

## **Chapter 16**

# **Commission Implementing Regulation (EU) No 680/2014**

ANNEX I

COREP TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
		<b>CAPITAL ADEQUACY</b>	<b>CA</b>
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2	C 02.00	OWN FUNDS REQUIREMENTS	CA2
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21	C 21.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES	MKR SA EQU
22	C 22.00	MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK	MKR SA FX
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**C 01.00 — OWN FUNDS (CA1)**

<b>Rows</b>	<b>ID</b>	<b>Item</b>	<b>Amount</b>
<b>010</b>	<b>1</b>	<b>OWN FUNDS</b>	
<b>015</b>	<b>1.1</b>	<b>TIER 1 CAPITAL</b>	
<b>020</b>	<b>1.1.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL</b>	
<b>030</b>	<b>1.1.1.1</b>	<b>Capital instruments eligible as CET1 Capital</b>	
<b>040</b>	1.1.1.1.1	Paid up capital instruments	
<b>050</b>	1.1.1.1.2*	Memorandum item: Capital instruments not eligible	
<b>060</b>	1.1.1.1.3	Share premium	
<b>070</b>	1.1.1.1.4	(-) Own CET1 instruments	
<b>080</b>	1.1.1.1.4.1	(-) Direct holdings of CET1 instruments	

090	1.1.1.1.4.2	(-) Indirect holdings of CET1 instruments	
091	1.1.1.1.4.3	(-) Synthetic holdings of CET1 instruments	
092	1.1.1.1.5	(-) Actual or contingent obligations to purchase own CET1 instruments	
130	<b>1.1.1.2</b>	<b>Retained earnings</b>	
140	1.1.1.2.1	Previous years retained earnings	
150	1.1.1.2.2	Profit or loss eligible	
160	1.1.1.2.2.1	Profit or loss attributable to owners of the parent	
170	1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	
180	<b>1.1.1.3</b>	<b>Accumulated other comprehensive income</b>	
200	<b>1.1.1.4</b>	<b>Other reserves</b>	
210	<b>1.1.1.5</b>	<b>Funds for general banking risk</b>	
220	<b>1.1.1.6</b>	<b>Transitional adjustments due to grandfathered CET1 Capital instruments</b>	
230	<b>1.1.1.7</b>	<b>Minority interest given recognition in CET1 capital</b>	
240	<b>1.1.1.8</b>	<b>Transitional adjustments due to additional minority interests</b>	
250	<b>1.1.1.9</b>	<b>Adjustments to CET1 due to prudential filters</b>	
260	1.1.1.9.1	(-) Increases in equity resulting from securitised assets	
270	1.1.1.9.2	Cash flow hedge reserve	
280	1.1.1.9.3	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	
285	1.1.1.9.4	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	
290	1.1.1.9.5	(-) Value adjustments due to the requirements for prudent valuation	
300	<b>1.1.1.10</b>	<b>(-) Goodwill</b>	
310	1.1.1.10.1	(-) Goodwill accounted for as intangible asset	
320	1.1.1.10.2	(-) Goodwill included in the valuation of significant investments	

330	1.1.1.10.3	Deferred tax liabilities associated to goodwill	
340	1.1.1.11	<b>(-) Other intangible assets</b>	
350	1.1.1.11.1	(-) Other intangible assets gross amount	
360	1.1.1.11.2	Deferred tax liabilities associated to other intangible assets	
370	1.1.1.12	<b>(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</b>	
380	1.1.1.13	<b>(-) IRB shortfall of credit risk adjustments to expected losses</b>	
390	1.1.1.14	<b>(-) Defined benefit pension fund assets</b>	
400	1.1.1.14.1	(-) Defined benefit pension fund assets gross amount	
410	1.1.1.14.2	Deferred tax liabilities associated to defined benefit pension fund assets	
420	1.1.1.14.3	Defined benefit pension fund assets which the institution has an unrestricted ability to use	
430	1.1.1.15	<b>(-) Reciprocal cross holdings in CET1 Capital</b>	
440	1.1.1.16	<b>(-) Excess of deduction from AT1 items over AT1 Capital</b>	
450	1.1.1.17	<b>(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1250 % risk weight</b>	
460	1.1.1.18	<b>(-) Securitisation positions which can alternatively be subject to a 1250 % risk weight</b>	
470	1.1.1.19	<b>(-) Free deliveries which can alternatively be subject to a 1250 % risk weight</b>	
471	1.1.1.20	<b>(-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1250 % risk weight</b>	
472	1.1.1.21	<b>(-) Equity exposures under an internal models approach which can alternatively be subject to a 1250 % risk weight</b>	
480	1.1.1.22	<b>(-) CET1 instruments of financial sector entities where the institution does not have a significant investment</b>	

