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# MINIMUM BAIL-IN DATA TEMPLATE (MBDT)

Guidance for reporting agents

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## Abbreviations

<b>AT1</b>	Additional Tier 1
<b>BRRD</b>	Bank Recovery and Resolution Directive Directive 2014/59/EU, as amended, among others, by Directive (EU) 2019/879
<b>CCP</b>	Central counterparty
<b>CET1</b>	Common Equity Tier 1
<b>CRD</b>	Capital Requirements Directive Directive 2013/36/EU, as amended, among others, by Directive (EU) 2019/878
<b>CRR</b>	Capital Requirements Regulation Regulation (EU) No 575/2013, as amended, among others, by Regulation (EU) 2019/876
<b>CSD</b>	Central securities depository
<b>DGS</b>	Deposit guarantee scheme
<b>EfB</b>	SRB Expectations for Banks
<b>EU</b>	European Union
<b>FX</b>	Foreign exchange
<b>GAAP</b>	Generally Accepted Accounting Principles
<b>GDPR</b>	General Data Protection Regulation Regulation (EU) 2016/679
<b>ICSD</b>	International central securities depository
<b>IFRS</b>	International Financial Reporting Standards
<b>IRIS</b>	Integrated Resolution Information System
<b>IRT</b>	Internal Resolution Team
<b>ISIN</b>	International Securities Identification Number
<b>LDR</b>	Liability Data Report
<b>LEI</b>	Legal Entity Identifier
<b>MBDT</b>	Minimum Bail-in Data Template
<b>MFI</b>	Monetary Financial Institutions
<b>MIS</b>	Management information system
<b>MREL</b>	Minimum requirements for own funds and eligible liabilities
<b>NCBP</b>	Not covered but preferential

<b>NCNP</b>	Not covered and not preferential
<b>NNA</b>	National numbering agency
<b>NRA</b>	National resolution authority
<b>RIAD</b>	Register of Institutions and Affiliates Database
<b>POE</b>	Point of entry
<b>PRS</b>	Preferred resolution strategy
<b>RPC</b>	Resolution planning cycle
<b>SPV</b>	Special-purpose vehicle
<b>SRB</b>	Single Resolution Board
<b>SRMR</b>	Single Resolution Mechanism Regulation Regulation (EU) No 806/2014, as amended, among others, by Regulation (EU) 2019/877
<b>T2</b>	Tier 2
<b>TLOF</b>	Total liabilities and own funds

## 1. General Guidance<sup>1</sup>

- 1 In the context of resolution, the availability of data at short notice is a fundamental prerequisite for an effective application of the write-down and conversion powers and the use of the bail-in tool. To this end, it is crucial that banks<sup>2</sup> MISs are able to reliably provide accurate and timely data.
- 2 Banks' ability to provide bail-in data is addressed explicitly by the SRB's Expectations for Banks (EfB)<sup>3</sup>. Section 2.5 ('Information systems and data requirements') directly refers to the appropriateness of banks' MISs to extract the liability data for bail-in implementation in a timely and complete fashion. The EfB have been complemented by the SRB Operational Guidance on Bail-in Playbooks<sup>4</sup>, the SRB Minimum Bail-in Data Set Instructions<sup>5</sup> and the accompanying Explanatory Note<sup>6</sup>. The SRB Minimum Bail-in Data Template (MBDT) supersedes the SRB Minimum Bail-in Data Set Instructions and Explanatory Note by enhancing their definitions and providing a template and specific instructions on data reporting to ensure structured and standardised data collection across banks<sup>7</sup>. This promotes harmonisation and ensures consistency in the application of write-down and conversion powers and use of the bail-in tool.
- 3 Banks should consider the MBDT as a basis to establish the required data infrastructure and MIS capabilities. It also elaborates on the required level of data quality and further considerations that need to be taken into account, among others, in order to ensure sufficient legal certainty while implementing the bail-in tool. As previously mentioned in the SRB Bail-in Data Set Explanatory Note, it is important

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<sup>1</sup> This publication is not intended to create any legally binding effect and does not in any way substitute the legal requirements laid down in the relevant applicable European Union and national laws. It may not be relied upon for any legal purposes, does not establish any binding interpretation of EU or national laws and does not serve as, or substitute for, legal advice. This document may be subject to further revisions, including due to changes in the applicable EU legislation. The SRB reserves the right to amend this publication whenever it deems appropriate, and it shall not be considered as predetermining the position that the SRB may take in specific cases, where the circumstances of each case will also be considered.

<sup>2</sup> For the purposes of this document, the term 'bank' shall be understood as encompassing the entities falling within the scope of the SRMR and not only credit institutions.

<sup>3</sup> Link: <https://www.srb.europa.eu/en/content/expectations-banks>.

<sup>4</sup> Link: [https://www.srb.europa.eu/system/files/media/document/22-06-15%20SRB%20Operational%20guidance%20on%20bail-in%20playbooks%20final\\_0.pdf](https://www.srb.europa.eu/system/files/media/document/22-06-15%20SRB%20Operational%20guidance%20on%20bail-in%20playbooks%20final_0.pdf).

<sup>5</sup> Link: [https://www.srb.europa.eu/system/files/media/document/22-06-15%20SRB%20Bail-in%20data%20set%20instructions%20final\\_3.pdf](https://www.srb.europa.eu/system/files/media/document/22-06-15%20SRB%20Bail-in%20data%20set%20instructions%20final_3.pdf).

<sup>6</sup> Link: [https://www.srb.europa.eu/system/files/media/document/22-06-15%20SRB%20Bail%20in%20data%20set%20explanatory%20note%20final\\_0.pdf](https://www.srb.europa.eu/system/files/media/document/22-06-15%20SRB%20Bail%20in%20data%20set%20explanatory%20note%20final_0.pdf).

<sup>7</sup> Please refer to Annex II for the detailed interplay between the MBDT and the SRB Bail-in Data Set.

to note that country-specific adjustments might be required for some Banking Union Member States due to differences in creditor hierarchies or other specificities arising from national legislation. Such adjustments are included in the MBDT Country Annexes and, when available, must be taken into consideration by resolution and non-resolution entities<sup>8</sup> incorporated in a given Member State, in order to comply with country-specific requirements. If a Country Annex is not provided for a particular Member State, the MBDT guidance defines the benchmark for banks located in that Member State to ensure adequate MIS capabilities for bail-in implementation, also taking into account the Efb.

- 4 The MBDT does not represent a periodic reporting obligation. It is a template to be used in actual crisis and in testing exercises (e.g. dry runs, scenario simulations for resolution planning, walkthroughs, fire-drills, deep-dives, testing MIS capabilities etc.). It aims at collecting structured information for the implementation of the bail-in tool / WDC powers and related activities (e.g. drafting the resolution scheme, national implementing acts, performing impact assessments, implementing external execution, etc.).
- 5 Additionally, principle 2.3 of the SRB Efb calls for banks to conduct regular self-assessments and testing exercises of their MIS capabilities concerning the ad hoc provision of bail-in data, and to provide thorough updates to the Internal Resolution Teams (IRTs). These self-assessments and testing exercises should use the MBDT once it is formally in place.
- 6 The SRB, in cooperation with NRAs, will update the MBDT on a regular basis and, when relevant, introduce country-specific amendments based on further developments and implementation requirements. Although the SRB considers the list of data points stable, it cannot exclude the need to integrate or amend the list in future, as a result of changes in EU legislation, industry feedback and lessons learnt. In this case, banks will be granted an appropriate timeframe to adapt to any amendment.
- 7 The SRB and NRAs may, in extraordinary circumstances, provide more detailed guidance or adapt this guidance to the capabilities of the bank at the time of crisis. Hence, depending on the specific situation and in line with the applicable legal framework, the SRB reserves the right to deviate from actions and expectations described in this publication, which serves mere to define data-provision guidelines.

## 1.1. Use and features of the template

- 8 The template builds upon the following SRB guidance:

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<sup>8</sup> Exceptions might apply for Non-Resolution entities (i.e. AT country annex).

- a. the **LDR guidance**, which refers to a template used in the context of the annual resolution planning cycle, not specifically designed to provide all the information needed to implement the bail-in tool / WDC powers in a crisis scenario; and
  - b. the **SRB Bail-in Data Set**, which is a guide to help banks understand which data points should be made available in order to prepare for the application of bail-in during the resolution planning phase, and fulfil the EfB. In a phased-in approach, the Bail-in Data Set was not accompanied by a structured template for data collection, as banks were expected to conduct their own gap analysis against the data list and provide the outcome as part of bail-in playbooks and bail-in dry-runs.
- 9 This guidance also includes, in Annex II, mapping with the data points of the SRB Bail-in Data Set<sup>9</sup> and the Liability Data Report (LDR)<sup>10</sup>, in order to help reporting agents to align with other data sources and ensure consistency between similar data points.
- 10 The MBDT includes the following tabs:
- a. **B99.00 - Identification of the report**: this tab includes information useful for identifying the reporting entity and the reference date.
  - b. **B01.00 - Aggregate view**: this tab includes information on an aggregate level for capital and liability items, including liabilities mandatorily excluded from the bail-in that are necessary to inform a preliminary NCWO assessment and the computation of conversion rates in accordance with Article 50 BRRD and EBA/GL/2017/03.
  - c. **B02.00 - Main Liabilities**: the tab includes the data points requested at resolution entity (point of entry) level for the implementation of the bail-in tool, or at non-resolution entity level (up to the Senior Non-Preferred layer)<sup>11</sup> for monitoring and implementing the loss transfer and recapitalisation mechanisms. Generally, the data points in this tab are requested at individual level<sup>12</sup>. However, some specific data points may be requested at consolidated level on an ad hoc basis by the IRT;
  - d. **B03.00 - Derivatives**: this tab includes information linked to netting sets of derivatives or individual derivatives contracts that are not part of a netting set at resolution-entity level;

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<sup>9</sup> Link: <https://www.srb.europa.eu/en/content/operational-guidance-bail-implementation>.

<sup>10</sup> Link: <https://www.srb.europa.eu/en/content/reporting>.

<sup>11</sup> Please refer to Annex III.

<sup>12</sup> With the exception of data points c0550 (Type of own funds at consolidated level) and c0560 (Eligible amount for own funds at consolidated level).

