledge, lien or collateral) either 'Secured' or 'Unsecured' from a predefined list.

e1c0110 - Amount of pledge, lien or collateral

Where a liability is secured by a pledge, lien or collateral, the gross market value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured deposit. For collateral pools securing multiple line items, the overall coverage ratio should be determined and applied *pro rata* to all line items covered by this pool.

e1c0120 - Issuance Date for Term Deposits

Date of the original issuance of the term deposit.



€1c0130 - Earliest Redemption Date (mandatory)

Date of the legal, final maturity of the deposit. 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. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), the liability should be split to take into account this partial early redemption clause.

€1c0140 - 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. This is in line with the BRRD requirement that eligible liabilities cannot be financed by the group/entity. The aim of such a disposition is to avoid that MREL liabilities would be directly/indirectly financed by the groups and entities, much in line with the provisions of article 28.1 (b) of the CRR, for which a delegated regulation has been adopted (No 241/2014, subsection 3) , yet extended to all liabilities rather than own funds only.



Simplified example

The reporting institution has collected a term deposit from a corporate counterparty in Belgium on 1 December 2016, with an original contractual maturity on 31 November 2022, including an early reimbursement clause at the option of the depositor on 30 November 2019. The deposited amount is EUR 250 million with a yearly interest rate of 1%, with no intermediate interest payments. The applicable law of the deposit is the one of Belgium. The insolvency ranking of the deposit under the law of the country where the reporting institution is incorporated is equal to 7.

As at 31 December 2018⁷, the entity should report this term deposit as follows:

| N° | Reconciliation with aggregated data | T05.00 - Deposits, not covered and not preferential (term deposits with residual maturity > 1 year, excluding intragroup) | | | | | | | | | | | |
|----------------|-------------------------------------|---|-------------------------------|-----------------------|-----------------------|------------------------------|------------------|---------------------------|-----------------------|--------------------------------------|---------------------------------|--------------------------|---|
| | Column | Insolvency Ranking | Internal Depositor Identifier | Governing Law | Currency | Outstanding Principal Amount | Accrued Interest | Current Interest Rate (%) | Secured/Unsecured | Amount of pledge, lien or collateral | Issuance Date for Term Deposits | Earliest Redemption Date | Funding Amount Provided by Any Group Entity |
| <i>Integer</i> | <i>List of values</i> | <i>List of values</i> | <i>String</i> | <i>List of values</i> | <i>List of values</i> | 0.00 | 0.00 | 0.0000 | <i>List of values</i> | 0.00 | YYYY-MM-DD | YYYY-MM-DD | 0.00 |
| e9c0010 | e9c0020 | e9c0030 | e9c0040 | e9c0050 | e9c0060 | e9c0070 | e9c0080 | e9c0090 | e1c0100 | e1c0110 | e1c0120 | e1c0130 | e1c0140 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 1 426 | e9c003x | 7 | ID12345 | BE | EUR | 250 000 000.00 | 2 708 333.33 | 0.0100 | Unsecured | 0.00 | 2016-12-01 | 2019-11-30 | 0.00 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |



9. T06.00 - Other non-Financial and Financial Liabilities (not included in other tabs, excluding intragroup) Financial Liabilities

This table covers all the liabilities, excluding all types of deposits (covered, preferred or other), that are not reported in any of the other detailed information requirements (i.e. T03.01, T04.00, T05.00, T07.00 and T08.00), such as loans for example, but also tax liabilities, operational liabilities, provisions, liabilities towards clearinghouses, etc.

Where liabilities such as provisions, tax, employees are concerned, these should be grouped by type and insolvency ranking. All cells which are not applicable (e.g. accrued interest, current interest rate, issuance date, etc.) can be left blank.

For the purposes of this table, liabilities have to be reported on a transaction basis, i.e. each transaction reported as an individual line item. No reporting thresholds are applicable in this respect.

e0c0010 - N°

Unique number/primary key to identify the line items.

e0c0010 - Line

For each instrument, a reconciliation with the categories of liabilities of the liability structure in T01.00 has to be provided at the level of maturity from a predefined list of values.

e0c0030 - Column

For each instrument, a reconciliation with the counterparty class in T01.00 to which the liability is owed has to be provided from predefined list of values.

e0c0040 - Insolvency Ranking (mandatory)

Identified ranking in line with Part 1, Section 6 of the guidance.

e0c0050 - Internal identifier

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

e0c0060 - Lending Entity/Counterpart (ID)

Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported.

LEI code or internal identification of the counterparty.

e0c0070 - Governing Law (mandatory)

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

e0c0080 - If Third Country Law or UK law¹⁶, Contractual Recognition¹⁶

Identification of contractual provisions for the recognition of bail-in powers in line with article 55 of the BRRD, either 'Yes (Contractual recognition of bail-in powers)', 'No (Contractual recognition of bail-in powers)' or 'Not Applicable (Contractual recognition of bail-in powers)' from a predefined list.

e0c0090 - Outstanding Principal Amount (mandatory)

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

e1c0100 - Accrued Interest

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

¹⁶ Consistently with the EBA Opinion on issues related to the departure of the UK from the EU (EBA/Op/2017/12), par. 24(k) that incites resolution authorities to "mitigate the risk that the use of their powers will not automatically be recognised by the UK courts, for instance through requiring the inclusion of resolution action recognition clauses in contracts governed by English law".

Guidance on the 2019 Liability Data Report



e1c0110 - Current Interest Rate (%)

Current level of the interest rate that is applicable to the instrument. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

e1c0120 -- Currency (mandatory)

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

e1c0130 - Issuance Date

Date of the original issuance of the liability.

e1c0140 - Earliest Redemption Date (mandatory)

If an option exists for the creditor to request early reimbursement, or conditions for early reimbursement are contractually foreseen, the earliest occurrence date should be completed. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), the liability should be split to take into account this partial early redemption clause.

e1c0150 - Legal Maturity

Date of the legal, final maturity of the instrument. For perpetual instruments, this should be '2099-01-31'.

e1c0160 - Secured/Unsecured (mandatory)

Distinguish between instruments that are subject to collateral agreements or not (i.e. secured by assets, pledge, lien or collateral) either 'Secured' or 'Unsecured' from a predefined list.

e1c0170 - Amount of pledge, lien or collateral

Where a liability is secured by a pledge, lien or collateral, the gross market value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured liability. For collateral pools securing multiple line items, the overall coverage ratio should be determined and applied *pro rata* to all line items covered by this pool.

e1c0180 - Guarantor if applicable

If there are guarantees provided for the instrument, please provide a detailed identification of the guarantor (LEI code, ISO 3166-1 alpha-2 country code for government, etc.). Where multiple guarantors are present, the identifiers should all be reported, separated by a backslash.

e1c0190 - 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. This is in line with the BRRD requirement that eligible liabilities cannot be financed by the group/entity. The aim of such a disposition is to avoid that MREL liabilities would be directly/indirectly financed by the groups and entities, much in line with the provisions of article 28.1 (b) of the CRR, for which a delegated regulation has been adopted (No 241/2014, subsection 3) , yet extended to all liabilities rather than own funds only.

c200 - Structured or other Non-Standard Terms¹⁷ (mandatory)

Please indicate if the instrument is to be considered as structured (cf. above) or contains specific non-standard terms, either 'Non-structured/Vanilla', 'Structured' or 'Other non-standard terms' from a predefined list.

c210 - Qualifying as Own Funds

Please indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in

¹⁷ Non-standard terms refers to contractual terms which could affect the nature, maturity, etc. of the contract. Examples of such non-standard terms are material adverse change (MAC) clauses, call-options with step-up, etc.

Guidance on the 2019 Liability Data Report



phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list.

c220 - Amount Included in Own Funds, taking into account phase-out as applicable

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



Guidance on the 2019 Liability Data Report

Simplified example

The reporting entity has received a subordinated loan of EUR 1 billion from another institution, not included in the group’s accounting consolidation, located in Germany. It has been granted on 1 January 2016 and will mature on 31 December 2025 with an annually payable interest rate of 5%. This loan qualifies as a Tier 2 instrument. The applicable law of the loan is the one of Germany. The insolvency ranking of the subordinated loan under the law of the country where the reporting institution is incorporated is equal to 3.