490	1.1.1.23	<b>(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences</b>	
500	1.1.1.24	<b>(-) CET1 instruments of financial sector entities where the institution has a significant investment</b>	
510	1.1.1.25	<b>(-) Amount exceeding the 17,65 % threshold</b>	
520	1.1.1.26	<b>Other transitional adjustments to CET1 Capital</b>	
524	1.1.1.27	<b>(-) Additional deductions of CET1 Capital due to Article 3 CRR</b>	
529	1.1.1.28	<b>CET1 capital elements or deductions - other</b>	
530	1.1.2	<b>ADDITIONAL TIER 1 CAPITAL</b>	
540	1.1.2.1	<b>Capital instruments eligible as AT1 Capital</b>	
550	1.1.2.1.1	Paid up capital instruments	
560	1.1.2.1.2*	Memorandum item: Capital instruments not eligible	
570	1.1.2.1.3	Share premium	
580	1.1.2.1.4	<b>(-) Own AT1 instruments</b>	
590	1.1.2.1.4.1	<b>(-) Direct holdings of AT1 instruments</b>	
620	1.1.2.1.4.2	<b>(-) Indirect holdings of AT1 instruments</b>	
621	1.1.2.1.4.3	<b>(-) Synthetic holdings of AT1 instruments</b>	
622	1.1.2.1.5	<b>(-) Actual or contingent obligations to purchase own AT1 instruments</b>	
660	1.1.2.2	<b>Transitional adjustments due to grandfathered AT1 Capital instruments</b>	
670	1.1.2.3	<b>Instruments issued by subsidiaries that are given recognition in AT1 Capital</b>	
680	1.1.2.4	<b>Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries</b>	
690	1.1.2.5	<b>(-) Reciprocal cross holdings in AT1 Capital</b>	
700	1.1.2.6	<b>(-) AT1 instruments of financial sector entities where the institution does not have a significant investment</b>	
710	1.1.2.7	<b>(-) AT1 instruments of financial sector entities where the institution has a significant investment</b>	

720	1.1.2.8	(-) Excess of deduction from T2 items over T2 Capital	
730	1.1.2.9	Other transitional adjustments to AT1 Capital	
740	1.1.2.10	Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)	
744	1.1.2.11	(-) Additional deductions of AT1 Capital due to Article 3 CRR	
748	1.1.2.12	AT1 capital elements or deductions - other	
750	1.2	<b>TIER 2 CAPITAL</b>	
760	1.2.1	<b>Capital instruments and subordinated loans eligible as T2 Capital</b>	
770	1.2.1.1	Paid up capital instruments and subordinated loans	
780	1.2.1.1*	Memorandum item: Capital instruments and subordinated loans not eligible	
790	1.2.1.3	Share premium	
800	1.2.1.4	(-) Own T2 instruments	
810	1.2.1.4.1	(-) Direct holdings of T2 instruments	
840	1.2.1.4.2	(-) Indirect holdings of T2 instruments	
841	1.2.1.4.3	(-) Synthetic holdings of T2 instruments	
842	1.2.1.5	(-) Actual or contingent obligations to purchase own T2 instruments	
880	1.2.2	<b>Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans</b>	
890	1.2.3	<b>Instruments issued by subsidiaries that are given recognition in T2 Capital</b>	
900	1.2.4	<b>Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries</b>	
910	1.2.5	<b>IRB Excess of provisions over expected losses eligible</b>	
920	1.2.6	<b>SA General credit risk adjustments</b>	
930	1.2.7	<b>(-) Reciprocal cross holdings in T2 Capital</b>	