- e. **B04.00 - Securities Financing Transactions:** this tab includes information linked to netting sets of securities-financing transactions or individual contracts that are not part of a netting set at resolution-entity level;
  - f. **B05.00 - Guarantees provided to the Non-Resolution Entity:** this tab includes the relevant data points on guarantees for monitoring and implementing the loss transfer and recapitalisation mechanisms at non-resolution entity level;
  - g. **B06.00 - Liabilities issued by SPVs and guaranteed by the Resolution Entity:** this tab includes data points for liabilities issued by an SPV guaranteed by the resolution entity;
  - h. **B90.00 - Counterparties:** this tab includes data points related to counterparties of liabilities reported in B02.00, B03.00 and B04.00.
- 11 The scope of the MBDT for the reporting in tabs B02.00 to B04.00 encompasses:
- a. all relevant capital instruments and liabilities eligible for bail-in / write-down and conversion powers<sup>13</sup>;
  - b. the portion of eligible liabilities subscribed by intragroup subsidiaries and excluded under Article 27(3)(h) SRMR<sup>14</sup>;
  - c. liabilities secured by a pledge, lien or collateral that must be excluded from bail-in according to Article 27(3)(b) SRMR. This category is included within the scope of the MBDT granular tabs in order to allow the resolution authorities to comply with Article 27(4) SRMR in case of need.
- 12 Additional information on the aggregate view, guarantees provided to the non-resolution entities, and liabilities issued by SPVs and guaranteed by the resolution entity, must be reported according to the instructions provided in tabs B01.00, B05.00 and B06.00 respectively.
- 13 The reporting institution must ensure that, where relevant, certain information is anonymised when the information is transmitted<sup>15</sup>. This assessment is a responsibility of the reporting institution, regardless of the guidance included in the MBDT instructions.

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<sup>13</sup> This includes also residual and non-financial liabilities, as long as such liabilities represent claims that the creditor could file under insolvency proceeding.

<sup>14</sup> Please refer to the definition of data points c0080 and c0130 in tab B02.00.

<sup>15</sup> Corresponding data protection regulations, in particular the requirements of the GDPR, must be observed.



- 14 As further explained in the instructions provided for tab B02.00, contingent liabilities are currently out of scope, unless required by the NRA as a specific national instruction<sup>16</sup>.
- 15 The example tables of the MBDT (Annex I) are currently provided in Excel format. However, reporting institutions are expected to submit the data in CSV (comma-separated values) format, following the instructions provided under Section 1 of Annex II.
- 16 In relation to deposits eligible for bail-in<sup>17</sup>, the entity will be expected to deliver two separate submissions of tab B02.00:
- a. one submission ('**Submission A**') must include:
    - i. aggregated information on deposits eligible for bail-in, as well as
    - ii. granular information on deposits<sup>18</sup> ranking *pari passu* or lower with liabilities in the senior non-preferred layer (when applicable).

To avoid duplication of the same information, granular deposits as per point 16 a. ii. above must not be reported in the aggregate amount as per point 16 a. i.;
  - b. The other submission ('**Submission B**') must include the granular information on deposits eligible for bail-in<sup>19</sup>.
- 17 The same logic above must be reflected when reporting the counterparties' tab B90.00:
- a. **Submission A** of B90.00 must include all the counterparties of liabilities other than deposits, and those of deposits ranking *pari passu* or lower with liabilities in the senior non-preferred layer (when applicable), and no counterparties for the aggregated deposits; while
  - b. **Submission B** of B90.00 must include all the counterparties of the granular deposits, with the exception of the ones already reported in Submission A.
- 18 A reporting example is provided in Annex II (paragraph 3.4) to clarify this aspect.
- 19 In some cases, depending on the business model, size and specific characteristics of the reporting entity, the IRT might deem it sufficient<sup>20</sup> to require only Submission A (e.g. entities with virtually no deposits). However, notwithstanding the potential request of the IRT for the provision of Submission A

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<sup>16</sup> This exception does not apply to liabilities explicitly requested in other tabs of the template.

<sup>17</sup> 'Deposits' as defined in Directive 2014/49/EU and its national transpositions.

<sup>18</sup> On an account basis.

<sup>19</sup> Granular data on deposits already reported in Submission A should not be repeated in Submission B.

<sup>20</sup> When not in contradiction with national provision or practices defined by the relevant NRA.

only, reporting entities are expected to have capabilities to produce both Submission A and Submission B.

- 20 The MBDT shall in principle be transmitted via IRIS<sup>21</sup> according to the instructions provided by the IRT<sup>22</sup>. In addition, if the bank has set up a data room in a crisis / dry-run scenario, the reporting entity should ensure that it is in a position to submit the MBDT and make it available to the IRT through that IT solution.
- 21 Banks must be able to produce the bail-in data within 24 hours to fully meet the SRB's expectations<sup>23</sup>. Therefore, the reporting institution must be able to submit the MBDT at **short notice**, within 24 hours. In principle, this requirement applies to both Submissions A and B. However, for Submission B a specific timeline may be agreed on a case-by-case basis, considering the results of testing exercises.
- 22 The reference date for providing the data is the close of business of the relevant entity on the business day determined by the resolution authority and notified to the relevant entity in the request. The close of business on that business day must be determined by the relevant entity itself and agreed with the IRT. If the resolution authority requests that the data is provided before the reference date, the timeframe for providing the data will commence at the close of business on the reference date.
- 23 Given the likelihood of the MBDT being reported on a non-standard reference date (i.e., a date other than the end of the month or quarter), the use of proxies or estimates for reporting certain data points<sup>24</sup> is allowed, under the condition that such estimates are determined in a comprehensible, appropriate and prudent manner, and are properly documented to the IRTs already during the resolution planning phase.
- 24 In the event of a crisis, MBDT collection may begin in the preparatory phase of the resolution action. Therefore, banks will be expected to submit MBDT updates at the frequency requested by the resolution authority, on a case-by-case basis, as determined by the IRT.
- 25 In line with the Efb, banks are expected to establish adequate governance processes, quality controls, validation rules and continuity arrangements, to ensure that their MIS capabilities satisfy the various prerequisites for achieving resolvability before the resolution event. The reporting entity is expected to

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<sup>21</sup> The SRB's Integrated Resolution Information System.

<sup>22</sup> Any platform set-up by the SRB / relevant NRA could be used as an alternative if needed.

<sup>23</sup> In line with the 2022 Priorities Letters.

<sup>24</sup> Proxies may be used for supporting the production of accounting or prudential data that are usually not available at a non-standard reference date, and for which specific assumptions must be adopted to estimate the values up to the requested reference date.

verify on a regular basis that the internal processes within the bank or group are suitable for fulfilling the relevant requirements.

## 1.2. Reporting perimeter

26 As a general rule, the MBDT should be submitted for each reporting entity<sup>25</sup>, in line with this guidance.

27 As illustrated in Table 1, resolution entities are expected to transmit one submission including multiple files reflecting the information for tabs B99.00, B01.00, B02.00, B03.00, B04.00, B06.00 and B90.00, when applicable. Each non-resolution entity is expected to transmit one submission including multiple files reflecting the information for tabs B99.00, B01.00, B02.00 (also taking into account the instructions in Annex III), B05.00 and B90.00. In line with the EfBs, liquidation entities are not expected to submit the MBDT.

28 A simplified reporting scheme is shown in Table 1. A reporting example is provided in Annex II (paragraph 3.1).

**Table 1: Reporting scheme**

Tabs to be reported	B99.00	B01.00	B02.00	B03.00	B04.00	B05.00	B06.00	B90.00
Reporting entity								
Resolution entity	X	X	X	X	X		X <sup>26</sup>	X
Non-resolution entity	X	X	X			X		X

29 Non-resolution entities with an iMREL target calibrated at the level of the Loss Absorption Amount (LAA) are exempt from reporting. The same applies to entities granted a waiver under Article 12h SRMR, unless the IRT specifically requires a report.

30 EU subsidiaries (under the SRB's remit) of third-country parent undertakings<sup>27</sup> or with parent undertakings outside the Banking Union but within the European Union<sup>28</sup>, which are not designated as resolution entities themselves, are subject to the same requirements as non-resolution entities<sup>29</sup>.

<sup>25</sup> In the context of the MBDT, the reporting entity is the one that has been asked by the SRB to report the data in line with this guidance.

<sup>26</sup> Where applicable.

<sup>27</sup> So-called 'third country hosted banks'.

<sup>28</sup> So-called 'EU hosted banks'.

<sup>29</sup> For more details, please refer to Annex III.

### 1.3. National specificities

- 31 Most of the data required for bail-in purposes is the same or similar across Member States. In some cases, however, additional data points have to be considered due to differences in creditor hierarchies or other specificities arising from national legislation.
- 32 Therefore, national resolution authorities (NRAs) may request that national specific information or additional data points be included in the MBDT, on top of the ‘minimum core package’ provided by the common MBDT Guidance. Three methods are envisaged to include national specificities:
- The NRA may request in its MBDT Country Annex to add a **national specific data point**, whenever the minimum core package provided by the MBDT is deemed to be insufficient to capture country-specific factors. This would follow the structure and the data-point model of the existing MBDT, and include proper reporting guidance for the reporting institutions (in a form of a ‘country annex’ to this guidance)<sup>30</sup>. The data point may be added following the example illustrated in Table 3: between data points c0010 and c0020, there are nine possible slots that can be used. Considering that in some limited cases the SRB has already reserved intermediate fields<sup>31</sup> (e.g. c0141, c0161, c0162, c0351, c0391, c0431, c0461, c0462, c0471, c0481, c0491, c0501, c0511, c0521, c0531, c0532, c0533 and c0611 in tab B02.00), ‘NRA A’ and ‘NRA B’ may decide to introduce a country-specific data point in descending order (e.g. c0149, c0148), which has the same code but a different meaning depending on each jurisdiction. Therefore, additions made by different NRAs may have the same data-point reference but different meanings, as the different jurisdictions will be identified in data point c0030 (‘Country of incorporation’) of tab B99.00.

**Table 2: Standard MBDT template**

MBDT data point	MBDT data point	MBDT data point	MBDT data point	MBDT data point
0010	0020	0030	0040	0050

**Table 3: MBDT template with a country-specific addition**

MBDT data point	Country-specific data point	MBDT data point	MBDT data point	MBDT data point	Country-specific data point	MBDT data point
0010	0019	0020	0030	0040	0049	0050

<sup>30</sup> Any questions related to the country annexes will be addressed by the responsible NRA.

<sup>31</sup> These fields aim at qualifying / specifying / providing further information on the data points preceding them.

- b. The NRA may request in its MBDT Country Annex to **extend current drop down menus**, in order to integrate the core MBDT list of values with country-specific values. The new attributes must be included specifying the ISO 3166-1 alpha-2 code of the Member State whose NRA is requesting the change, followed by an underscore ('\_'), as shown in Table 4.