As at 31 December 2018⁷, the entity should report this Tier 2 instrument as follows:

| N° | Reconciliation with aggregated data | | T06.00 - Financial Liabilities (not included in other tabs, excluding intragroup) | | | | | | | | | |
|----------------|-------------------------------------|-----------------------|---|---------------------|----------------------------------|-----------------------|---|------------------------------|------------------|---------------------------|-----------------------|-------------------|
| | Line | Column | Insolvency Ranking | Internal Identifier | Lending Entity/ Counterpart (ID) | Governing Law | If Third Country, Contractual Recognition | Outstanding Principal Amount | Accrued Interest | Current Interest Rate (%) | Currency | Issuance Date |
| <i>Integer</i> | <i>List of values</i> | <i>List of values</i> | <i>List of values</i> | <i>String</i> | <i>String</i> | <i>List of values</i> | <i>List of values</i> | 0.00 | 0.00 | 0.0000 | <i>List of values</i> | <i>YYYY-MM-DD</i> |
| e0c0010 | e0c0020 | e0c0030 | e0c0040 | e0c0050 | e0c0060 | e0c0070 | e0c0080 | e0c0090 | e1c0100 | e1c0110 | e1c0120 | e1c0130 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 95 | #r0531 | e0c004x | 4 | ID1234 | DE012345678901234567 | DE | Not Applicable | 1 000 000 000.00 | 0.00 | 0.0500 | EUR | 2016-01-01 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

| N° | Reconciliation with aggregated data | | T06.00 - Financial Liabilities (not included in other tabs, excluding intragroup) | | | | | | | | |
|----------------|-------------------------------------|-----------------------|---|-------------------|-----------------------|--------------------------------------|-------------------------|---|--|-------------------------|---|
| | Line | Column | Earliest Redemption Date | Legal Maturity | Secured/ Unsecured | Amount of pledge, lien or collateral | Guarantor if applicable | Funding Amount Provided by Any Group Entity | Structured or other Non-Standard Terms | Qualifying as Own Funds | Amount Included in Own Funds, taking into account phase-out as applicable |
| <i>Integer</i> | <i>List of values</i> | <i>List of values</i> | <i>YYYY-MM-DD</i> | <i>YYYY-MM-DD</i> | <i>List of values</i> | 0.00 | <i>String</i> | 0.00 | <i>List of values</i> | <i>List of values</i> | 0.00 |
| e0c0010 | e0c0020 | e0c0030 | e1c0140 | e1c0150 | e1c0160 | e1c0170 | e1c0180 | e1c0190 | c200 | c210 | c220 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 95 | #r0531 | e0c004x | 2025-12-31 | 2025-12-31 | Unsecured | 0.00 | | 0.00 | Non-structured/Vanilla | Fully Compliant T2 | 1 000 000 000.00 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |



10. T07.00 - Derivatives

For the purposes of this table, derivatives have to be reported by netting set, i.e. each netting set reported as an individual line item. No reporting thresholds are applicable in this respect. Only the derivative netting sets/single contracts resulting in a net mark-to-market (cf. e1c0120) liability should be reported.

e0c0010 - N°

Unique number/primary key to identify the line items.

e0c0020 - Column

For each netting set, a reconciliation with which of the counterparty classes the liability structure in T01.00 it has been contracted to has to be provided from predefined list of values.

e0c0030 - Insolvency Ranking (mandatory)

Identified ranking in line with Part 1, Section 6 of the guidance.

e0c0040 - Master Agreement ID (mandatory)

Internal identifier of the master agreement or single contract.

e0c0050 - Type of MA (e.g. ISDA 1992)

Specifying the format type used for the master agreement, either 'ISDA 2002 MA', 'ISDA 1992 MA', 'ISDA 1987 MA', 'ISDA 1986 MA', 'ISDA 1985 MA', 'Other MA' or 'Single Contract' from a predefined list.

e0c0060 - ISDA Universal Stay Protocol -- Entity (mandatory)

Indicate whether the entity itself has signed the ISDA Universal Stay Protocol, either 'Yes' or 'No' from a predefined list.

e0c0070 - ISDA Universal Stay Protocol - Counterparty¹⁸ (mandatory)

Indicate whether the counterparty has signed the ISDA Universal Stay Protocol, either 'Yes' or 'No' from a predefined list.

e0c0080 - Counterparty

Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported.

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

e0c0090 - Country of Counterparty (mandatory)

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

e1c0100 - Governing Law of MA/single deal (mandatory)

The ISO 3166-1 alpha-2 identification name of the country whose law governs the MA/single contract.

e1c0110 - Number of Transactions Covered (mandatory)

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

e1c0120 - Net Mark-to-Market Value

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

¹⁸ The members participating in the ISDA Universal Stay Protocol can be found at <https://www.isda.org/protocol/isda-2015-universal-resolution-stay-protocol/adhering-parties>. Other (modular) stay protocol participants can also be found on the ISDA website.



c1c0130 - Value of Net Collateral Posted

The net market value of collateral positions under a netting set (i.e. collateral posted decreased by any collateral received). This should include any margin accounts under the netting arrangements. It should be reported as a positive value for net collateral posted to counterparties.

c1c0140 - 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 Delegated Regulation (EU) 2016/1401 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. A positive value for the estimated close-out amount results in an increase of the estimated early termination amount, while a negative sign would decrease the estimated early termination amount.

c1c0150 - Estimated Early Termination Amount

With reference to the Delegated Regulation (EU) 2016/1401 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 entity under resolution to the counterparty, less unpaid amounts, collateral and other amounts due from the counterparty to the entity 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."

As such, ~~this amount shall~~ the Estimated Early Termination Amount be the sum of components reported in columns c120, 130 and 140 of this table must equal the Net Mark-to-Market Value (c0120) - Value of Net Collateral Posted (c0130) + Estimated Close-Out Amount (c0140).





Simplified example

The reporting institution has entered into an ISDA master netting agreement (version of 2002) with a counterparty incorporated in Italy, covering their bilateral derivative transactions, including a credit support annex. Under this agreement, 1 458 contracts are covered, with a net mark-to-market value of EUR -1.2 billion to the reporting institution (i.e. a derivative liability). Cash collateral is exchanged on a daily basis and as at the reporting date had a value of EUR 1 billion. The estimated close-out amount is calculated by the entity to result in an additional 'liability' of EUR 100 million. The entity has signed the Universal Stay Protocol, yet its counterparty has not done so yet. The governing law that applies is United Kingdom. The insolvency ranking of such transactions under the law of the country where the reporting institution is incorporated is equal to 9.

| N° | Reconciliation with aggregated data | T07.00 - Derivatives | | | | | | | |
|----------------|-------------------------------------|-----------------------|---------------------|-----------------------------|--|--|---|-------------------------|---------------------------------|
| | Column | Insolvency Ranking | Master Agreement ID | Type of MA (e.g. ISDA 1992) | ISDA Universal Stay Protocol - Entity (Yes/No) | ISDA Universal Stay Protocol - Counterparty (Yes/No) | Counterparty (LEI/MFI/Local Identifier) | Country of Counterparty | Governing Law of MA/single deal |
| <i>Integer</i> | <i>List of values</i> | <i>List of values</i> | <i>String</i> | <i>List of values</i> | <i>List of values</i> | <i>List of values</i> | <i>String</i> | <i>List of values</i> | <i>List of values</i> |
| e0c0010 | e0c0020 | e0c0030 | e0c0040 | e0c0050 | e0c0060 | e0c0070 | e0c0080 | e0c0090 | e1c0100 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 54 | e0c006x | 9 | ID1524 | ISDA 2002 MA | Yes | No | IT012345678901234567 | IT | GB |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |

| N° | Reconciliation with aggregated data | T07.00 - Derivatives | | | | |
|----------------|-------------------------------------|--------------------------------|--------------------------|--------------------------------|----------------------------|------------------------------------|
| | Column | Number of Transactions Covered | Net Mark-to-Market Value | Value of Net Collateral Posted | Estimated Close-Out Amount | Estimated Early Termination Amount |
| <i>Integer</i> | <i>List of values</i> | 0 | 0.00 | 0.00 | 0.00 | 0.00 |
| e0c0010 | e0c0020 | e1c0110 | e1c0120 | e1c0130 | e1c0140 | e1c0150 |
| ... | ... | ... | ... | ... | ... | ... |
| 54 | e0c006x | 1 458 | 1 200 000 000.00 | 1 000 000 000.00 | 100 000 000.00 | 300 000 000.00 |
| ... | ... | ... | ... | ... | ... | ... |



~~11.~~

11. T08.00 - Secured Finance

Secured finance includes all financing arrangements that are subject to the provision of collateral, pledges or liens, excluding, for example, securities which have to be reported in T04.00. Typical examples of such arrangements are central bank financing or repurchase agreements.

For the purposes of this table, secured finance arrangements have to be reported by netting set, i.e. each netting set reported as an individual line item. No reporting thresholds are applicable in this respect.

e0c0010 - N°

Unique number/primary key to identify the line items.

e0c0020 - Column

For each netting set, a reconciliation with the counterparty class in T01.00 to which the liability is owed has to be provided from predefined list of values.

e0c0030 - Insolvency Ranking (mandatory)

Identified ranking in line with Part 1, Section 6 of the guidance.

e0c0040 - Master Agreement ID

Internal identifier of the master agreement or single contract.

e0c0050 - Type of MA (e.g. GMRA)

Specifying the format type used for the master agreement, either 'ICMA 2011 GMRA', 'ICMA 2000 GMRA', 'ICMA 1995 GMRA', 'ICMA 1992 GMRA', 'Other GMRA' or 'Single Contract' from a predefined list.

e0c0060 - Counterparty (LEI/MFI/Local Identifier) (mandatory)

Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported.

LEI, MFI-code or internal identifier for the counterparty of the MA.

e0c0070 - Country of Counterparty (mandatory)

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

e0c0080 - Governing Law of MA/single deal (mandatory)

The ISO 3166-1 alpha-2 identification name of the country whose law governs the MA/single contract.

e0c0090 - Number of Transactions Covered (mandatory)

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

e1c0100 - Net Amount of Funding Received (mandatory)

Provide the net amount of funding received under secured financing agreements, taking into account all transactions subject to the netting arrangement.

e1c0110 - Net Amount of Collateral Posted (mandatory)

Per netting set, please provide the net value of collateral posted to cover the secured financing transactions, taking into account all collateral positions considered in the netting arrangement. This includes any amount of collateral or margin that is exchanged.