940	1.2.8	(-) T2 instruments of financial sector entities where the institution does not have a significant investment	
950	1.2.9	(-) T2 instruments of financial sector entities where the institution has a significant investment	
960	1.2.10	Other transitional adjustments to T2 Capital	
970	1.2.11	Excess of deduction from T2 items over T2 Capital (deducted in AT1)	
974	1.2.12	(-) Additional deductions of T2 Capital due to Article 3 CRR	
978	1.2.13	T2 capital elements or deductions - other	

C 02.00 — OWN FUNDS REQUIREMENTS (CA2)

Rows	Item	Label	Amount
010	1	<b>TOTAL RISK EXPOSURE AMOUNT</b>	
020	1*	<i>Of which: Investment firms under Article 95 paragraph 2 and Article 98 of CRR</i>	
030	1**	<i>Of which: Investment firms under Article 96 paragraph 2 and Article 97 of CRR</i>	
040	1.1	<b>RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</b>	
050	1.1.1	<b>Standardised approach (SA)</b>	
060	1.1.1.1	SA exposure classes excluding securitisation positions	
070	1.1.1.1.01	Central governments or central banks	
080	1.1.1.1.02	Regional governments or local authorities	
090	1.1.1.1.03	Public sector entities	
100	1.1.1.1.04	Multilateral Development Banks	
110	1.1.1.1.05	International Organisations	
120	1.1.1.1.06	Institutions	
130	1.1.1.1.07	Corporates	
140	1.1.1.1.08	Retail	

150	1.1.1.1.09	Secured by mortgages on immovable property	
160	1.1.1.1.10	Exposures in default	
170	1.1.1.1.11	Items associated with particular high risk	
180	1.1.1.1.12	Covered bonds	
190	1.1.1.1.13	Claims on institutions and corporates with a short-term credit assessment	
200	1.1.1.1.14	Collective investments undertakings (CIU)	
210	1.1.1.1.15	Equity	
211	1.1.1.1.16	Other items	
220	1.1.1.2	Securitisation positions SA	
230	1.1.1.2*	<i>of which: resecuritisation</i>	
240	<b>1.1.2</b>	<b>Internal ratings based Approach (IRB)</b>	
250	1.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	
260	1.1.2.1.01	Central governments and central banks	
270	1.1.2.1.02	Institutions	
280	1.1.2.1.03	Corporates - SME	
290	1.1.2.1.04	Corporates - Specialised Lending	
300	1.1.2.1.05	Corporates - Other	
310	1.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used	
320	1.1.2.2.01	Central governments and central banks	
330	1.1.2.2.02	Institutions	
340	1.1.2.2.03	Corporates - SME	
350	1.1.2.2.04	Corporates - Specialised Lending	
360	1.1.2.2.05	Corporates - Other	
370	1.1.2.2.06	Retail - Secured by real estate SME	
380	1.1.2.2.07	Retail - Secured by real estate non-SME	
390	1.1.2.2.08	Retail - Qualifying revolving	

400	1.1.2.2.09	Retail - Other SME	
410	1.1.2.2.10	Retail - Other non-SME	
420	1.1.2.3	Equity IRB	
430	1.1.2.4	Securitisation positions IRB	
440	1.1.2.4*	<i>Of which: resecuritisation</i>	
450	1.1.2.5	Other non credit-obligation assets	
460	1.1.3	<b>Risk exposure amount for contributions to the default fund of a CCP</b>	
490	1.2	<b>TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY</b>	
500	1.2.1	<b>Settlement/delivery risk in the non-Trading book</b>	
510	1.2.2	<b>Settlement/delivery risk in the Trading book</b>	
520	1.3	<b>TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS</b>	
530	1.3.1	<b>Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)</b>	
540	1.3.1.1	Traded debt instruments	
550	1.3.1.2	Equity	
560	1.3.1.3	Foreign Exchange	
570	1.3.1.4	Commodities	
580	1.3.2	<b>Risk exposure amount for Position, foreign exchange and commodities risks under internal models (IM)</b>	
590	1.4	<b>TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR )</b>	
600	1.4.1	<b>OpR Basic indicator approach (BIA)</b>	
610	1.4.2	<b>OpR Standardised (STA) / Alternative Standardised (ASA) approaches</b>	
620	1.4.3	<b>OpR Advanced measurement approaches (AMA)</b>	
630	1.5	<b>ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS</b>	