**Table 4: MBDT drop-down menu extended with country-specific values**

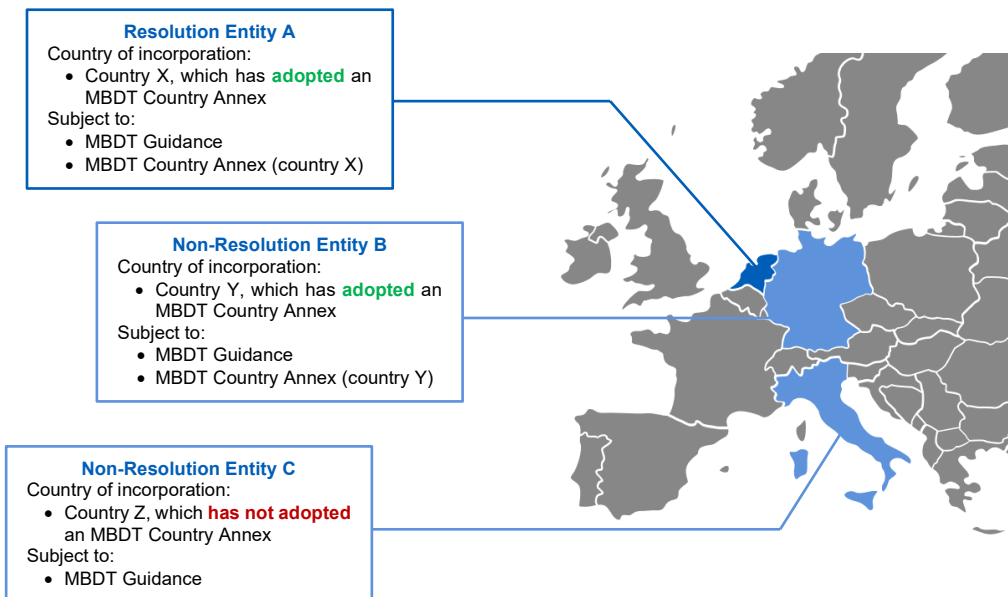
MBDT data point
0010
Value 1
Value 2
DE_Country-specific value requested by German NRA
IT_Country-specific value requested by Italian NRA
Value 3

- c. Exceptionally, the NRA may request in its MBDT Country Annex to **integrate the guidance for common data points currently included in the MBDT package**, in order to provide reporting instructions to cover specific factors arising from national legislation<sup>32</sup>. For instance, the LDR provides an annex<sup>33</sup> that includes the insolvency ranking for each jurisdiction of the Banking Union. This annex is for informative purposes only: it contains a general and simplified overview of the national legal frameworks concerning the insolvency ranking of liabilities, but is not intended to be comprehensive or exhaustive. In some cases, the granularity included in this annex might not be sufficient to identify the correct bail-in cascade in a specific jurisdiction. When this applies, the NRA may deem it appropriate to provide specific instructions on the reporting of the bail-in cascade data point (c0162 in tab B02.00) in that jurisdiction.

33 Please refer to the following example to determine the MBDT scope in the event that one or more country annexes are applicable to a single banking group: Group ABC has its resolution entity (A) in country X, one subsidiary (B) in country Y, and one subsidiary (C) in country Z. Country X and Y have defined an MBDT Country Annex. The reporting entities must take into consideration the following guidance:

<sup>32</sup> For example, this might apply for data points c0100, c0130, c0160 or c0162.

<sup>33</sup> Annex 3 'Insolvency Ranking in the jurisdictions of the Banking Union'.



## 1.4. Reporting currency

34 Amounts must be reported in national currency value. The reporting currency must be stated in {B99.00;r0080}. For currencies other than EUR, the fixed exchange rate or the euro foreign-exchange reference rate published by the ECB on the reference date, as reported in {B99.00;0070}, must be stated in {B99.00;r0090}.

## 2. Rules for filling in the tables

This section describes the reporting instructions for each table. A mapping, with the data points of the SRB's Liability Data Report (LDR) and the SRB Bail-in Data Set, is provided in Annex II.

### 2.1. Tab B99.00: Identification of the report

#### 2.1.1. c0010: Name of Legal Entity

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

#### 2.1.2. c0020: LEI of Legal Entity

The unique LEI code for the entity, in line with the requirements of EMIR or the Dodd-Frank Act, for which the report is submitted. In the absence of an LEI, the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the entity for use in RIAD (Register of Institutions and Affiliates Database) should be used. In the absence of both such identifiers, a local identifier must be used.

#### 2.1.3. c0030: Country of incorporation

The ISO 3166-1 alpha-2 code of the country of incorporation of the entity.

#### 2.1.4. c0040: Name of the ultimate parent entity

Free-form text identification of the incorporation name of the ultimate parent entity of the reporting entity, considered globally as the highest level of consolidation of the group. Please state the official name as listed in corporate registry, including the indication of the incorporation form.

#### 2.1.5. c0041: LEI of the ultimate parent entity

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

#### 2.1.6. c0050: Name of the Resolution Entity

Free-form text identification of the incorporation name of the resolution entity (POE) of the reporting entity. Please state the official name as listed in corporate registry, including the indication of the incorporation form. If data point c0060 is 'Resolution Entity', the entry in this field must be the same as in data point c0010.

### 2.1.7. c0051: LEI of the Resolution Entity

The unique LEI code for the entity, in line with the requirements of EMIR or the Dodd-Frank Act, for which the report is submitted. In the absence of an LEI, the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the entity for use in RIAD should be used. In the absence of both such identifiers, a local identifier must be used. If data point c0060 is 'Resolution Entity', the entry in this field must be the same as in data point c0020.

### 2.1.8. c0060: Reporting entity type

Status of the entity as indicated in the resolution plan. Please indicate either 'Resolution Entity' or 'Non-Resolution Entity'.

### 2.1.9. c0070: Reference date

Reference date of the reported data in format: yyyy-mm-dd hh:mm:ss.

### 2.1.10. c0080: Reported currency

The currency in which the report is submitted. The currency must be reported with its 3-letter ISO 4217 code. If the currency is not EUR, all the references to EUR throughout the Guidance and the template<sup>34</sup> must be interpreted as being requested in local currency.

### 2.1.11. c0090: EUR exchange rate

The euro exchange rate used if a non-EUR currency is reported in data point r0080.

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<sup>34</sup> E.g. B02.00: c0050, c0080-c0130, c0260, c0270, c0320, c0330, c0370, c0400-c0430, c0570, c0610, c0630. B05.00: c0060; B06.00: c0020, c0030. B90.00: c0090.



## 2.2. Tab B01.00: Aggregate view

To be reported by all reporting institutions. The liabilities must be reported up to the insolvency rank reported in tab B02.00.

Liabilities and own funds must be aggregated taking into account the insolvency rank (c0010) and the liability category (c0020). In addition, liabilities that are mandatorily excluded from the bail-in are also aggregated by counterparty type (c0030). The mandatorily excluded liabilities should be reported only if they rank *pari passu* or junior to bail-inable liabilities.

### 2.2.1. c0010: Row number

The unique number / primary key to identify the row items (the number must be an integer).

### 2.2.2. c0020: Insolvency ranking

Please refer to data point {B02.00;c0160}.

### 2.2.3. c0030: Category

Please indicate the liability category only for the following items: title of ownership, reserves, liabilities eligible for bail-in, and liabilities that must be excluded from the bail-in in accordance with Article 44(2) of the BRRD, as per the following drop-down values:

- Covered deposits (BRRD art. 44/2/a)
- Secured liabilities - collateralized part (BRRD art. 44/2/b)
- Client liabilities, if protected in insolvency (BRRD art. 44/2/c)
- Fiduciary liabilities, if protected in insolvency (BRRD art. 44/2/d)
- Institution liabilities < 7 days (BRRD art. 44/2/e)
- System (operator) and CCP liabilities < 7 days (BRRD art. 44/2/f)
- Employee liabilities (BRRD art. 44/2/g/i)
- Critical service liabilities (BRRD art. 44/2/g/ii)
- Tax and social security authorities liabilities, if preferred (BRRD art. 44/2/g/iii)
- DGS liabilities (BRRD art. 44/2/g/iv)
- Liabilities towards other entities of the resolution group (BRRD art. 44/2/h)
- Liabilities eligible for bail-in
- Other equity items

- Title of ownership<sup>35</sup>

#### 2.2.4. c0040: Counterparty type

Please refer to data point {B90.00;c0070}. This data point is relevant only for liabilities that must be excluded from bail-in in accordance with Article 27(3) SRMR. Hence, it should not be reported for:

- Liabilities eligible for bail-in
- Other equity items
- Title of ownership

#### 2.2.5. c0050: Relevant amount for Bail-in/WDC

Please refer to data field {B02.00;c0130}.

For derivatives, please refer to data field {B03.00;c0110}.

For SFTs, please refer to data field {B04.00;c0080}.

Liabilities mandatorily excluded from bail-in in accordance with Article 44(2)(h) BRRD shall be reported in the corresponding row item (i.e. not as “liabilities eligible for bail-in”).

#### 2.2.6. c0060: Amount excluded from Bail-in/WDC

Indicate the outstanding amount mandatorily excluded from bail-in in accordance with Article 27(3) SRMR.

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<sup>35</sup> E.g. share capital.

## 2.3. Tab B02.00: Main liabilities

This table covers all CET1 instruments<sup>36</sup>, relevant capital instruments and bail-inable liabilities<sup>37</sup>, as well as other liabilities, such as all secured liabilities that are excluded from bail-in under Article 27(3)(b) SRMR, especially those that are secured with a pledge, lien or collateral<sup>38</sup>.

For deposits, as further described in section 1.1, the SRB requests:

- the aggregated amounts in ‘Submission A’, grouped by bail-in cascade (data point c0162) in B02.00 and counterparty type in B90.00 (data point c0080);
- The full granularity of the data on a transaction basis (no reporting thresholds apply in this respect) in ‘Submission B’.

Derivatives and secured finance transactions are specific in nature and should not be reported in this table, but always in tabs B03.00 and B04.00 respectively, as applicable.

Contingent liabilities (i.e. liabilities that may occur depending on the outcome of an uncertain future event and/or that are uncertain regarding their amount; e.g. potential litigation liabilities) are excluded (until an amendment to the guidance is provided) from the data-provision requirement<sup>39</sup>. This exception does not apply to explicitly requested liabilities in tabs B03.00 and B04.00, or to structured instruments.

For the purposes of this table, instruments and liabilities must be reported on a transaction basis, i.e. each transaction reported as an individual row item, ordered by data point c0162 (ascending order for the ‘bail-in cascade’). In the event of multiple tranches (multiple counterparties) of one promissory-note loan (e.g. *Schuldscheindarlehen*) or one syndicated loan, multiple rows must be used (one for each counterparty). There are no reporting thresholds in this respect.

### 2.3.1. c0010: Row number

The unique number / primary key to identify the row items (the number must be an integer).

### 2.3.2. c0020: Unique internal identification number

The unique internal identifier of the instrument/liability. For deposits reported on an aggregate level, please indicate:

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<sup>36</sup> Other CET1 items (e.g. equity reserves) must be reported in tab B01.00, as applicable.

<sup>37</sup> For non-resolution entities, please refer to Annex III.

<sup>38</sup> Please refer to the dedicated reporting example in Annex II, paragraph 3.5.

<sup>39</sup> Unless required by the NRA as national specificity.

- 'NCNP' for the aggregated not covered not preferential deposits (field c0280 = TRUE); and
- 'NCBP' for the aggregated not covered but preferential deposits (field c0290 = TRUE).