Simplified example

An institution has entered into a bilateral repurchase agreement with a French counterparty. The institution has provided collateral for a market value of EUR 225 million at the reporting date, while receiving a cash payment of EUR 250 million at inception. The contract has been established under French law and is not subject to any master agreements for netting purposes. The insolvency ranking of the contract under the law of the country where the reporting institution is incorporated is equal to 10.

| N° | Reconciliation with aggregated data | T08.00 - Secured Finance, excluding intragroup | | | | | | | | |
|----------------|-------------------------------------|---|---------------------|------------------------|---|-------------------------|---------------------------------|--------------------------------|--------------------------------|---------------------------------|
| | Column | Insolvency Ranking | Master Agreement ID | Type of MA (e.g. GMRA) | Counterparty (LEI/MFI/Local Identifier) | Country of Counterparty | Governing Law of MA/single deal | Number of Transactions Covered | Net Amount of Funding Received | Net Amount of Collateral Posted |
| <i>Integer</i> | <i>List of values</i> | <i>List of values</i> | <i>String</i> | <i>List of values</i> | <i>String</i> | <i>List of values</i> | <i>List of values</i> | 0 | 0.00 | 0.00 |
| e0c0010 | e0c0020 | e0c0030 | e0c0040 | e0c0050 | e0c0060 | e0c0070 | e0c0080 | e0c0090 | e+c0100 | e+c0110 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 16 | e0c004x | 10 | ID12345 | Single Contract | FR0R0012345678901234567 | FR | FR | 1 | 250 000 000.00 | 225 000 000.00 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |



Annex 1 - 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 |
| BME | Bolsas y Mercados Españoles |
| 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 |
| BU | Banking Union |
| 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 |
| ESRB | European Systemic Risk Board |
| EU | European Union |
| EUR | Euro |
| FINREP | Framework for consolidated Financial Reporting |
| G-SII | Global Systemically Important Institution |
| GLRA | Group-Level Resolution Authority |
| GMNA | Global Master Netting Agreement |
| GMRA | Global Master Refinancing Agreement |
| ICMA | International Capital Market Association |
| IFRS | International Financial Reporting Standards |
| IRT | Internal Resolution Team |
| ISDA | International Swaps and Derivatives Association |
| ISIN | International Securities Identification Number |
| ISO | International Organization for Standardization |
| ITS | Implementing Technical Standards |
| LDR | Liability Data Report |
| LEI | Legal Entity Identifier |
| LTRO | Longer-Term Refinancing Operations |
| MA | Master Agreement |



Guidance on the 2019 Liability Data Report

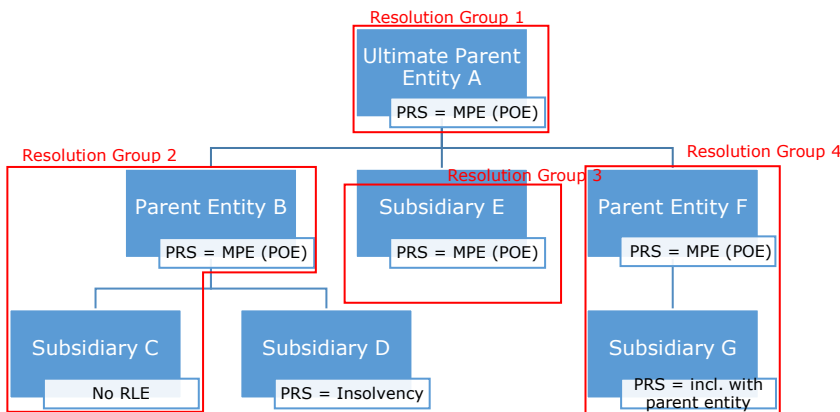


| | |
|-------------|--|
| MAC | Material Adverse Change |
| MFI | Monetary Financial Institutions unique Identifier |
| MREL | Minimum requirement for own funds and eligible liabilities |
| MRO | Main Refinancing Operations |
| NCWO | No Creditor Worse Off |
| NGAAP | National Generally Accepted Accounting Principles |
| NRA | National Resolution Authority |
| O-SII | Other Systemically Important Institution |
| POE | Point Of Entry |
| PRS | Preferred Resolution Strategy |
| RIAD | Register of Institutions and Affiliates Database |
| RLE | Relevant Legal Entity |
| RTS | Regulatory Technical Standards |
| SME | Small and Medium-sized Enterprise |
| SRB | Single Resolution Board |
| SREP | Supervisory Review Process |
| SRF | Single Resolution Fund |
| 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 |
| TARGET | Trans-European Automated Real-time Gross settlement Express Transfer system |
| TLAC | Total Loss Absorbing Capacity |
| TLTRO | Targeted Longer-Term Refinancing Operations |
| 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 |
| USD | US Dollar |
| <u>XBRL</u> | <u>eXtensible Business Reporting Language</u> |
| XML | eXtensible Markup Language |



Annex 2 - Scope and modulated reporting example

The example in this annex provides a view on how the starting point of the reporting scope works in the case of a group, of which the legal structure is illustrated in below diagram.



The preferred resolution strategy for this group is Multiple Point of Entry (MPE), where 4 resolution groups have been identified, i.e. entities A, B, E and F. These entities are as such the Points Of Entry (POE) for applying resolution actions. Taking into account the legal structure, the default reporting scheme¹⁹ can be presented as follows.

| | T01.00 | T02.00 | T03.01 T03.02 T03.03 | T04.00 | T05.00 | T06.00 | T07.00 | T08.00 |
|---|--------|--------|----------------------------|--------|--------|--------|--------|--------|
| C = Consolidation | | | | | | | | |
| SC = Sub-Consolidation | | | | | | | | |
| I = Individual | | | | | | | | |
| Ultimate Parent Entity A (Resolution Group 1) | C/I | C/I | C/I | I | I | I | I | I |
| Parent Entity B (Prudential Consolidation) | SC/I | SC/I | SC/I | I | I | I | I | I |
| Parent Entity B (Resolution Group 2) | SC | SC | SC | - | - | - | - | - |
| Subsidiary C | - | - | - | - | - | - | - | - |
| Subsidiary D | I | I | I | - | - | - | - | - |
| Subsidiary E (Resolution Group 3) | I | I | I | I | I | I | I | I |
| Parent Entity F (Prudential Consolidation = Resolution Group 4) | SC/I | SC/I | SC/I | I | I | I | I | I |
| Subsidiary G | I | I | I | - | - | - | - | - |

¹⁹ As indicated in Part 1, Section 1, the default scope can be amended to take into account specificities of the group and/or entities with a view to collect an adequate level of information for the purposes of resolution planning. It also does not exempt any of the entities to develop the capacity to report the information on an ad hoc basis, for example in the case of an actual resolution scheme having to be applied.



Annex 3 - Validation rules Data Validations

1. Level 1 checks

Please refer to the [SRB XBRL separate document Filing Rules for the 2018 Liability Data Template available on the SRB website](#) containing the filing rules for this reporting.

2. Level 2 checks

The second level of checks are run automatically during the collection phase and relate to consistency of the reported data and are run as part of data validations of XBRL instance. Please refer to the [LDR 2019 official validation rules available on the SRB website](#). Below is an exhaustive list of the checks:

| Existence checks |
|---|
| Jdt_v0001: field T00.01-r010-c010 must be filled in |
| Jdt_v0002: field T00.01-r020-c010 must be filled in |
| Jdt_v0003: field T00.01-r030-c010 must be filled in |
| Jdt_v0004: field T00.01-r060-c010 must be filled in |
| Jdt_v0005: field T00.01-r070-c010 must be filled in |
| Jdt_v0006: field T00.01-r080-c010 must be filled in |
| Jdt_v0007: field T00.01-r090-c010 must be filled in |
| Jdt_v0008: field T00.01-r100-c010 must be filled in |
| Jdt_v0009: field T02.00-r100-c010 must be filled in |
| Jdt_v0010: field T02.00-r210-c010 must be filled in |
| Jdt_v0011: field T02.00-r220-c010 must be filled in |
| Jdt_v0012: field T02.00-r230-c010 must be filled in |
| Jdt_v0013: field T02.00-r240-c010 must be filled in |
| Jdt_v0014: field T02.00-r250-c010 must be filled in |
| Jdt_v0015: field T02.00-r310-c010 must be filled in |
| Jdt_v0016: field T02.00-r320-c010 must be filled in |
| Jdt_v0017: field T02.00-r330-c010 must be filled in |
| Jdt_v0018: field T02.00-r400-c010 must be filled in |
| Jdt_v0019: field T02.00-r410-c010 must be filled in |
| Jdt_v0020: field T02.00-r420-c010 must be filled in |
| Jdt_v0021: field T02.00-r430-c010 must be filled in |
| Jdt_v0022: field T02.00-r440-c010 must be filled in |
| Jdt_v0023: field T02.00-r450-c010 must be filled in |
| Jdt_v0024: field T02.00-r100-c020 must be filled in |
| Jdt_v0025: field T02.00-r210-c020 must be filled in |
| Jdt_v0026: field T02.00-r220-c020 must be filled in |
| Jdt_v0027: field T02.00-r230-c020 must be filled in |
| Jdt_v0028: field T02.00-r240-c020 must be filled in |
| Jdt_v0029: field T02.00-r250-c020 must be filled in |
| Jdt_v0030: field T02.00-r310-c020 must be filled in |
| Jdt_v0031: field T02.00-r320-c020 must be filled in |
| Jdt_v0032: field T02.00-r330-c020 must be filled in |
| Jdt_v0033: field T02.00-r400-c020 must be filled in |
| Jdt_v0034: field T02.00-r410-c020 must be filled in |