640	1.6	<b>TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT</b>	
650	1.6.1	Advanced method	
660	1.6.2	Standardised method	
670	1.6.3	Based on OEM	
680	1.7	<b>TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK</b>	
690	1.8	<b>OTHER RISK EXPOSURE AMOUNTS</b>	
710	1.8.2	<b>Of which: Additional stricter prudential requirements based on Art 458</b>	
720	1.8.2*	Of which: requirements for large exposures	
730	1.8.2**	Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property	
740	1.8.2***	Of which: due to intra financial sector exposures	
750	1.8.3	<b>Of which: Additional stricter prudential requirements based on Art 459</b>	
760	1.8.4	<i>Of which: Additional risk exposure amount due to Article 3 CRR</i>	

**C 03.00 — CAPITAL RATIOS AND CAPITAL LEVELS (CA3)**

Rows	ID	Item	Amount
010	1	<b>CET1 Capital ratio</b>	
020	2	<b>Surplus(+)/Deficit(-) of CET1 capital</b>	
030	3	<b>T1 Capital ratio</b>	
040	4	<b>Surplus(+)/Deficit(-) of T1 capital</b>	
050	5	<b>Total capital ratio</b>	
060	6	<b>Surplus(+)/Deficit(-) of total capital</b>	
<b>Memorandum Items: Capital ratios due to Pillar II adjustments</b>			
070	7	<b>CET1 capital ratio including Pillar II adjustments</b>	
080	8	<b>Target CET1 capital ratio due to Pillar II adjustments</b>	
090	9	<b>T1 capital ratio including Pillar II adjustments</b>	

100	10	Target T1 capital ratio due to Pillar II adjustments	
110	11	Total capital ratio including Pillar II adjustments	
120	12	Target Total capital ratio due to Pillar II adjustments	

**C 04.00 — MEMORANDUM ITEMS (CA4)**

Row	ID	Item	Column
<b>Deferred tax assest and liabilities</b>			<b>010</b>
010	1	<b>Total deferred tax assets</b>	
020	1.1	Deferred tax assets that do not rely on future profitability	
030	1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences	
040	1.3	Deferred tax assets that rely on future profitability and arise from temporary differences	
050	2	<b>Total deferred tax liabilities</b>	
060	2.1	Deferred tax liabilities non deductible from deferred tax as sets that rely on future profitability	
070	2.2	Deferred tax liabilities deductible from deferred tax assets that rely on future profitability	
080	2.2.1	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	
090	2.2.2	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	
<b>Credit risk adjustments and expected losses</b>			
100	3	<b>IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures</b>	
110	3.1	Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount	
120	3.1.1	General credit risk adjustments	
130	3.1.2	Specific credit risk adjustments	
131	3.1.3	Additional value adjustments and other own funds reductions	

140	3.2	Total expected losses eligible	
145	4	<b>IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures</b>	
150	4.1	Specific credit risk adjustments and positions treated similarly	
155	4.2	Total expected losses eligible	
160	5	<b>Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2</b>	
170	6	<b>Total gross provisions eligible for inclusion in T2 capital</b>	
180	7	<b>Risk weighted exposure amounts for calculating the cap to the provision eligible as T2</b>	
<b>Thresholds for Common Equity Tier 1 deductions</b>			
190	8	<b>Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment</b>	
200	9	<b>10 % CET1 threshold</b>	
210	10	<b>17,65 % CET1 threshold</b>	
220	11	<b>Eligible capital for the purposes of qualifying holdings outside the financial sector and large exposures</b>	
<b>Investments in the capital of financial sector entities where the institution does not have a significant investment</b>			
230	12	<b>Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
240	12.1	Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
250	12.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
260	12.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
270	12.2	Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
280	12.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	