### 2.3.3. c0030: Unique identification number (known to the counterparty)

The unique identifier of the instrument/liability that would allow the counterparty to conclude that it will be affected by the potential resolution action, without external third parties being able to identify the creditor. For securities, the ISIN code must be indicated where available (other identifiers need only be provided in the absence of an ISIN). For deposits and other liabilities, the account/contract number should be reported. In the event of multiple tranches (multiple counterparties) of one promissory-note loan (e.g. *Schuldscheindarlehen*) or a syndicated loan, a unique ID must be allocated to each tranche.

For deposits reported on an aggregate level, please indicate:

- 'NCNP' for the aggregated not covered not preferential deposits (field c0280 = TRUE); and
- 'NCBP' for the aggregated not covered but preferential deposits (field c0290 = TRUE).

### 2.3.4. c0040: Type of the unique identifier (known to the counterparty)

Free text, to indicate what type of identifier has been used in data point c0020, e.g. if the identifier is an ISIN, please input 'ISIN'; if the identifier is an account number, please input 'Account number'; if the identifier is a contract number, please input 'Contract number'. For deposits reported on an aggregate level, please indicate 'Aggregated'.

### 2.3.5. c0050: Original amount issued in EUR

The EUR (counter)value of the total issue size of the instrument, irrespective of the effective issuance dates, i.e. the total nominal amount / face value of a specific liability. For shares, it should reflect the face value / carrying amount of the shares. If a nominal value does not exist, this field is not applicable. This data point is not applicable for cash accounts / saving accounts and deposits reported in aggregated form (Submission A). If a value is reported in a foreign currency (c0060), the amount must additionally be converted into euros and reported in the corresponding EUR field (c0050), using the euro reference exchange rate published by the ECB on the date for which the information is reported<sup>40</sup>. In the case of foreign currencies for which no euro reference exchange rate is available, a customary market reference rate must be used. If such other customary reference exchange rates are used, a uniform source must be used wherever possible.

### 2.3.6. c0060: Original amount issued in foreign currency

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<sup>40</sup> If this is a TARGET closing date, the exchange rate must be the one published at the closest date before the reporting date.

Same as c0050 above, but in the foreign currency (where relevant). Please also report the EUR-converted amount in the corresponding EUR field (c0050). This data point is not applicable for cash accounts / savings accounts and deposits reported in aggregated form (Submission A).

### 2.3.7. c0070: Contract currency

The currency in which the instrument/liability is issued. The currency must be reported with its 3-letter ISO 4217 code. For deposits reported on an aggregate level, please indicate 'XXX'.

### 2.3.8. c0080: Outstanding principal amount

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

The difference between the original amount issued and the outstanding principal amount may be due to partial buybacks of the instrument, amortising instruments, etc. The portion of eligible liabilities subscribed by intragroup entities and excluded under Article 27(3)(h) SRMR must be included in the outstanding principal amount. Only claims against other parties must be reported (i.e. excluding the portion held by the entity itself, which must be reported in field c0090).

For zero coupon bonds issued at discount (i.e. c0240 = ZCB issued at discount) the final redemption amount should be reported.

### 2.3.9. c0090: Portion of instrument or liability held by the reporting entity

The EUR amount related to the portion of the liability held by the reporting entity itself. The amount can either be defined as the principal amount plus accrued interest and fees and charges, or as the relevant portion of fair value held by the reporting entity itself, in the event that field c0250 applies. This data point is only relevant for securities.

### 2.3.10. c0100: Accrued interest

The EUR (counter)value of the outstanding accrued interest on the instrument. In jurisdictions where accrued interests do not rank *pari passu* to the principal liability amount, the relevant NRAs have the option to request the reporting of interest accruals on separate line items<sup>41</sup>. Only claims against third parties must be reported (i.e. excluding the proportion held by the entity itself, which must be reported in field c0090). In case the field is not applicable (e.g. shares, zero coupon bonds issued at discount), please refer to the specific instructions in the Technical Annex.

### 2.3.11. c0110: Applicable fees and charges

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<sup>41</sup> In such cases, please refer to the specific reporting example in Annex II, paragraph 3.7.

Total EUR amount of applicable fees and charges (e.g. contractual fees for late payments) linked to the instrument, if the fee or charge is payable and due, but not yet settled with the counterparty as of the request date. This is to the extent that the fee or charge is not covered within the outstanding principal amount, the accrued interest or a separate liability. Fees and charges do not include agios or fees in conjunction with the listing of an instrument. Only claims against third parties must be reported (i.e. excluding the proportion held by the entity itself, which must be reported in field c0090). In case the field is not applicable (e.g. shares), please refer to the specific instructions in the Technical Annex.

### 2.3.12. c0120: Outstanding amount

Total EUR value of the outstanding amount of the instrument/deposit held by the counterparty, calculated as the sum of the amounts reported in data points c0080, c0100 and c0110 (where applicable). The amount is in fact the aggregate of the outstanding principal amount plus, if applicable, interest accrued up to the reference date, and fees and charges, irrespective of whether and to what extent the relevant principal, interest or fee-and-charge liability was already due as at the reference date and whether it is required to be recognised as a liability item in the relevant entity's balance sheet drawn up in accordance with the applicable accounting principles. In jurisdictions where accrued interest may not rank *pari passu* to the liability amount, the relevant NRA may request the reporting of interest accruals on separate line items.

### 2.3.13. c0130: Relevant amount for Bail-in/WDC

Total EUR value of the amount eligible for write-down / conversion. Pursuant to Article 48(1) BRRD, resolution authorities shall exercise the write-down and conversion powers in accordance with the cascade set out in letters (a) to (e) of Article 48(1) BRRD. Article 48(2) BRRD further provides that "*when applying the write down or conversion powers, resolution authorities shall allocate the losses [...] by reducing the principal amount of, or outstanding amount payable in respect of, those shares or other instruments of ownership and bail-inable liabilities to the same extent pro rata to their value*<sup>42</sup> [...]".

The portion of eligible liabilities subscribed by intragroup entities and excluded under Article 27(3)(h) SRMR must not be reported as part of the relevant amount for bail-in / WDC.

When determining the relevant amount for bail-in, entities shall take into account national laws that transpose the BRRD. If those provisions do not provide complete and clear guidance for determining the relevant amount for bail-in, careful consideration should in general be given to how the item in question is dealt with under

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<sup>42</sup> For the definition of 'value', please refer to EBA Q&A 2017\_3629 ([https://www.eba.europa.eu/single-rule-book-qa/-/gna/view/publicId/2017\\_3629](https://www.eba.europa.eu/single-rule-book-qa/-/gna/view/publicId/2017_3629)).

applicable insolvency legislation<sup>43</sup>. Furthermore, the contractual terms governing each liability might provide additional insight when performing this assessment.

For debt instruments with embedded derivatives, the following list of items shall be considered:

- Any contractually defined floor or cap to the final redemption amount.
- Any contractually defined early termination amount, if such amount is deemed to represent the investor's claim in insolvency/resolution.
- The performance of the underlying, whenever it impacts the repayment of the principal amount.
- The contractual provisions ruling the payment of interests, to assess whether the accrued component can be properly determined and is relevant for bail-in purposes.
- The inclusion of an Article 12c(2)(b) SRMR clause.
- Any element relevant to Article 12c(2)(a) SRMR.
- Any settlement/close out costs.
- Any other term, condition, rule, mechanism or element affecting the making, timing and amount of any kind of payment owed to the holders of the debt instruments with embedded derivatives (please specify).

Without prejudice to the considerations above, in principle:

- the relevant amount for bail-in is defined as the outstanding amount (including accrued interest and fees, when applicable) less any existing components subject to exemptions according to Article 27(3) SRMR (e.g. covered share for bail-inable deposits indicated in data point c0300), or other factors affecting the conversion amount (e.g. safeguards under Articles 76 to 80 BRRD, as applicable);
- for zero coupon bonds issued at discount (i.e. c0240 = ZCB issued at discount), the amount to be reported is the amortised face value (i.e. initially paid up amount plus accrued component of the discount) plus any applicable fees and charges (c0110); and
- for structured instruments, the amount reported in field c0270 minus the value of the collateral (if given) should in principle be considered the relevant amount. In case of products where the derivative component is only affecting the coupon payment (i.e. c0250 = Only structured coupon), please refer to the points above.

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<sup>43</sup> A definition of 'outstanding amount due' is provided in Commission Implementing Regulation (EU) 2018/1624 and Commission Implementing Regulation (EU) 2021/1751.

In jurisdictions where accrued interest may not rank *pari passu* to the liability amount, the relevant NRA may request the reporting of interest accruals on separate line items. Own holdings (identified in field c0090) should be deducted.

#### 2.3.14. c0140: Nature of the liability

The corresponding category of the instrument/liability. Value to be chosen from the following drop-down list:

- Registered Bond
- Bearer Bond
- Borrower Note Loan
- Certificate of Deposit / Commercial paper
- Title of ownership<sup>44</sup>
- Cash account/saving account<sup>45</sup>
- Term deposit<sup>46</sup>
- Loan
- Bill of exchange
- Other

For deposits reported on an aggregated level (Submission A), please indicate 'Other'.

#### 2.3.15. c0141: Nature of the liability (if other)

Free text. If 'Other' is selected in field c0140, include a meaningful description of the nature of the liability.

#### 2.3.16. c0150: Structurally subordinated

Indicate whether the instrument is considered structurally subordinated (i.e. groups with a HoldCo/OpCo structure). The value to be reported is a TRUE/FALSE Boolean.

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<sup>44</sup> E.g. share capital.

<sup>45</sup> To be understood as accounts whose balance can be adjusted daily by the account holder and whose lifetime is flexible, usually without a maturity date.

<sup>46</sup> To be understood as accounts for which there is an issuance amount at the beginning (funds received by the bank) and the balance cannot usually be adjusted flexibly over the life of the contract. Notice accounts should only be treated as term deposits if notice to withdraw has been already received at the reporting date.



### 2.3.17. c0160: Insolvency ranking

The corresponding insolvency ranking of the instrument. Numeric value (e.g. integer of 1 or more).

### 2.3.18. c0161: Contractual subordination

Numeric sequence to indicate whether an instrument/liability is subordinated within the same insolvency rank as a result of its own contractual terms. The inclusion of these contractual terms should duly consider paragraph 141 of the EBA report on the monitoring of Additional Tier 1 (AT1) instruments of European Union (EU) institutions<sup>47</sup>, as well as any country-specific provision in this regard.

The value of the field must be indicated using the corresponding insolvency ranking to which the instrument pertains and the numeric sequence of its contractual subordination, separated by a dot (e.g. two instruments in insolvency rank 2 subordinated to each other will have this field set to 2.01 and 2.02). Please refer to the specific reporting example (Annex II, paragraph 3.6).