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Guidance on the 2019 Liability Data Report

| |
|---|
| ldt_v0035: field T02.00-r420-c020 must be filled in |
| ldt_v0036: field T02.00-r430-c020 must be filled in |
| ldt_v0037: field T02.00-r440-c020 must be filled in |
| ldt_v0038: field T02.00-r450-c020 must be filled in |
| Date consistency checks |
| ldt_v0039: the "Reporting Date" (T00.01-r100-c010) must be superior or equal to the "Issuance date" (T03.01-c110) |
| ldt_v0040: the "Issuance date" (T03.01-c110) must be inferior to the "Earliest redemption date" (T03.00-c120) |
| ldt_v0041: the "Earliest redemption date" (T03.01-c120) must be inferior or equal to the "Legal Maturity" (T03.01-c130) |
| ldt_v0042: the "Reporting Date" (T00.01-r100-c010) must be superior or equal to the "Issuance date" (T04.00-c150) |
| ldt_v0043: the "Issuance date" (T04.00-c150) must be inferior to the "Earliest redemption date" (T04.00-c160) |
| ldt_v0044: the "Earliest redemption date" (T04.00-c160) must be inferior or equal to the "Legal Maturity" (T04.00-c170) |
| ldt_v0045: the "Reporting Date" (T00.01-r100-c010) must be superior or equal to the "Issuance date for term deposits" (T05.00-c120) |
| ldt_v0046: the "Issuance date for term deposits" (T05.00-c120) must be inferior to the "Earliest redemption date" (T05.00-c130) |
| ldt_v0047: the "Reporting Date" (T00.01-r100-c010) must be superior or equal to the "Issuance date" (T06.00-c130) |
| ldt_v0048: the "Issuance date" (T06.00-c130) must be inferior to the "Earliest redemption date" (T06.00-c140) |
| ldt_v0049: the "Earliest redemption date" (T06.00-c140) must be inferior or equal to the "Legal Maturity" (T06.00-c150) |
| Checks of sum consistency |
| ldt_v0050-1: the total carrying amount (c121) in each row of T01.00-r100-r400 must equal the sum of all the carrying amounts in the corresponding row |
| ldt_v0050-2: the total carrying amount (c121) in T01.00-rows r511, r512, r521, r531 must equal the sum of all the carrying amounts in the corresponding row |
| ldt_v0050-3: the total carrying amount (T01.00-r700-c121) must equal the sum of all the carrying amounts in r700 |
| ldt_v0051-1: the total outstanding amount (c122) in each row of T01.00-r100-r400 must equal the sum of the outstanding amounts in the corresponding row |
| ldt_v0051-2: the total outstanding amount (c122) in rows T01.00-r511, r512, r521, r531 must equal the sum of the outstanding amounts in the corresponding row |
| ldt_v0052: the amount in T01.00-r100 must equal in each column (c011 to c122) the sum of rows r110 to r200 for the corresponding column |
| ldt_v0053-1: the amount in T01.00-r300 must equal in each column (cx1) the sum of the subtotal rows r310 to r400 for the corresponding column |
| ldt_v0053-2: the amount in T01.00-r300 must equal in each column (cx2) the sum of the subtotal rows r310 to r400 plus r334 for the corresponding column |
| ldt_v0054: the amount in T01.00-r310 must equal in each column (c011 to c122) the sum of rows r311 to r314 for the corresponding column |
| ldt_v0055: the amount in T01.00-r320 must equal in each column (c011 to c122) the sum of rows r321 to r324 for the corresponding column |
| ldt_v0056: the amount in T01.00-r340 must equal in each column (c011 to c122) the sum of rows r341 to r344 for the corresponding column |

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Guidance on the 2019 Liability Data Report

| ldt_v0057: the amount in T01.00-r350 must equal in each column (c011 to c122) the sum of rows r351 to r354 for the corresponding column | | | | | | | | | | | | | | | |
|---|--------------------------------|-----------------------------|-----------------------|---------------------------|----------------------|-----------------|------------------|------------------|------------------|---------------------------|-----------------|--------------------------------|-----------------------------|-----------------------|-----------------------|
| ldt_v0058: the amount in T01.00-r360 must equal in each column (c011 to c122) the sum of rows r361 to r364 for the corresponding column | | | | | | | | | | | | | | | |
| ldt_v0059: the amount in T01.00-r370 must equal in each column (c011 to c122) the sum of rows r371 to r374 for the corresponding column | | | | | | | | | | | | | | | |
| ldt_v0060: the amount in T01.00-r380 must equal in each column (c011 to c122) the sum of rows r381 and r382 for the corresponding column | | | | | | | | | | | | | | | |
| Checks of mathematical/logical nature | | | | | | | | | | | | | | | |
| ldt_v0061: the "Amount included in own funds, taking into account phase-out as applicable" (T03.01-c190) cannot be higher than the sum of the "Outstanding principal amount" (T03.01-c080) and the "Accrued interest" (T03.01-c090). | | | | | | | | | | | | | | | |
| ldt_v0062: T03.02, T03.03 if the Intragroup guarantee is not collateralised (c080="No") then "Amount of collateral received" (c090) should be zero | | | | | | | | | | | | | | | |
| ldt_v0063: the "Amount included in own funds, taking into account phase-out as applicable" (T04.00-c320) cannot be higher than the sum of the "Outstanding principal amount" (T04.00-c110) and the "Accrued interest" (T04.00-c120). | | | | | | | | | | | | | | | |
| ldt_v0064: if the field "Qualifying as Own Funds" (T04.00-c310) = "No" then the field "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c320) must equal "0". | | | | | | | | | | | | | | | |
| ldt_v0065: the "Amount included in own funds, taking into account phase-out as applicable" (T06.00-c220) cannot be higher than the sum of the "Outstanding principal amount" (T06.00-c090) and the "Accrued interest" (T06.00-c100). | | | | | | | | | | | | | | | |
| ldt_v0066: if the field "Qualifying as Own Funds" (T06.00-c210) = "No" then the field "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c220) must equal "0". | | | | | | | | | | | | | | | |
| ldt_v0067: the Estimated Early Termination Amount (T07.00-c150) must equal the Net Mark-to-Market Value (T07.00-c120), less the Value of Net Collateral Posted (T07.00-c130), plus the Estimated Close-Out Amount (T07.00-c140) | | | | | | | | | | | | | | | |
| ldt_v0068: please check the content of the fields T00.01-r060 and T00.01-r070 Only the following combinations are acceptable: | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>T00.01</th> <th>LDTCON</th> <th>LDTRES</th> <th>LDTINDOTH</th> <th>LDTINDPOE</th> </tr> </thead> <tbody> <tr> <td>r060</td> <td>Other</td> <td>Other</td> <td>Other</td> <td>Point of Entry</td> </tr> <tr> <td>r070</td> <td>(Sub-) Consolidated</td> <td>Resolution Group</td> <td>Individual</td> <td>Individual</td> </tr> </tbody> </table> | T00.01 | LDTCON | LDTRES | LDTINDOTH | LDTINDPOE | r060 | Other | Other | Other | Point of Entry | r070 | (Sub-) Consolidated | Resolution Group | Individual | Individual |
| T00.01 | LDTCON | LDTRES | LDTINDOTH | LDTINDPOE | | | | | | | | | | | |
| r060 | Other | Other | Other | Point of Entry | | | | | | | | | | | |
| r070 | (Sub-) Consolidated | Resolution Group | Individual | Individual | | | | | | | | | | | |
| ldt_v0069: the amount in T02.00 for rows r310 to r330 must be below 20 percent | | | | | | | | | | | | | | | |
| ldt_v0070: the amount in T02.00 for row r240 must be below 10 percent | | | | | | | | | | | | | | | |
| ldt_v0071: the amount in T02.00 for row r250 must be below 10 percent | | | | | | | | | | | | | | | |

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3. Level 3 checks

After the submission process, the SRB has developed further tools to assist with the data validation. These checks could not be automated during the collection process, but might may still give rise to a need for resubmission if errors are identified. A [non-exhaustive full list](#) of those checks can be found below:

Verification of General Information

3.1


| LDR Tabs | Description of the check |
|---------------------------|---|
| T9900.001 | Confirm accounting standard (national GAAP or IFRS) |
| T9900.0001 | Confirm Art. 7 CRR Waiver |
| T03.01 to T08.00 All tabs | Confirm with the NRA the Insolvency ranking consistency across the tabs |

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|---|---|
|  | Validation Results --> Data Compliance): ask a Super User for the detailed analysis in case of errors |
| | All tabs Check whether the data is in line with the format requirements (0,00 / 0,0000) |
| | All granular tabs Confirm with the NRA the Insolvency ranking consistency across the tabs |

Reconciliation with Prudential Values

3.2

| LDR Reference | COREP/FINREP/SREP checks |
|--------------------|--|
| T01.00-r0500-c0122 | Own Funds in LDR with COREP C01.00-010-010 |
| T01.00-r0510-c0122 | CET1 in LDR against COREP C01.00-020-010 |
| T01.00-r0520-c0122 | AT1 in the LDR against COREP C01.00-530-010 |
| T01.00-r0530-c0122 | T2 in the LDR against COREP C01.00-750-010 |
| T01.00-r1000-c0122 | Leverage Exposure in the LDR against COREP C47.00-290-010 |
| T01.00-r0700-c0121 | Off Balance Sheet exposures in LDR against FINREP F09.01-010-010/020/030/100 + F09.01-090-010/020/030/100 + F09.01-170-010/020/030/100 |
| T01.00-r0800-c0121 | Total Equity in LDR against FINREP F01.03-300-010 |
| T01.00-r0900-c0121 | Total Assets in LDR against FINREP F01.01-380-010 |
| T01.00-r0330-c0121 | Balance sheet liabilities arising from derivatives in LDR against FINREP F01.02-020-010 + F01.02-150-010 |
| T02.00-r0100-c0010 | Transitional Total Risk Exposure Amount in LDR against COREP (C02.00-010-010) |
| T02.00-r0100-c0020 | Fully-loaded Total Risk Exposure Amount in LDR against COREP (C02.00-010-010 minus C05.01-010-c040) |
| T02.00-r0210-c0010 | Basel I Floor in the LDR against COREP C04.00-890-010+ C04.00-900-010 |
| T02.00-r0220-c0010 | Adjustments to Own Funds for Basel I Floor against COREP C04.00-870-010 |
| T02.00-r0400-c0010 | CBR in the LDR against COREP C04.00-740-010 |
| T02.00-r0410-c0010 | Capital Conservation Buffer in the LDR against COREP C04.00-750-010 |
| T02.00-r0420-c0010 | Institution-Specific Countercyclical Capital Buffer in the LDR against COREP C04.00-770-010 |
| T02.00-r0430-c0010 | Systemic Risk Buffer in the LDR against COREP C04.00-780-010 |
| T02.00-r0440-c0010 | G-SII Buffer in the LDR against COREP C04.00-800-010 |
| T02.00-r0450-c0010 | O-SII Buffer in the LDR against COREP C04.00-810-010 |
| T02.00-r0310 | Pillar 2 Requirement in LDR against SREP Letter received by the institution |
| T02.00-r0320 | Pillar 2 Guidance in LDR against SREP Letter received by the institution |

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3.3 Completeness Checks

A large part of the completeness checks are already covered by the automated checks (Level 1 and Level 2 – see above). However, the IRT's can perform additional checks as listed in the table below:

| LDR Tabs | Description of the completeness checks Step 3 checks |
|----------|--|
| T02.00 | Check whether c0020 is properly filled out, it cannot be empty if c0010 is not empty |
| T03.01 | No empty cell should be found in these columns — Insolvency ranking – c0030 — Governing law – c0060 — Outstanding principal amount – c0080 — Currency – c0100 — Secured/unsecured – c0140 |

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Guidance on the 2019 Liability Data Report



| | |
|-------------------------------|--|
| T03.01 | <u>Internal identifier – c0040/c0040/0050: this field should not be emptyAn empty cell should trigger a question as the institutionbank is expected to be able to monitor its intragroup liabilities</u> |
| T05.00 | <u>Internal depositor identifier – c0040: this field should not be empty as the institution is expected to be able to monitor its intragroup liabilities</u> |
| T06.00 | <u>Contract identifier – c0050: this field should not be empty as the institution is expected to be able to monitor its intragroup liabilities</u> |
| T07.00 | <u>Master agreement – c0040/c0050: If c0040 contains a number, then c0050 should not be empty</u> |
| T03.01 | <u>Contractual recognition – c0070: If c0060 shows a third country jurisdiction, c0070 should not be empty</u> |
| T03.01 | <u>Collateral – c0150: If c0140 is secured, c0150 should not be empty</u> |
| T03.02/T03.03 | <u>No empty cell should be found in these columns</u> <ul style="list-style-type: none"> — <u>Guarantee type – c0060</u> — <u>Guarantee trigger – c0100</u> |
| T04.00 | <u>No empty cell should be found in these columns</u> <ul style="list-style-type: none"> — <u>Insolvency ranking – c0040</u> — <u>ISIN – c0050</u> — <u>Type of instrument – c0060</u> — <u>Governing law – c0070</u> — <u>Currency – c0090</u> — <u>Outstanding principal amount – c0110</u> — <u>Earliest redemption Date/Legal maturity – c0160/170</u> — <u>Creditor – c0210</u> — <u>FMI – c0230/240</u> — <u>Secured/unsecured – c0260</u> — <u>Structured or other Non-Standard Terms – c0300</u> |
| T04.00 | <u>Contractual recognition – c0080: If c0070 shows a third country jurisdiction, c0080 should not be empty</u> |
| T04.00 | <u>Collateral – c0270: If c0260 is secured, c0270 should not be empty</u> |
| T05.00 | <u>No empty cell should be found in these columns</u> <ul style="list-style-type: none"> — <u>Insolvency ranking – c0030</u> — <u>Governing law – c0050</u> — <u>Currency – c0060</u> — <u>Outstanding principal amount – c0070</u> — <u>Secured/unsecured – c0100</u> — <u>Earliest redemption date – c0130</u> |



3.4 Cross-Checks

The granular data on the liability level (as reported in T03.01 to T08.00) should be cross-checked with the aggregated data on an entity level (as reported provided in T01.00).

| LDR Tab | Description of the cCross-cCheck |
|---------|---|
| T03.01 | ldt v0100: the "Amount of pledge, lien or collateral" (T03.01-c0150) of a "Secured" (T03.01-c0140) instrument cannot be equal to 0 |
| T03.01 | ldt v0101: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T03.01-c0190) of a "Secured" (T03.01-c0140) instrument must be equal to 0 |
| T03.01 | ldt v0102: a "Secured" (T03.01-c0140) instrument cannot be an instrument "Qualifying as Own Funds" (T03.01-c0180) |
| T03.01 | ldt v0103: the "Amount of pledge, lien or collateral" (T03.01-c0150) of "r0120" / "Secured liabilities - collateralized part" (T03.01-c0020) instruments cannot be equal to 0 |
| T03.01 | ldt v0104: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T03.01-c0190) of "r0511" / CET1 "Capital instruments/share capital" (T03.01-c0020) cannot be equal to 0 |
| T03.01 | ldt v0105: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T03.01-c0190) of "r0512" / CET1 "Instruments ranking pari passu with ordinary shares" (T03.01-c0020) cannot be equal to 0 |
| T03.01 | ldt v0106: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T03.01-c0190) of "r0521" / AT1 "Subordinated liabilities recognised as own funds" (T03.01-c0020) cannot be equal to 0 |
| T03.01 | ldt v0107: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T03.01-c0190) of "r0531" / T2 "Subordinated liabilities recognised as own funds" (T03.01-c0020) cannot be equal to 0 |
| T03.01 | ldt v0108: "r0511" / CET1 "Capital instruments/share capital" (T03.01-c0020) must be identified as CET1 instruments "Qualifying as Own Funds" (T03.01-c0180) |
| T03.01 | ldt v0109: "r0512" / CET1 "Instruments ranking pari passu with ordinary shares" (T03.01-c0020) must be identified as CET1 instruments "Qualifying as Own Funds" (T03.01-c0180) |
| T03.01 | ldt v0110: "r0521" / AT1 "Subordinated liabilities recognised as own funds" (T03.01-c0020) must be identified as Partially (A)T1 or T2, or Grandfathered AT1, or Fully compliant AT1 instruments "Qualifying as Own Funds" (T03.01-c0180) |
| T03.01 | ldt v0111: "r0531" / T2 "Subordinated liabilities recognised as own funds" (T03.01-c0020) must be identified as Partially (A)T1 or T2, or T2 in pase-out, or Grandfathered T2, or Fully compliant T2 instruments "Qualifying as Own Funds" (T03.01-c0180) |
| T03.01 | ldt v0112: "r0120" / "Secured liabilities - collateralized part" (T03.01-c0020) must be identified as "Secured" (T03.01-c0140) instruments |
| T03.01 | ldt v0113: "r0511" / CET1 "Capital instruments/share capital" (T03.01-c0020) cannot be "Secured" (T03.01-c0140) instruments |
| T03.01 | ldt v0114: "r0512" / CET1 "Instruments ranking pari passu with ordinary shares" (T03.01-c0020) cannot be "Secured" (T03.01-c0140) instruments |
| T03.01 | ldt v0115: "r0521" / AT1 "Subordinated liabilities recognised as own funds" (T03.01-c0020) cannot be "Secured" (T03.01-c0140) instruments |
| T03.01 | ldt v0116: "r0531" / T2 "Subordinated liabilities recognised as own funds" (T03.01-c0020) cannot be "Secured" (T03.01-c0140) instruments |
| T04.00 | ldt v0117: the "Amount of pledge, lien or collateral" (T04.00-c0270) of a "Secured" (T04.00-c0260) instrument cannot be equal to 0 |
| T04.00 | ldt v0118: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c0320) of a "Secured" (T04.00-c0260) instrument must be equal to 0 |
| T04.00 | ldt v0119: a "Secured" (T04.00-c0260) instrument cannot be an instrument "Qualifying as Own Funds" (T04.00-c0310) |