### 2.3.19. c0162: Bail-in cascade

(Alpha)numeric sequence to indicate the order of write-down and conversion pursuant to Article 48 BRRD. If the priority order of this cascade differs from the one stemming from the insolvency ranking reported in field c0160, please refer to the relevant Country Annex or to the specific instructions provided by the relevant NRA/IRT. When allowed under the applicable national law, institutions must reflect in this sequence the order provided by the applicable contractual subordination. Please refer to the specific reporting example (Annex II, paragraph 3.6).

The bail-in cascade assigned to secured liabilities shall always be the one applicable to the (potentially) unsecured part of the liability based on the current internal valuation of the collateral by the bank.

### 2.3.20. c0170: Date of issuance

Date of the original issuance of the liability. Format required: yyyy-mm-dd. This field is not applicable for liabilities of the type 'Cash account/saving account' (c0140) and deposits reported in aggregated form (Submission A).

For securities issued as part of a tap issue, i.e. an issuance of additional securities under an ISIN that already exists, there should only be one row including all securities under that ISIN. The date of issuance should be the issuance date of the first issue under that ISIN.

### 2.3.21. c0180: Date of the next interest payment

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<sup>47</sup> EBA/REP/2021/19 of 24 June 2021.

The payment date from which the income distribution is made available for payment by the reporting entity. Format required: yyyy-mm-dd. If not applicable (e.g. shares), the bank should report '0001-01-01'. This field is not applicable for deposits reported in aggregated form (Submission A).

#### **2.3.22. c0190: Date of the next (partial) redemption payment**

The payment date or the date on which the (partial) redemption payment is due for payment (e.g. cases in which a portion of the liabilities is reimbursed before the final legal maturity). If not applicable, please report the final legal maturity (c0210).

This field is not applicable for liabilities of the type 'Cash account/saving account' (c0140) and for deposits reported in aggregated form (Submission A).

#### **2.3.23. c0200: Earliest redemption date**

If an option exists for holders of the instrument to request early reimbursement, or conditions for early reimbursement are contractually provided, the earliest occurrence date should be reported. Format required: yyyy-mm-dd. If that date corresponds to the legal maturity (c0210), please report the latter. If not applicable, the bank should report '0001-01-01'.

This field is not applicable for liabilities of the type 'Cash account/saving account' (c0140) and for deposits reported in aggregated form (Submission A).

#### **2.3.24. c0210: Legal maturity**

Date of the legal, final maturity of the instrument or liability (including term deposits). Format required: yyyy-mm-dd. For perpetual instruments, the bank should report '2099-01-31'. If not applicable, the bank should report '0001-01-01'.

This field is not applicable for liabilities of the type 'Cash account/saving account' (c0140) and for deposits reported in aggregated form (Submission A).

#### **2.3.25. c0220: Governing law**

The ISO 3166-1 alpha-2 code of the country whose law governs the instrument (please use the ISO 3166-2 code when the law of an administrative subdivision is relevant, e.g. 'US-NY'). If the contract is governed by the law of more than one country, the country whose law has the highest relevance for the recognition of write-down and conversion powers must be reported. For deposits reported on an aggregate level, please indicate 'XX'.

#### **2.3.26. c0230: Bail-in recognition clause**

Indicate one of the following:

- Yes, supported by Legal Opinion = the liability includes a bail-in recognition clause in line with Article 55 BRRD that is supported by a legal opinion;

- Yes, not supported by Legal Opinion = the liability includes a bail-in recognition clause in line with Article 55 BRRD that is currently not supported by a legal opinion;
- No = the liability does not include a bail-in recognition clause;
- Not applicable = the bail-in clause is not applicable (e.g. the governing law is not that of a third country, or a recognition clause is not requested as the third-country jurisdiction recognises the powers of the resolution authority).
- Aggregated = deposits reported on an aggregated level.

### 2.3.27. c0240: Zero-Coupon

Indicate whether the instrument/liability is:

- ZCB issued at discount = liabilities issued at discount where the principal / face value of 100% will be repaid at maturity;
- ZCB not issued at discount = liabilities issued at a face value of 100%, where there is one payment at maturity that consists of the face value and the accrued interest;
- No ZCB = the liability is not a zero coupon bond;
- Aggregated = deposits reported on an aggregated level.

### 2.3.28. c0250: Structured product

Indicate whether the instrument/liability is to be considered structured or contains specific non-standard terms, using one of the following values:

- Non-structured/Vanilla;
- Structured;
- Other non-standard terms = “Non-standardised terms” refers to terms and conditions that may influence, among others, the nature and maturity of the contract. Examples of such non-standardised terms are material-adverse-change clauses, termination options with rising interest rates etc;
- Only structured coupon = “Only structured coupon” refers to structured product where the derivative component only affects the coupon payment, namely is fully capital guaranteed with no possibility to reimburse at maturity an amount (excluding the coupon) that differs from the nominal amount. In addition, it is applicable only in case the accrued interest can be computed;
- Aggregated = deposits reported on an aggregated level.

A structured instrument is defined as a debt obligation with an embedded derivative component and whose returns are determined by an underlying, e.g. an underlying security or index (public or special index, e.g.

based on shares or bonds, fixed-income investments or loan, foreign exchange, commodities, etc.). Structured debt instruments do not cover debt instruments with an underlying only call or put options, i.e. the value of the instrument is not determined by an embedded derivative.

#### **2.3.29. c0260: Guaranteed minimum repayment amount of the structured product**

Guaranteed minimum principal amount, which is not dependent on contingent liabilities. Relevant only for structured liabilities. Only claims against other parties are to be reported (i.e. excluding the portion held by the entity itself, which must be reported in field c0090).

#### **2.3.30. c0270: Fair value of the structured product**

Total EUR amount of the fair value of the structured product to estimate the outstanding amount due in resolution (including fees, if applicable). Relevant only for structured liabilities.

The impact of the relevant entity's own credit-risk component shall not be included when determining the value. Only claims against other parties are to be reported (i.e. excluding the portion held by the entity itself, which must be reported in field c0090).

#### **2.3.31. c0280: Not covered and not preferential deposit**

Identification if the deposit does not qualify for exclusion from bail-in or preferential treatment in accordance with Article 27(3)(a) SRMR or Article 108 BRRD. The value to be reported is a TRUE/FALSE Boolean, where 'TRUE' identifies an NCNP deposit and 'FALSE' identifies otherwise. This field should be reported only for deposits<sup>48</sup>.

#### **2.3.32. c0290: Not covered but preferential deposit**

Identification if the deposit does not qualify for exclusion from bail-in (Article 27(3)(a) SRMR), yet to which preferential treatment is provided by Article 108 BRRD. The value to be reported is a TRUE/FALSE Boolean, where 'TRUE' identifies an NCBP deposit and 'FALSE' identifies otherwise. This field should be reported only for deposits<sup>49</sup>.

#### **2.3.33. c0300: Covered portion of eligible deposits**

Total EUR amount of the covered portion of eligible deposits as per Article 27(3)a SRMR. As the amount of covered deposits is calculated per depositor<sup>50</sup>, in the case of depositors with multiple accounts, this amount shall in principle be calculated pro rata for the different accounts reported at a granular level (on an account

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<sup>48</sup> Deposits are deposits according to Directive 2014/49/EU and its national transpositions.

<sup>49</sup> Deposits are those defined as such by Directive 2014/49/EU and its national transpositions.

<sup>50</sup> Article 6 of Directive 2014/49/EU.

by account basis), unless specific provisions resulting from the transposition of Directive 2014/49/EU into national law are applicable<sup>51</sup>. This field should be reported only for deposits<sup>52</sup>. Fully covered deposits must not be reported.

#### **2.3.34. c0310: Secured/Unsecured**

Indicate whether the instrument is subject to collateral agreements or not, from a predefined list:

- Secured;
- Unsecured.

When reporting secured liabilities, please refer to the related reporting example in the Technical Annex.

#### **2.3.35. c0320: Amount of pledge, lien or collateral**

Total EUR amount (market value) of the pledge, lien or collateral if the liability is secured, based on the current internal valuation. For unsecured liabilities, this field is not applicable. If the entity retains a portion of the secured liability (i.e. own holdings), the collateral value should only refer to the portion of the liability against other parties and not held by the reporting entity.<sup>53</sup>

This amount determines the secured portion of each secured liability<sup>54</sup>.

For collateral pools securing multiple row items, the overall coverage ratio should be determined and applied pro rata to all row items covered by this pool.

For subordinated collaterals, the outstanding amount of the senior secured liability must be deducted.

#### **2.3.36. c0330: Amount of the uncollateralized part**

The positive difference between the outstanding amount (or fair value, when applicable) of the secured liability (or the liability for which collateral has been pledged) as reported in field c0120 (or c0270, when applicable) and the market value of the pledge, lien or collateral (c0320). For collateral pools securing multiple row items, the overall coverage ratio should be determined and applied pro rata to all row items covered by this pool.

#### **2.3.37. c0340: Internal identification number of the pledge, lien or collateral/collateral pool**

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<sup>51</sup> Please refer to the specific reporting example in Annex II, paragraph 3.9.

<sup>52</sup> Deposits are those defined as such by Directive 2014/49/EU and its national transpositions.

<sup>53</sup> Please refer to the specific reporting example in Annex II, paragraph 3.5.

<sup>54</sup> Please refer to the dedicated reporting example in Annex II, paragraph 3.5.

Indicate the internal identifier of the pledge, lien or collateral / collateral pool (where applicable). In the event of several relevant IDs, all IDs should be reported and separated by a vertical bar.

### 2.3.38. c0350: Type of the collateral

Identify the type of collateral used for the collateralisation:

- Real estate;
- Ships;
- Aircraft;
- Financial;
- Other;
- Not applicable.

### 2.3.39. c0351: Type of the collateral (if other)

Specify the type of collateral if 'Other' is selected in field c0350.

### 2.3.40. c0360: Trading method

Indicate whether the security is traded<sup>55</sup>, either in nominal form or in units<sup>56</sup>, as specified in the corresponding final issuance documentation, by selecting one of the following:

- Nominal;
- Unit;
- Not applicable.

Please refer to the reporting example in Annex II, paragraph 3.8.

### 2.3.41. c0370: Denomination / Nominal value per security in EUR

The smallest amount of the security that can be transferred, in EUR currency (if the original currency is not EUR, please also report the EUR-converted amount in this field). If a denomination exists, it represents the

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<sup>55</sup> In this context, 'traded' means all securities for which there is a CSD of issuance, as indicated in data point c0460 (Central securities depository).

<sup>56</sup> As a general indication, please refer to the definitions provided in the *International Securities Operational Market Practice Book* published by Euroclear Bank and Clearstream Banking, in particular Annex 9 ('Units and Nominal recommendation').

higher integral multiple amount. For unit-traded securities (when indicated in data point c0360), this field should be reported only if a nominal value exists. Please refer to the reporting example in Annex II, paragraph 3.8.