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Guidance on the 2019 Liability Data Report

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| T04.00 | <u>ldt v0120: the "Amount of pledge, lien or collateral" (T04.00-c0270) of "r0120" / "Secured liabilities - collateralized part" (T04.00-c0020) instruments cannot be equal to 0</u> |
| T04.00 | <u>ldt v0121: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c0320) of "r0511" / CET1 "Capital instruments/share capital" (T04.00-c0020) cannot be equal to 0</u> |
| T04.00 | <u>ldt v0122: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c0320) of "r0512" / CET1 "Instruments ranking pari passu with ordinary shares" (T04.00-c0020) cannot be equal to 0</u> |
| T04.00 | <u>ldt v0123: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c0320) of "r0521" / AT1 "Subordinated liabilities recognised as own funds" (T04.00-c0020) cannot be equal to 0</u> |
| T04.00 | <u>ldt v0124: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c0320) of "r0531" / T2 "Subordinated liabilities recognised as own funds" (T04.00-c0020) cannot be equal to 0</u> |
| T04.00 | <u>ldt v0125: "r0511" / CET1 "Capital instruments/share capital" (T04.00-c0020) must be identified as CET1 instruments "Qualifying as Own Funds" (T04.00-c0310)</u> |
| T04.00 | <u>ldt v0126: "r0512" / CET1 "Instruments ranking pari passu with ordinary shares" (T04.00-c0020) must be identified as CET1 instruments "Qualifying as Own Funds" (T04.00-c0310)</u> |
| T04.00 | <u>ldt v0127: "r0521" / AT1 "Subordinated liabilities recognised as own funds" (T04.00-c0020) must be identified as Partially (A)T1 or T2, or Grandfathered AT1, or Fully compliant AT1 instruments "Qualifying as Own Funds" (T04.00-c0310)</u> |
| T04.00 | <u>ldt v0128: "r0531" / T2 "Subordinated liabilities recognised as own funds" (T04.00-c0020) must be identified as Partially (A)T1 or T2, or T2 in phase-out, or Grandfathered T2, or Fully compliant T2 instruments "Qualifying as Own Funds" (T04.00-c0310)</u> |
| T04.00 | <u>ldt v0129: "r0120" / "Secured liabilities - collateralized part" (T04.00-c0020) must be identified as "Secured" (T04.00-c0260) instruments</u> |
| T04.00 | <u>ldt v0130: "r0511" / CET1 "Capital instruments/share capital" (T04.00-c0020) cannot be "Secured" (T04.00-c0260) instruments</u> |
| T04.00 | <u>ldt v0131: "r0512" / CET1 "Instruments ranking pari passu with ordinary shares" (T04.00-c0020) cannot be "Secured" (T04.00-c0260) instruments</u> |
| T04.00 | <u>ldt v0132: "r0521" / AT1 "Subordinated liabilities recognised as own funds" (T04.00-c0020) cannot be "Secured" (T04.00-c0260) instruments</u> |
| T04.00 | <u>ldt v0133: "r0531" / T2 "Subordinated liabilities recognised as own funds" (T04.00-c0020) cannot be "Secured" (T04.00-c0260) instruments</u> |
| T05.00 | <u>ldt v0134: the "Amount of pledge, lien or collateral" (T05.00-c0110) of a "Secured" (T056.00-c0100) instrument cannot be equal to 0</u> |
| T06.00 | <u>ldt v0135: the "Amount of pledge, lien or collateral" (T06.00-c0170) of a "Secured" (T06.00-c0160) instrument cannot be equal to 0</u> |
| T06.00 | <u>ldt v0136: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c0220) of a "Secured" (T06.00-c0160) instrument must be equal to 0</u> |
| T06.00 | <u>ldt v0137: a "Secured" (T06.00-c0160) instrument cannot be an instrument "Qualifying as Own Funds" (T06.00-c0210)</u> |
| T06.00 | <u>ldt v0138: the "Amount of pledge, lien or collateral" (T06.00-c0170) of "r0120" / "Secured liabilities - collateralized part" (T06.00-c0020) instruments cannot be equal to 0</u> |
| T06.00 | <u>ldt v0139: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c0220) of "r0511" / CET1 "Capital instruments/share capital" (T06.00-c0020) cannot be equal to 0</u> |
| T06.00 | <u>ldt v0140: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c0220) of "r0512" / CET1 "Instruments ranking pari passu with ordinary shares" (T06.00-c0020) cannot be equal to 0</u> |
| T06.00 | <u>ldt v0141: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c0220) of "r0521" / AT1 "Subordinated liabilities recognised as own funds" (T06.00-c0020) cannot be equal to 0</u> |
| T06.00 | <u>ldt v0142: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c0220) of "r0531" / T2 "Subordinated liabilities recognised as own funds" (T06.00-c0020) cannot be equal to 0</u> |
| T06.00 | <u>ldt v0143: "r0511" / CET1 "Capital instruments/share capital" (T06.00-c0020) must be identified as CET1 instruments "Qualifying as Own Funds" (T06.00-c0210)</u> |

Guidance on the 2019 Liability Data Report

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| T06.00 | <u>ldt v0144: "r0512" / CET1 "Instruments ranking pari passu with ordinary shares" (T06.00-c0020) must be identified as CET1 instruments "Qualifying as Own Funds" (T06.00-c0210)</u> |
| T06.00 | <u>ldt v0145: "r0521" / AT1 "Subordinated liabilities recognised as own funds" (T06.00-c0020) must be identified as Partially (A)T1 or T2, or Grandfathered AT1, or Fully compliant AT1 instruments "Qualifying as Own Funds" (T06.00-c0210)</u> |
| T06.00 | <u>ldt v0146: "r0531" / T2 "Subordinated liabilities recognised as own funds" (T06.00-c0020) must be identified as Partially (A)T1 or T2, or T2 in phase-out, or Grandfathered T2, or Fully compliant T2 instruments "Qualifying as Own Funds" (T06.00-c0210)</u> |
| T06.00 | <u>ldt v0147: "r0120" / "Secured liabilities - collateralized part" (T06.00-c0020) must be identified as "Secured" (T06.00-c0160) instruments</u> |
| T06.00 | <u>ldt v0148: "r0511" / CET1 "Capital instruments/share capital" (T06.00-c0020) cannot be "Secured" (T06.00-c0160) instruments</u> |
| T06.00 | <u>ldt v0149: "r0512" / CET1 "Instruments ranking pari passu with ordinary shares" (T06.00-c0020) cannot be "Secured" (T06.00-c0160) instruments</u> |
| T06.00 | <u>ldt v0150: "r0512" / CET1 "Instruments ranking pari passu with ordinary shares" (T06.00-c0020) cannot be "Secured" (T06.00-c0160) instruments</u> |
| T06.00 | <u>ldt v0151: "r0531" / T2 "Subordinated liabilities recognised as own funds" (T06.00-c0020) cannot be "Secured" (T06.00-c0160) instruments</u> |

Aside from these rules, further checks are performed regarding the reconciliation of granular data in tables T03.01 and T04.00 through T08.00 with the aggregated view presented in T01.00. In this respect, some specific points of attention that should be taken into account in this respect are:

- The reconciliation of the collateralized and uncollateralized parts of a secured transaction reported in the granular tabs data should match the distribution in T01.00 between secured liabilities (r0120) and uncollateralized secured liabilities (r0340) in table T01.00 (see also simplified example below);
- The reconciliation of instruments reported in the granular tabs data as qualifying as own funds, should match the classification of instruments in table T01.00 in rows r0511, r0512, r0521, r0531 and/or r0370 (for the part that is no longer considered as qualifying as own funds).



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Simplified example

The amount of secured liabilities (inter alia, liabilities for which collateral has been pledged) that exceeds the value of the assets, pledge, lien or collateral by which it is secured (i.e. the uncovered amount of these secured liabilities) should not be reported under line ~~†r0120~~, but it has to be reported under line ~~†r0340~~, subject to an additional maturity breakdown. The unsecured portion of secured liabilities is given by the difference between (i) the 'Outstanding Principal Amount' plus 'Accrued Interest' and (ii) the 'Amount of pledge, lien or collateral' by which the liability is secured. Such difference, when referred to secured liabilities, shall be reported under line ~~†r0340~~ of T01.00.