#### **2.3.42. c0380: Denomination / Nominal value per security in original currency**

The smallest amount of the security that can be transferred, in the original currency. If a denomination exists, it represents the higher integral multiple amount. For unit-traded securities (when indicated in data point c0360), this field should be reported only if a nominal value exists. Please refer to the reporting example in Annex II, paragraph 3.8.

#### **2.3.43. c0390: Number of securities outstanding not held by the reporting entity**

Number of outstanding securities issued per ISIN (or other code), not held by the reporting entity itself.

#### **2.3.44. c0391: Number of securities outstanding held by the reporting entity**

Number of outstanding securities issued per ISIN (or other code), held by the reporting entity itself. This field must be reported consistently with data point c0090.

#### **2.3.45. c0400: Accrued interest per security**

Total EUR amount of the accrued interest per security issued per ISIN (or other code). In jurisdictions where accrued interests do not rank *pari passu* to the principal liability amount, the relevant NRAs may request reporting of interest accruals as on separate line items.

#### **2.3.46. c0410: Fees and charges per security**

Total EUR amount of the fees and charges per security issued per ISIN (or other code). Applicable fees and charges (e.g. contractual fees for late payments) linked to the instrument, if the fee or charge is payable and due but not yet settled with the counterparty as of the request date, to the extent that the fee or charge is not covered within the outstanding principal amount, the accrued interest or a separate liability. Fees and charges do not include agios or fees in conjunction with the listing of a security.

#### **2.3.47. c0420: Fair value per security**

Total EUR amount of the fair value (as reported in field c0270) per security issued per ISIN (or other code).

#### **2.3.48. c0430: Principal amount of the global note in EUR**

The outstanding aggregate principal amount of the global note per ISIN or other code, in EUR (including own holdings when applicable). If the value is reported in a foreign currency in field c0431, the amount must be converted into EUR and reported in this field using the EUR reference exchange rate. For foreign currencies for which no EUR reference exchange rate is available, a customary market reference rate must be used. If such other customary reference exchange rates are used, a uniform source must be used wherever possible. This field is not applicable if the trading method selected in field c0360 is 'Unit'.

### 2.3.49. c0431: Principal amount of the global note in original currency

The outstanding aggregate principal amount of the global note per ISIN or other code in the original currency (including own holdings when applicable). Please also report the EUR-converted amount in the corresponding EUR field (c0430). This field is not applicable if trading method selected in field c0360 is 'Unit'.

### 2.3.50. c0440: Nature of the global note

Indicate whether the liability is a Classical Global Note (CGN) or a New Global Note (NGN):

- CGN = a form of global certificate that requires physical annotation on the attached schedule to reflect changes in the issue outstanding amount;
- NGN = a form of global certificate that refers to the records of the ICSDs to determine the issue outstanding amount.
- Not applicable = if it is not applicable (the liability has not been issued in an ICSD, or has another nature).

### 2.3.51. c0450: Current pool factor

If applicable, the factor used to calculate the value of the outstanding principal of the financial instrument applicable until the next redemption (factor) date, or after the redemption (factor) date. Can also be defined as: ratio of outstanding principal to original face value. Please refer to the SRB publication 'Reflecting bail-in in the books of the International Central Securities Depositories (ICSDs)'<sup>57</sup>.

### 2.3.52. c0460: Central securities depository

Indicate the CSD of issue for the security. When applicable, please use the values from the predefined list provided below. In the event of multiple entries, please separate them with a vertical bar and indicate the CSD of issue as the first entry on the list. For securities deposited by international central securities depositories (ICSDs), both CSDs must be reported.

- ATHEX CSD\_EL
- BOGS\_EL
- CBF\_DE
- CBL\_LU
- CDCP SR\_SK

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<sup>57</sup> [https://www.srb.europa.eu/system/files/media/document/bail-in\\_in\\_books\\_of\\_icsds\\_enn\\_final\\_web.pdf](https://www.srb.europa.eu/system/files/media/document/bail-in_in_books_of_icsds_enn_final_web.pdf) (Annex III, letter G).



- CDCP\_CZ
- Central Depository & Clearing Company\_HR
- Central Depository of Securities Prague\_CZ
- Central Depository\_BG
- Cyprus CDCR\_CY
- Depozitarul Central\_RO
- DTC\_US
- Euroclear Bank\_BE
- Euroclear Belgium\_BE
- Euroclear Finland\_FI
- Euroclear France\_FR
- Euroclear Netherlands\_NL
- Euroclear Sweden\_SE
- Euroclear UK & Ireland\_UK
- Government Securities Depository (GSD)\_BG
- Iberclear\_ES
- INTERBOLSA\_PT
- KDD\_SI
- KDPW\_PL
- KELER\_HU
- LUX CSD\_LU
- Malta Stock Exchange CSD\_MT
- Euronext Securities Milan\_IT
- Nasdaq CSD\_EE
- Nasdaq CSD\_LT
- Nasdaq CSD\_LV
- NBB SSS\_BE

- nCDCP\_SK
- OeKB CSD\_AT
- SAFIR\_RO
- SIX SIS\_CH
- SKARBNET4\_PL
- SKD\_CZ
- VP Securities\_DK
- VPS\_NO
- Other
- Not applicable

#### **2.3.53. c0461: Central securities depository (LEI)**

When applicable, please indicate the LEI (or another ID) of the CSD. In case of multiple entries, please separate them with a vertical bar and indicate the CSD of issue as the first entry on the list.

#### **2.3.54. c0462: Central securities depository name (if other)**

Indicate the name of the central securities depository if 'Other' is selected in field c0460.

#### **2.3.55. c0470: (Mandated) paying agent**

Indicate the name of the paying agent, i.e. the entity (or part of an entity) that is processing the cash payments related to the liability's lifecycle events (e.g. dividend, coupon or redemption) to the holders of that liability. For stocks, a paying agent distributes dividends to stockholders. For bonds, it distributes coupon payments and reimbursements of principal to bondholders. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.56. c0471: (Mandated) paying agent (LEI)**

When applicable, please indicate the LEI (or another ID) of the paying agent. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.57. c0480: Trading venue**

A trading venue is either a regulated market (a stock exchange), a multilateral trading facility (MTF, i.e. a multilateral trading system operated by an investment firm or market operator) or an organised trading facility (OTF, i.e. a multilateral system that is not a regulated market or an MTF).

Indicate the name of the trading venue where the liability is admitted to trading. This also includes MTFs and OTFs, where known. In the event of multiple entries, please separate each with a vertical bar. Regulated trading venues must be reported in this field, while unregulated trading venues can be reported on a best-effort basis. When the security is not listed on a trading venue, the attribute 'Not listed' must be entered. In case of private placements, the attribute 'Private placement' must be entered. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.58. c0481: Trading venue (LEI)**

When applicable, please indicate the LEI (or another ID) of the trading venue where the liability is admitted to trading. In the event of multiple entries, please separate each with a vertical bar. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.59. c0490: Registrar for information about creditors/holders**

Indicate the name of the registrar (responsible for holding the records of these liabilities' owners). The registrar or register holder is usually the issuer itself, a CSD or another entity. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.60. c0491: Registrar for information about creditors/holders (LEI)**

When applicable, please indicate the LEI (or another ID) of the registrar. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.61. c0500: National Numbering Agency**

Indicate the name of the organisation responsible for issuing International Securities Identification Numbers (ISINs) as described by ISO 6166, and the Classification of Financial Instruments code as described by ISO 10962. The role of NNA is typically assigned to the national stock exchange, CSD, central bank or financial regulator. When applicable, for securities deposited by the international central securities depositories (ICSDs), both CSDs shall be reported. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.62. c0501: National Numbering Agency (LEI)**

When applicable, please indicate the LEI code (or another ID) of the national numbering agency. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.63. c0510: Common Depository**

Indicate the name of the common depository, when applicable (i.e. if issued in one of the ICSDs and in CGN form). A common depository is an entity appointed by the ICSDs (Euroclear Bank and Clearstream Banking Luxembourg) to provide safekeeping and asset servicing for securities in Classical Global Note form. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.64. c0511: Common Depository (LEI)**

When applicable, please indicate the LEI code (or another ID) of the common depository. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.65. c0520: Common Service Provider**

Indicate the name of the common service provider, when applicable (i.e. if issued in one of the ICSDs and in NGN form). A common service provider is an entity appointed by the ICSDs to provide asset servicing for New Global Notes. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.66. c0521: Common Service Provider (LEI)**

When applicable, please indicate the LEI code (or another ID) of the common service provider. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.67. c0530: Type of own funds at individual level**

Indicate the type of own funds, as classified at individual level:

- T2 in phase-out;
- Grandfathered T2;
- Fully Compliant T2;
- Partially (A)T1 and T2;
- Grandfathered AT1;
- Fully Compliant AT1;
- CET1;
- No.

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 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 may be full or partial. If the instrument is not classified as own funds, please indicate 'No'.

#### **2.3.68. c0540: Eligible amount for own funds at individual level**

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

#### **2.3.69. c0550: Type of own funds at consolidated level**

Indicate the type of own funds, as classified at consolidated level:

- T2 in phase-out;

- Grandfathered T2;
- Fully Compliant T2;
- Partially (A)T1 and T2;
- Grandfathered AT1;
- Fully Compliant AT1;
- CET1;
- No.

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 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 may be full or partial. If the instrument is not classified as own funds, please indicate 'No'.

#### **2.3.70. c0560: Eligible amount for own funds at consolidated level**

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

#### **2.3.71. c0570: Amount of the security interest provided**

EUR amount of the security interest provided by a third party.

#### **2.3.72. c0580: Security interest provider (Name)**

Name of the entity providing the security interest. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.73. c0581: Security interest provider (LEI)**

LEI code of the entity providing the security interest. For deposits reported on an aggregated level, input 'Not applicable'.

#### **2.3.74. c0590: Type of security interest provided by a third party**

Interest linked to guarantees and sureties. Please select the entry from the following drop-down list:

- Lien
- Guarantee
- Surety
- Guarantee obligation

- Other
- Not applicable

In the list of options, "Guarantee obligation" refers to a special type of guarantee agreement that used to be extended to publicly owned banks by their owners where the owners would guarantee liabilities of the respective bank. An example would be the former "Gewährträgerhaftung" applicable to German Landesbanken. For deposits reported on an aggregated level, input 'Aggregated'.

#### **2.3.75. c0600: Collateral for an asset position**

Indicate whether the liability is used as collateral for an asset position. The value to be reported is a TRUE/FALSE Boolean (where 'TRUE' = used as collateral, and 'FALSE' = not used as collateral). For deposits reported on an aggregate level, this data point is not applicable.

#### **2.3.76. c0610: Carrying amount IFRS**

To the extent relevant for the bank, the carrying amount under IFRS<sup>58</sup>.

#### **2.3.77. c0620: Balance sheet item according to IFRS**

One of the following items to be selected as attribute in accordance with the classification in FINREP (according to Annex IV of Regulation (EU) 2015/534 of the ECB):

- 010 Financial liabilities held for trading;
- 070 Financial liabilities at fair value through profit or loss;
- 110 Financial liabilities at amortized cost;
- 280 Other liabilities;
- 300 Total equity.

For deposits reported on an aggregated level, please indicate the most prevalent balance sheet item category.

#### **2.3.78. c0630: Carrying amount national GAAP**

Carrying amount under national GAAP (where applicable)<sup>59</sup>.

#### **2.3.79. c0640: Balance sheet item according to national GAAP**

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<sup>58</sup> When precise values are not available, estimates can be used to fill this data point.

<sup>59</sup> When precise values are not available, estimates can be used to fill this data point.

Classification in accordance with national GAAP (where applicable). For deposits reported on an aggregated level, please indicate the most prevalent balance sheet item category.

**2.3.80. c5000: Instrument/liability is issued to or bought by an existing shareholder that is not part of the same resolution group**

Please refer to Annex III.

**2.3.81. c5010: Instrument/liability meets the requirements of Art. 21(7a) SRMR**

Please refer to Annex III.

## 2.4. Tab B03.00: Derivatives

For the purposes of this table, derivatives shall be reported by netting set, i.e. each netting set must be reported as an individual row item, or individual derivatives contracts shall be reported if not part of a netting set.

No reporting thresholds are applicable in this respect. Only the derivative netting sets / single contracts resulting in a net mark-to-market liability (see field c0080) should be reported.

### 2.4.1. c0010: Row number

The unique number / primary key to identify the row items (the number must be an integer).

### 2.4.2. c0020: Unique identification number of the netting set known to the counterparty

Indicate the internal identifier of the contractual netting set known to the counterparty. This is the unique identifier of the instrument/liability that would allow the counterparty to conclude that it will be affected by the potential resolution action, without external third parties being able to identify the creditor.

### 2.4.3. c0030: Insolvency ranking

Please refer to data point {B02.00;c0160}.

### 2.4.4. c0031: Bail-in cascade

Please refer to data point {B02.00;c0162}.

### 2.4.5. c0040: ISDA Protocol Resolution Stay of the reporting entity

Indicate whether the entity itself has signed the ISDA Universal Stay Protocol, choosing from:

- Yes - ISDA Universal Protocol;
- Yes - ISDA JMP Module;
- Yes - Other;
- Not applicable;
- No resolution stay recognition.

### 2.4.6. c0050: Recognition Resolution Stay of the counterparty

Indicate whether the counterparty has adhered to the following:

- Yes - ISDA Universal Protocol;
- Yes - ISDA JMP Module;
- Yes - Other Agreement for resolution stay recognition;



- Not applicable;
- No resolution stay recognition.

#### **2.4.7. c0060: Master Agreement ID**

Internal identifier of the master agreement or single contract.

#### **2.4.8. c0070: Governing law of the Master Agreement**

The ISO 3166-1 alpha-2 code of the country whose law governs the MA / single contract (please use the ISO 3166-2 code when the law of an administrative subdivision is relevant, e.g. 'US-NY'). If the contract is governed by the law of more than one country, the country whose law has the highest relevance for the recognition of write-down and conversion powers must be reported.

#### **2.4.9. c0080: Net mark-to-market value**

Net market values of the derivative liability per contractual netting set. This means 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.

#### **2.4.10. c0090: Net value of 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.

#### **2.4.11. c0100: 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 of 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 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 value would decrease the estimated early termination amount.

#### **2.4.12. c0110: Estimated early termination amount**

With reference to Delegated Regulation (EU) 2016/1401 relating to the valuation of liabilities arising from derivatives pursuant to Article 49(4) BRRD, this amount is determined as follows:

*'The valuer shall determine the value of liabilities arising from derivative contracts as an early termination amount calculated as the sum of the following amounts:*

- *unpaid amounts, collateral or other amounts due from the institution under resolution to the counterparty, less unpaid amounts, collateral and other amounts due from the counterparty to the institution under resolution on 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, by replacing or obtaining the economic equivalent of material terms of the contracts and the option rights of the parties in respect of those contracts.'*

As such, the estimated early termination amount must equal the Net mark-to-market value – net value of collateral posted + estimated close-out amount. If the net value of collateral posted is larger than the net-mark-to-market value, the early termination amount should be reported as zero.

#### **2.4.13. c0120: CCP cleared**

State whether the liability is CCP cleared. The value to be reported is a TRUE/FALSE Boolean.

## 2.5. Tab B04.00: Securities Financing Transactions

Secured finance includes all financing arrangements that are subject to the provision of collateral, pledges or liens, excluding, for example, securities that must be reported in tab B02.00. Typical examples of such arrangements are central-bank financing and repurchase agreements<sup>60</sup>.

The uncollateralized part of the secured liability must be reported (only if the value in field c0060 is positive), not the collateral itself.

For the purposes of this table, secured finance arrangements must be reported by netting set, i.e. each netting set reported as an individual row item, or individual contracts shall be reported if not part of a netting set.

No reporting thresholds are applicable in this respect.

### 2.5.1. c0010: Row number

The unique number / primary key to identify the row items (the number must be an integer).

### 2.5.2. c0020: Unique identification number of the netting set known to the counterparty

Indicate the internal identifier of the contractual netting set known to the counterparty. This is the unique identifier of the instrument/liability that would allow the counterparty to conclude that it will be affected by the potential resolution action, without external third parties being able to identify the creditor.

### 2.5.3. c0030: Insolvency ranking

Please refer to data point {B02.00;c0160}.

### 2.5.4. c0031: Bail-in cascade

Please refer to data point {B02.00;c0162}.

### 2.5.5. c0040: Master agreement ID

Internal identifier of the master agreement or single contract.

### 2.5.6. c0050: Governing law of the Master Agreement

The ISO 3166-1 alpha-2 code of the country whose law governs the MA / single contract (please use the ISO 3166-2 code when the law of an administrative subdivision is relevant, e.g. 'US-NY'). If the contract is governed by the law of more than one country, indicate the country whose law has the highest relevance for the recognition of write-down and conversion powers.

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<sup>60</sup> For a definition of SFTs, please refer to Article 3(11) of Regulation (EU) 2015/2365.

### **2.5.7. c0060: Net mark-to-market value**

The net market value of the amounts and securities for which the reporting entity owes payment or delivery to the counterparty, net of collateral received (e.g. securities), less the net market value of the amounts and securities for which the counterparty owes payment or delivery to the reporting entity, including collateral given (e.g. securities), in each case as of the close-out date. This means that only net liabilities of the institution in resolution must be entered.

### **2.5.8. c0070: Estimated close-out amount**

The amount should be estimated in line with the provisions of Article 2(1)(98) BRRD. A positive value for the estimated close-out amount increases the estimated amount of early termination, while a negative value decreases the estimated amount of early termination.

### **2.5.9. c0080: Estimated early termination amount**

The estimated amount of early termination must be equal to the net mark-to-market value (data point c0060) plus the estimated close-out amount (data point c0070).

## 2.6. Tab B05.00: Guarantees provided to the Non-Resolution Entity

This table shall include all types of financial guarantees, whether general or specific, that the reporting non-resolution entity has received from other entities within the accounting scope of consolidation of its ultimate parent entity<sup>61</sup>. For the purposes of this table, guarantees must be reported on a transaction basis, i.e. each transaction must be reported as an individual row item. No reporting thresholds are applicable in this respect.

### 2.6.1. c0010: Row number

The unique number / primary key to identify the row items (the number must be an integer).

### 2.6.2. c0020: Unique (internal) identifier of the guarantee provided to the Non-Resolution Entity

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

### 2.6.3. c0030: Governing law

The ISO 3166-1 alpha-2 code of the country whose law governs the instrument (please use the ISO 3166-2 code when the law of an administrative subdivision is relevant, e.g. 'US-NY'). If the contract is governed by the law of more than one country, indicate the country whose law has the highest relevance for the recognition of write-down and conversion powers.

### 2.6.4. c0040: Guarantee fulfils the requirements pursuant to art. 12g(3) SRMR

Indicate whether the guarantee fulfils the requirements pursuant to Article 12g(3) SRMR. The value to be reported is a TRUE/FALSE Boolean. 'TRUE' should be selected only if the SRB has officially recognised that all necessary requirements have been fulfilled.

### 2.6.5. c0050: Type of guarantee

Indicate the type of guarantee using one of the values from the Liability Data Report, namely:

- 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 types of guarantee than issuance guarantees, counterparty guarantees and unlimited guarantees.

### 2.6.6. c0060: Maximum amount of the guarantee

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<sup>61</sup> For more information on the reporting scope, please refer to Table 1, Section 1.2.

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

#### **2.6.7. c0070: Guarantee is secured**

Indicate whether the guarantee is:

- Secured;
- Unsecured.

#### **2.6.8. c0080: Current value of the collateral**

If collateralised (field c0070 = 'Secured'), indicate the amount of collateral provided, net of valuation adjustments and haircuts.

#### **2.6.9. c0090: Guarantee trigger**

Provide the type(s) of event(s) triggering the activation of the guarantee / financial support, i.e. the event(s) enabling the right for the counterparty to execute the guarantee, choosing from:

- Default;
- Solvency-related;
- Liquidity-related;
- Other than default, solvency-related or liquidity-related.

In case of multiple entries, please separate them with a vertical bar.

#### **2.6.10. c0100: Legal maturity date of the collateral**

Date of the legal, final maturity of the collateral.

#### **2.6.11. c0110: Identifier of the securities used as a collateral for the guarantee**

Identification number of the securities used as collateral for the guarantee. In the event of multiple entries, please separate them with a vertical bar.

#### **2.6.12. c0120: Type of collateralization**

Specify the type of collateral as defined in Article 12g(3)(f) SRMR and Article 197 CRR.

#### **2.6.13. c0130: Type of protection value**

Indicate the type of value, choosing from the list below.

- Notional amount
- Fair value

- Market value
- Long-term sustainable value
- Other protection value

#### **2.6.14. c0140: Date of the valuation of the security**

The date on which the collateral was most recently estimated or valued before the reporting reference date.

#### **2.6.15. c0150: Protection valuation approach**

The type of collateral assessment to determine the value, choosing from the the list below.

- Mark-to-market valuation
- Counterparty estimation
- Creditor valuation
- Third party valuation

## 2.7. Tab B06.00: Liabilities issued by SPVs and guaranteed by the Resolution Entity

Data points for liabilities issued by an SPV guaranteed by the resolution entity.

### 2.7.1. c0010: Row number

The unique number / primary key to identify the row items (the number must be an integer).

### 2.7.2. c0020: Identifier of the guarantee

ISIN or internal identifier of the guarantee provided by the resolution entity to the bondholders of the instrument(s) issued by the SPV.

### 2.7.3. c0030: Amount of guarantee provided by the Resolution Entity

EUR amount of the guarantee provided by the resolution entity to the bondholders of the instrument(s) issued by the SPV.