In the following example, an institution has issued secured bonds in different amounts, legal structures and maturities. **The uncollateralized portion of the secured liabilities (in the table below EUR 161,500,000) shall be reported under line ~~†r0340~~ of T01.00.**

This reporting rule shall be applied to all secured liabilities reported in tabs T03.01, T04.00, T05.00, T06.00, T08.00. For the latter table, please note that the rule is slightly different due to the nature of the report and merely refers to the net amount of funding received, decreased by the net amount of collateral posted to determine any uncollateralized portion of these liabilities.

| Reconciliation with aggregated data | | T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup) | | | | | | (A+B)-C | Uncollateralised portion of outstanding debt (including interest) |
|-------------------------------------|-------------------|--|------------------------------|-------------------|--------------------------|-------------------|--------------------------------------|-------------|---|
| Line | Column | Type of Instrument | Outstanding Principal Amount | Accrued Interest | Earliest Redemption Date | Legal Maturity | Amount of pledge, lien or collateral | | |
| List of values | List of values | List of values | 0.00 | 0.00 | YYYY-MM-DD | YYYY-MM-DD | 0.00 | | |
| †r0020 | †r0030 | †r0060 | †c0110 | †c0120 | †c0160 | †c0170 | †c0270 | | |
| †r0120 | †c001x | Secured Bond | 500 000 000 | 1 000 000 | 30/06/2017 | 30/06/2025 | 400 000 000 | 101 000 000 | 101 000 000 |
| †r0120 | †c003x | Secured Bond | 100 000 000 | 0 | 30/06/2020 | 30/06/2020 | 120 000 000 | -20 000 000 | 0 |
| †r0120 | †c010x | Secured Bond | 750 000 000 | 1 500 000 | 18/12/2025 | 18/12/2025 | 700 000 000 | 51 500 000 | 51 500 000 |
| †r0120 | †c010x | Secured Bond | 300 000 000 | 1 000 000 | 30/09/2017 | 30/09/2017 | 350 000 000 | -49 000 000 | 0 |
| †r0120 | †c010x | Secured Bond | 1 000 000 000 | 10 000 000 | 15/12/2025 | 15/12/2025 | 900 000 000 | 110 000 000 | 110 000 000 |
| | | | | | | | | | 262 500 000 |

Guidance on the 2019 Liability Data Report

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| T02.00 | GBR | Check whether the fully loaded combined buffer requirement is equivalent to the recalculated value based on the single components: $r_{0400} = r_{0410} + r_{0420} + \max(r_{0430}; \max(r_{0440}; r_{0450}))$ |
| T02.00 | | Check whether the fully loaded combined buffer requirement is greater than or equal to the transitional value. |
| T02.00 | CCB | Check whether the fully loaded capital conservation buffer (in % RWA) is equivalent to 2.5% (CRD art. 129). |
| T02.00 | | Check whether the fully loaded capital conservation buffer is greater than or equal to the transitional value. |
| T02.00 | CCyB | Check whether the countercyclical buffer (in % RWA) does not exceed 2.5% (CRD art. 130). |
| T02.00 | | Check whether the fully loaded institution-specific countercyclical capital buffer is greater than or equal to the transitional value. |
| T02.00 | SRB | Check that in the case a systemic risk buffer is applied the fully loaded systemic risk buffer (in % RWA) is at least 1% (CRD art. 133). |
| T02.00 | | Check whether the fully loaded systemic risk buffer (in % RWA) is greater than or equal to the transitional value. |
| T02.00 | G-SII buffer | Check whether in the case the entity is a G-SII the fully loaded G-SII buffer is greater than 0 (CRD art. 131/4). |
| T02.00 | | Check whether the G-SII buffer is equal to zero in the case the LDR has been submitted on an individual level (CRD art. 131/4). |
| T02.00 | O-SII buffer | Check whether the fully loaded G-SII buffer (in % RWA) is greater than or equal to the transitional value. |
| T02.00 | | Check whether the fully loaded O-SII buffer (in % RWA) does not exceed 2% (CRD art. 131/5). |
| T02.00 | | Check whether the fully loaded O-SII buffer (in % RWA) is greater than or equal to the transitional value. |

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| T03.01 |
| ldt_v0100: the "Amount of pledge, lien or collateral" (T03.01-c150) of a "Secured" (T03.01-c140) instrument cannot be equal to 0 |
| ldt_v0101: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T03.01-c190) of a "Secured" (T03.01-c140) instrument must be equal to 0 |
| ldt_v0102: a "Secured" (T03.01-c140) instrument cannot be an instrument "Qualifying as Own Funds" (T03.01-c180) |
| ldt_v0103: the "Amount of pledge, lien or collateral" (T03.01-c150) of "r120" / "Secured liabilities – collateralized part" (T03.01-c020) instruments cannot be equal to 0 |
| ldt_v0104: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T03.01-c190) of "r511" / CET1 "Capital instruments/share capital" (T03.01-c020) cannot be equal to 0 |
| ldt_v0105: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T03.01-c190) of "r512" / CET1 "Instruments ranking pari passu with ordinary shares" (T03.01-c020) cannot be equal to 0 |
| ldt_v0106: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T03.01-c190) of "r521" / AT1 "Subordinated liabilities recognised as own funds" (T03.01-c020) cannot be equal to 0 |
| ldt_v0107: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T03.01-c190) of "r531" / T2 "Subordinated liabilities recognised as own funds" (T03.01-c020) cannot be equal to 0 |
| ldt_v0108: "r511" / CET1 "Capital instruments/share capital" (T03.01-c020) must be identified as CET1 instruments "Qualifying as Own Funds" (T03.01-c180) |
| ldt_v0109: "r512" / CET1 "Instruments ranking pari passu with ordinary shares" (T03.01-c020) must be identified as CET1 instruments "Qualifying as Own Funds" (T03.01-c180) |
| ldt_v0110: "r521" / AT1 "Subordinated liabilities recognised as own funds" (T03.01-c020) must be identified as Partially (A)T1 or T2, or Grandfathered AT1, or Fully compliant AT1 instruments "Qualifying as Own Funds" (T03.01-c180) |

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Guidance on the 2019 Liability Data Report

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| ldt_v0111: "r531" / T2 "Subordinated liabilities recognised as own funds" (T03.01-c020) must be identified as Partially (A)T1 or T2, or T2 in phase-out, or Grandfathered T2, or Fully compliant T2 instruments "Qualifying as Own Funds" (T03.01-c180) |
| ldt_v0112: "r120" / "Secured liabilities – collateralized part" (T03.01-c020) must be identified as "Secured" (T03.01-c140) instruments |
| ldt_v0113: "r511" / CET1 "Capital instruments/share capital" (T03.01-c020) cannot be "Secured" (T03.01-c140) instruments |
| ldt_v0114: "r512" / CET1 "Instruments ranking pari passu with ordinary shares" (T03.01-c020) cannot be "Secured" (T03.01-c140) instruments |
| ldt_v0115: "r521" / AT1 "Subordinated liabilities recognised as own funds" (T03.01-c020) cannot be "Secured" (T03.01-c140) instruments |
| ldt_v0116: "r531" / T2 "Subordinated liabilities recognised as own funds" (T03.01-c020) cannot be "Secured" (T03.01-c140) instruments |
| T04.00 |
| ldt_v0117: the "Amount of pledge, lien or collateral" (T04.00-c270) of a "Secured" (T04.00-c260) instrument cannot be equal to 0 |
| ldt_v0118: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c320) of a "Secured" (T04.00-c260) instrument must be equal to 0 |
| ldt_v0119: a "Secured" (T04.00-c260) instrument cannot be an instrument "Qualifying as Own Funds" (T04.00-c310) |
| ldt_v0120: the "Amount of pledge, lien or collateral" (T04.00-c270) of "r120" / "Secured liabilities – collateralized part" (T04.00-c020) instruments cannot be equal to 0 |
| ldt_v0121: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c320) of "r511" / CET1 "Capital instruments/share capital" (T04.00-c020) cannot be equal to 0 |
| ldt_v0122: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c320) of "r512" / CET1 "Instruments ranking pari passu with ordinary shares" (T04.00-c020) cannot be equal to 0 |
| ldt_v0123: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c320) of "r521" / AT1 "Subordinated liabilities recognised as own funds" (T04.00-c020) cannot be equal to 0 |
| ldt_v0124: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T04.00-c320) of "r531" / T2 "Subordinated liabilities recognised as own funds" (T04.00-c020) cannot be equal to 0 |
| ldt_v0125: "r511" / CET1 "Capital instruments/share capital" (T04.00-c020) must be identified as CET1 instruments "Qualifying as Own Funds" (T04.00-c310) |
| ldt_v0126: "r512" / CET1 "Instruments ranking pari passu with ordinary shares" (T04.00-c020) must be identified as CET1 instruments "Qualifying as Own Funds" (T04.00-c310) |
| ldt_v0127: "r521" / AT1 "Subordinated liabilities recognised as own funds" (T04.00-c020) must be identified as Partially (A)T1 or T2, or Grandfathered AT1, or Fully compliant AT1 instruments "Qualifying as Own Funds" (T04.00-c310) |
| ldt_v0128: "r531" / T2 "Subordinated liabilities recognised as own funds" (T04.00-c020) must be identified as Partially (A)T1 or T2, or T2 in phase-out, or Grandfathered T2, or Fully compliant T2 instruments "Qualifying as Own Funds" (T04.00-c310) |
| ldt_v0129: "r120" / "Secured liabilities – collateralized part" (T04.00-c020) must be identified as "Secured" (T04.00-c260) instruments |
| ldt_v0130: "r511" / CET1 "Capital instruments/share capital" (T04.00-c020) cannot be "Secured" (T04.00-c260) instruments |
| ldt_v0131: "r512" / CET1 "Instruments ranking pari passu with ordinary shares" (T04.00-c020) cannot be "Secured" (T04.00-c260) instruments |

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Guidance on the 2019 Liability Data Report