### 2.7.4. c0040: Amount of the external liabilities

Outstanding amount of the SPV's external liabilities.

### 2.7.5. c0050: Identifier of the intragroup liability subscribed by the SPV

ISIN or internal identifier as reported in field c0010 of tab B02.00 of the back-to-back bail-inable liability issued by the resolution entity and subscribed to by the SPV.



## 2.8. Tab B90.00: Counterparties

Data fields for the identification of counterparties holding instruments / liabilities reported in B02.00, B03.00, B04.00 or guarantees reported in B05.00. The following table clarifies the interplay between the tabs B02.00 (Submission A and B), B03.00, B04.00, B05.00 and the corresponding counterparties to be reported in B90.00 (Submission A and B):

**Table 5: Counterparties reported by tab**

Tab	Type of submission	Data requested	Corresponding counterparties to be reported in B90.00
B02.00	A	Granular information on liabilities other than deposits	Counterparties of liabilities other than deposits
		Granular information on deposits ranking <i>pari passu</i> or lower with liabilities in the senior non-preferred layer (when applicable)	Counterparties of deposits ranking <i>pari passu</i> or lower with liabilities in the senior non-preferred layer (when applicable)
		Aggregated information on deposits	Grouped by counterparty type (c0080)
	B	Granular information on deposits <sup>62</sup>	Counterparties of deposits <sup>63</sup>
B03.00	-	Derivatives by netting set	All counterparties
B04.00	-	Secured finance arrangements must be reported by netting set	All counterparties
B05.00	-	Guarantees provided to the Non-Resolution Entity	All counterparties/guarantors

A specific reporting example is provided in Annex II.

Counterparties to be considered intragroup are those that belong to the accounting scope of consolidation of the ultimate parent entity. A specific field (c0030) detects whether the counterparty of the (portion of) instrument/liability is in the resolution group and/or the accounting group.

Unless requested otherwise by the relevant country annex, when applicable, counterparties of joint accounts (i.e. in case of deposits), all counterparties shall be reported in a single row item in field c0040 (counterparty name), separated by a vertical bar.

### 2.8.1. c0010: Row number

<sup>62</sup> Excluding the deposits ranking *pari passu* or lower with liabilities in the senior non-preferred layer, already delivered in Submission A, when applicable.

<sup>63</sup> Excluding the deposits ranking *pari passu* or lower with liabilities in the senior non-preferred layer, already delivered in Submission A, when applicable.

The unique number / primary key to identify the row items (the number must be an integer).

### 2.8.2. c0011: Tab of origin

Indicate, from the list of values, in which tab the liability to which the counterparty refers to is reported:

- B0200
- B0300
- B0400
- B0500

### 2.8.3. c0020: Unique identification number (known to the counterparty)

The unique identifier of the instrument/liability that would allow the counterparty to conclude that it will be affected by the potential resolution action, without external third parties being able to identify the creditor. For securities, the ISIN code must be indicated where available (other identifiers need only be provided in the absence of an ISIN). For deposits and other liabilities, the account/contract number should be reported. In the event of multiple tranches (multiple counterparties) of one promissory-note loan (e.g. Schuldscheindarlehen) or a syndicated loan, a unique ID must be allocated to each tranche.

Reporting entities must ensure that for the instruments / liabilities reported in B02.00, B03.00, B04.00 and B05.00, a correspondence is guaranteed between this field and the identifiers reported in:

- B02.00 - c0030 (Unique identification number (known to the counterparty));
- B03.00 - c0010 (Unique identification number of the netting set known to the counterparty);
- B04.00 - c0010 (Unique identification number of the netting set known to the counterparty);
- B05.00 - c0020 (Unique (internal) identifier of the guarantee provided to the Non-Resolution Entity).

### 2.8.4. c0030: Counterparty within the resolution group

Indicate whether the counterparty of the (portion of) instrument/liability is:

- 'Intragroup and intra-resolution group' = to be used for counterparties that are both intragroup and part of the same resolution group<sup>64</sup>;
- 'Intragroup but not intra-resolution group' = to be used for counterparties that are intragroup but not part of the same resolution group;
- 'No' = to be used for counterparties which are external to the group.

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<sup>64</sup> Resolution Group within the meaning of Article 2(1)(83b) BRRD.

### 2.8.5. c0040: Counterparty name

When available, indicate the name of the counterparty/investor/creditor. When deemed relevant to ensure compliance with GDPR requirements, in case of natural persons the name of the counterparty shall be anonymised by the reporting entity. For deposits reported on an aggregate level, please indicate 'Aggregated'.

### 2.8.6. c0050: Counterparty identifier (preferably LEI)

Please report the creditor's LEI code (when available), issued by the Global Legal Entity Identifier Foundation and recommended by the FSB<sup>65</sup>. In the absence of an LEI, for banks, the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. For the deposits reported on an aggregate level, this data point is not applicable. When deemed relevant to ensure compliance with GDPR requirements, in case of natural persons the identifier of the counterparty shall be anonymised by the reporting entity. For deposits reported on an aggregate level, please indicate 'Aggregated'.

### 2.8.7. c0060: Type of counterparty identifier

Free text, to indicate what type of identifier has been used in data point c0050. E.g. if the identifier is an LEI, please input 'LEI'; if the identifier is an MFI, please input 'MFI'; if other identifiers are reported, please provide a short description. For deposits reported on an aggregate level, please indicate 'Aggregated'.

### 2.8.8. c0070: Internal counterparty identifier

The unique internal identifier of the counterparty. For deposits reported on an aggregate level, please indicate 'Aggregated'.

### 2.8.9. c0080: Counterparty type

Indicate the type of counterparty, as per the categories listed below:

- Households;
- Micro & SME;
- Corporates;
- Institutions;
- Other financial corporations;
- Insurance firms & pension funds;

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<sup>65</sup> See also ESRB/2020/12 Recommendation B. When using the LEI as an identified counterparty, please ensure that the same LEI for the same counterparty is consistently used throughout the template.

- Government, central banks & supranationals;
- Non identified, listed on an exchange platform;
- Non identified, not listed on an exchange platform.

#### **2.8.10. c0090: Country of the counterparty**

Indicate the ISO 3166-1 alpha-2 code of the home state of the counterparty. If unavailable, it may be replaced by the tax residence of the counterparty. If the liability is held by an international/supranational organisation, such as the European Union or the European Central Bank, please enter 'XX'. For deposits reported on an aggregate level, please indicate 'XX'.

#### **2.8.11. c0100: Relevant amount for Bail-in/WDC**

For counterparties holding liabilities reported in tab B02.00, please indicate the amount held as portion of the amount reported in field c0130 of tab B02.00 (Relevant amount for Bail-in/WDC).

For counterparties holding liabilities reported in tab B03.00, please indicate the amount held as portion of the amount reported in field c0110 of tab B03.00 (Estimated early termination amount).

For counterparties holding liabilities reported in tab B04.00, please indicate the amount held as portion of the amount reported in field c0080 of tab B04.00 (Estimated early termination amount).

For counterparties of guarantees reported in tab B05.00, please indicate the amount held as portion of the amount reported in field c0060 of tab B05.00 (Maximum amount of the guarantee).

## 3. Annexes

### 3.1. Annex I: Minimum Bail-in Data Template (MBDT) tables

Please refer to the Excel file, which provides the tables expected for each tab.

### 3.2. Annex II: Facilitating instructions for reporting agents

Please refer to the separate documentation.

### 3.3. Annex III: Tab B02.00 for non-resolution entities

In principle, non-resolution entities are asked to submit information on relevant capital instruments and on liabilities meeting the conditions laid down in Article 21(7a) SRMR<sup>66</sup>. Although the powers laid down in this Article differ from the bail-in tool (e.g. in terms of scope, its potential application in conjunction with the resolution action, etc.), they share the mechanics when it comes to the write-down and conversion. Hence, the data needs for non-resolution entities fall within the scope of the MBDT.

As mentioned in section 2.1, non-resolution entities are requested to report tab B02.00. However, the following data points must, in principle, be considered inapplicable for non-resolution entities:

- c0150 – Structurally subordinated;
- c0250 – Structured product;
- c0260 – Guaranteed minimum repayment amount of the structured product;
- c0270 – Fair value of the structured product;
- c0300 – Covered portion of eligible deposits<sup>67</sup>;
- c0310 – Secured/Unsecured;
- c0320 – Amount of pledge, lien or collateral;

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<sup>66</sup> In line with paragraph 46 of the Operational Guidance on bail-in Playbook

<sup>67</sup> In principle, this data point is not applicable for non-resolution entities. However, depending on the national insolvency ranking, in the event of deposits ranking *pari passu* with the senior non-preferred layer, this data point must also be reported by non-resolution entities.

- c0330 – Amount of the uncollateralized part;
- c0340 – Internal identification number of the pledge, lien or collateral/collateral pool;
- c0350 – Type of the collateral;
- c0351 – Type of the collateral (if other).

Meanwhile, for the following data point, the label should be read as follows:

- c0130 – Relevant amount for ~~Bail-in~~/WDC

Data points c0360 to c0521 might be relevant only in cases of externally issued liabilities or for intragroup liabilities issued in CSDs/iCSDs.

For data points c0550 (Type of own funds at consolidated level) and c0560 (Eligible amount of own funds at consolidated level), non-resolution entities should report the type and amount of the liability that is eligible towards the consolidated own funds<sup>68</sup>, if any.

However, IRTs and NRAs may broaden the scope if deemed necessary for the implementation of the PRS. Therefore, non-resolution entities might be requested to provide information on all bail-inable instruments up to a certain insolvency rank (e.g. the entire Senior Non Preferred layer).

Finally, data points c5000 and c5010 are to be considered relevant only for non-resolution entities. The definitions of the two data points are provided below.

### **3.3.1. c5000: Instrument/liability is issued to or bought by an existing shareholder that is not part of the same resolution group**

Flag to identify whether a liability is issued to or bought by an existing shareholder that is not part of the same resolution group according to Article 12g(2)(a)(i) SRMR. The value to be reported is a TRUE/FALSE Boolean.

### **3.3.2. c5010: Instrument/liability meets the requirements of Art. 21(7a) SRMR**

Flag to identify whether a liability fulfils the criteria laid down in Article 21(7a) SRMR (conditions referred to in point Article 12g(2)(a) SRMR, except the condition relating to the remaining maturity of liabilities as set out in Article 72c(1) CRR). The value to be reported is a TRUE/FALSE Boolean. This data point is especially relevant if the scope of collection is expanded, as mentioned in the first paragraph of this annex.

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<sup>68</sup> The consolidated own funds should be understood as the ones computed by the corresponding Point of Entry for its consolidated (resolution group) perimeter. When the reporting Non-Resolution Entity is required to consolidate on a sub-consolidated basis, the data point c0550 should be interpreted as “Type of own funds at sub-consolidated level” and c0560 as “Eligible amount of own funds at sub-consolidated level”.