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| ldt_v0132: "r521" / AT1 "Subordinated liabilities recognised as own funds" (T04.00-c020) cannot be "Secured" (T04.00-c260) instruments |
| ldt_v0133: "r531" / T2 "Subordinated liabilities recognised as own funds" (T04.00-c020) cannot be "Secured" (T04.00-c260) instruments |
| T05.00 |
| ldt_v0134: the "Amount of pledge, lien or collateral" (T05.00-c110) of a "Secured" (T06.00-c100) instrument cannot be equal to 0 |
| T06.00 |
| ldt_v0135: the "Amount of pledge, lien or collateral" (T06.010-c170) of a "Secured" (T06.00-c160) instrument cannot be equal to 0 |
| ldt_v0136: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c220) of a "Secured" (T06.00-c160) instrument must be equal to 0 |
| ldt_v0137: a "Secured" (T06.00-c160) instrument cannot be an instrument "Qualifying as Own Funds" (T06.00-c210) |
| ldt_v0138: the "Amount of pledge, lien or collateral" (T06.00-c170) of "r120" / "Secured liabilities - collateralized part" (T06.00-c020) instruments cannot be equal to 0 |
| ldt_v0139: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c220) of "r511" / CET1 "Capital instruments/share capital" (T06.00-c020) cannot be equal to 0 |
| ldt_v0140: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c220) of "r512" / CET1 "Instruments ranking pari passu with ordinary shares" (T06.00-c020) cannot be equal to 0 |
| ldt_v0141: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c220) of "r521" / AT1 "Subordinated liabilities recognised as own funds" (T06.00-c020) cannot be equal to 0 |
| ldt_v0142: the "Amount Included in Own Funds, taking into account phase-out as applicable" (T06.00-c220) of "r531" / T2 "Subordinated liabilities recognised as own funds" (T06.00-c020) cannot be equal to 0 |
| ldt_v0143: "r511" / CET1 "Capital instruments/share capital" (T06.00-c020) must be identified as CET1 instruments "Qualifying as Own Funds" (T06.00-c210) |
| ldt_v0144: "r512" / CET1 "Instruments ranking pari passu with ordinary shares" (T06.00-c020) must be identified as CET1 instruments "Qualifying as Own Funds" (T06.00-c210) |
| ldt_v0145: "r521" / AT1 "Subordinated liabilities recognised as own funds" (T06.00-c020) must be identified as Partially (A)T1 or T2, or Grandfathered AT1, or Fully compliant AT1 instruments "Qualifying as Own Funds" (T06.00-c210) |
| ldt_v0146: "r531" / T2 "Subordinated liabilities recognised as own funds" (T06.00-c020) must be identified as Partially (A)T1 or T2, or T2 in phase-out, or Grandfathered T2, or Fully compliant T2 instruments "Qualifying as Own Funds" (T06.00-c210) |
| ldt_v0147: "r120" / "Secured liabilities - collateralized part" (T06.00-c020) must be identified as "Secured" (T06.00-c160) instruments |
| ldt_v0148: "r511" / CET1 "Capital instruments/share capital" (T06.00-c020) cannot be "Secured" (T06.00-c160) instruments |
| ldt_v0149: "r512" / CET1 "Instruments ranking pari passu with ordinary shares" (T06.00-c020) cannot be "Secured" (T06.00-c160) instruments |
| ldt_v0150: "r512" / CET1 "Instruments ranking pari passu with ordinary shares" (T06.00-c020) cannot be "Secured" (T06.00-c160) instruments |
| ldt_v0151: "r531" / T2 "Subordinated liabilities recognised as own funds" (T06.00-c020) cannot be "Secured" (T06.00-c160) instruments |

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Aside from these rules, further checks are performed regarding the reconciliation of granular data in tables T03.01 and T04.00 through T08.00 with the aggregated view presented in T01.00. Some specific points of attention that should be taken into account in this respect are:

Guidance on the 2019 Liability Data Report

- ~~The reconciliation of the collateralized and uncollateralized parts of a secured transaction in the granular data should match the distribution in T01.00 between secured liabilities (r120) and uncollateralized secured liabilities (r340);~~
- ~~The reconciliation of instruments reported in the granular data as qualifying as own funds, should match the classification of instruments in T01.00 in rows r511, r512, r521, r531 and/or r370.~~



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Example

Unsecured liabilities (inter alia, liabilities for which collateral has been pledged) that exceeds the value of the assets, pledge, lien or which it is secured (i.e. the uncovered amount of these secured liabilities) should not be reported under line r0120, but it has to be reported under line r0340, subject to an additional maturity breakdown. The unsecured portion of secured liabilities is given by the difference between (i) the 'Outstanding Principal Amount' plus 'Accrued Interest' and (ii) the 'Amount of pledge, lien or collateral' by which the liability is secured. When referred to secured liabilities, shall be reported under line r0340 of T01.00.

For example, an institution has issued secured bonds in different amounts, legal structures and maturities. **The uncollateralized portion of liabilities (in the table below EUR 161,500,000) shall be reported under line r0340 of T01.00.**

The same rule shall be applied to all secured liabilities reported in tabs T03.01, T04.00, T05.00, T06.00, T08.00. For the latter table, please note that it is slightly different due to the nature of the report and merely refers to the net amount of funding received, decreased by the net amount of interest paid to determine any uncollateralized portion of these liabilities.

| | | A | | B | | C | | | |
|------------|--------------------|--|------------------|--------------------------|----------------|--------------------------------------|-------------|---|--|
| | | T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup) | | | | | | | |
| Column | Type of Instrument | Outstanding Principal Amount | Accrued Interest | Earliest Redemption Date | Legal Maturity | Amount of pledge, lien or collateral | (A+B)-C | Uncollateralised portion of outstanding debt (including interest) | |
| 0000000000 | | 0.00 | 0.00 | YYYY-MM-DD | YYYY-MM-DD | 0.00 | | | |
| 0000000000 | | e0060 | e0110 | e0120 | e0160 | e0170 | e0270 | | |
| 001x | Secured Bond | 500 000 000 | 1 000 000 | 30/06/2017 | 30/06/2025 | 400 000 000 | 101 000 000 | 101 000 000 | |
| 003x | Secured Bond | 100 000 000 | 0 | 30/06/2020 | 30/06/2020 | 120 000 000 | -20 000 000 | 0 | |
| 010x | Secured Bond | 750 000 000 | 1 500 000 | 18/12/2025 | 18/12/2025 | 700 000 000 | 51 500 000 | 51 500 000 | |
| 010x | Secured Bond | 300 000 000 | 1 000 000 | 30/09/2017 | 30/09/2017 | 350 000 000 | -49 000 000 | 0 | |
| 010x | Secured Bond | 1 000 000 000 | 10 000 000 | 15/12/2025 | 15/12/2025 | 900 000 000 | 110 000 000 | 110 000 000 | |
| | | | | | | | | 262 500 000 | |



Guidance on the 2019 Liability Data Report



LDR – COREP/FINREP Reconciliation Data Points

The following is a recap of those data points requested in the LDR for which the identical data point is required under COREP or FINREP reporting. Banks are asked to ensure that the data reported in the LDR is identical to that reported in COREP/FINREP.

| LDR Reference | COREP/FINREP/SREP checks |
|--------------------|--|
| F01.00-r0500-e0122 | Own Funds in LDR with COREP C01.00-010-010 |
| F01.00-r0510-e0122 | GET1 in LDR against COREP C01.00-020-010 |
| T01.00-r0520-e0122 | AT1 in the LDR against COREP C01.00-530-010 |
| T01.00-r0530-e0122 | T2 in the LDR against COREP C01.00-750-010 |
| T01.00-r1000-e0122 | Leverage Exposure in the LDR against COREP C47.00-290-010 |
| T01.00-r0700-e0121 | Off Balance Sheet exposures in LDR against FINREP F09.01 |
| T01.00-r0800-e0121 | Total Equity in LDR against FINREP F01.03-300-010 |
| T01.00-r0900-e0121 | Total Assets in LDR against FINREP F01.01-380-010 |
| T01.00-r0330-e0121 | Balance sheet liabilities arising from derivatives in LDR against FINREP F01.02-020-010 + F01.02-150-010 |
| T02.00-r0100-e0010 | Transitional Total Risk Exposure Amount in LDR against COREP (C02.00-010-010) |
| T02.00-r0100-e0020 | Fully loaded Total Risk Exposure Amount in LDR against COREP (C02.00-010-010 minus C05.01-010-e040) |
| F02.00-r0210-e0010 | Basel I Floor in the LDR against COREP C04.00-990-010 + C04.00-900-010 |
| T02.00-r0220-e0010 | Adjustments to Own Funds for Basel I Floor against COREP C04.00-970-010 |
| T02.00-r0400-e0010 | GBR in the LDR against COREP C04.00-740-010 |
| T02.00-r0410-e0010 | Capital Conservation Buffer in the LDR against COREP C04.00-750-010 |
| T02.00-r0420-e0010 | Institution Specific Countercyclical Capital Buffer in the LDR against COREP C04.00-770-010 |
| T02.00-r0430-e0010 | Systemic Risk Buffer in the LDR against COREP C04.00-780-010 |
| T02.00-r0440-e0010 | G-SII Buffer in the LDR against COREP C04.00-900-010 |
| T02.00-r0450-e0010 | O-SII Buffer in the LDR against COREP C04.00-910-010 |
| T02.00-r0310 | Pillar 2 Requirement in LDR against SREP Letter |
| T02.00-r0320 | Pillar 2 Guidance in LDR against SREP Letter |

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Annex 44 - Insolvency ranking

See separate document [on SRB website](#).