290	12.2.2	(-) Permitted offsetting short positions in relation to the in direct gross holdings included above	
291	12.3	Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
292	12.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
293	12.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
300	13	<b>Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
310	13.1	Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
320	13.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
330	13.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
340	13.2	Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
350	13.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
360	13.2.2	(-) Permitted offsetting short positions in relation to the in direct gross holdings included above	
361	13.3	Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
362	13.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
363	13.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
370	14	<b>Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
380	14.1	Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	

390	14.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
400	14.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
410	14.2	Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
420	14.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
430	14.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
431	14.3	Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
432	14.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
433	14.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
<b>Investments in the capital of financial sector entities where the institution has a significant investment</b>			
440	15	<b>Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
450	15.1	Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
460	15.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
470	15.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
480	15.2	Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
490	15.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
500	15.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
501	15.3	Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
502	15.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	



503	15.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
510	16	<b>Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
520	16.1	Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
530	16.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
540	16.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
550	16.2	Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
560	16.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
570	16.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
571	16.3	Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
572	16.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
573	16.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
580	17	<b>Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
590	17.1	Direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
600	17.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
610	17.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
620	17.2	Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
630	17.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
640	17.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	

641	17.3	Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
642	17.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
643	17.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
<b>Total risk exposure amounts of holdings not deducted from the corresponding capital category:</b>			
650	18	<b>Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital</b>	
660	19	<b>Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital</b>	
670	20	<b>Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital</b>	
<b>Temporary waiver from deduction from own funds</b>			
680	21	<b>Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b>	
690	22	<b>Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b>	
700	23	<b>Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b>	
710	24	<b>Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b>	
720	25	<b>Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b>	
730	26	<b>Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b>	
<b>Capital buffers</b>			
740	27	<b>Combined buffer requirement</b>	
750		<b>Capital conservation buffer</b>	

760		<b>Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State</b>	
770		<b>Institution specific countercyclical capital buffer</b>	
780		<b>Systemic risk buffer</b>	
790		<b>Systemic important institution buffer</b>	
800		<b>Global Systemically Important Institution buffer</b>	
810		<b>Other Systemically Important Institution buffer</b>	
<b>Pillar II requirements</b>			
820	28	<b>Own funds requirements related to Pillar II adjustments</b>	
<b>Additional information for investment firms</b>			
830	29	<b>Initial capital</b>	
840	30	<b>Own funds based on Fixed Overheads</b>	
<b>Additional information for calculation of reporting thresholds</b>			
850	31	<b>Non-domestic original exposures</b>	
860	32	<b>Total original exposures</b>	
<b>Basel I floor</b>			
870		<b>Adjustments to total own funds</b>	
880		<b>Own funds fully adjusted for Basel I floor</b>	
890		<b>Own funds requirements for Basel I floor</b>	
900		<b>Own funds requirements for Basel I floor - SA alternative</b>	

C 05.01 — TRANSITIONAL PROVISIONS (CA5.1)

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transitional provisions
Code	ID	Item	010	020	030	040	050	060
010	1	<b>TOTAL ADJUSTMENTS</b>						
020	1.1	<b>GRAND FATHERED INSTRUMENTS</b>	link to {CA1;r220}	link to {CA1;r660}	link to {CA1;r880}			
030	1.1.1	<b>Grand fathered instruments: Instruments constituting state aid</b>						
040	1.1.1.1	Instruments that qualified as own funds according to 2006/48/EC						
050	1.1.1.2	Instruments issued by institutions that are incorporated in a Member State that is subject to an Economic Adjustment Programme						

060	1.1.2	<b>Instruments not constituting state aid</b>	link to {CA5.2;r010}	link to {CA5.2;r020}	link to {CA5.2;r090}			
070	1.2	<b>MINORITY INTEREST AND EQUIVALENTS</b>	link to {CA1;r240}	link to {CA1;r680}	link to {CA1;r900}			
080	1.2.1	<b>Capital instruments and items that do not qualify as minority interests</b>						
090	1.2.2	<b>Transitional recognition in consolidated own funds of minority interests</b>						
091	1.2.3	Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital						
092	1.2.4	Transitional recognition in consolidated own funds of qualifying Tier 2 capital						
100	1.3	<b>OTHER TRANSITIONAL AD</b>	link to {CA1;r520}	link to {CA1;r730}	link to {CA1;r960}			

		<b>JUST MENTS</b>						
110	1.3.1	<b>Unreal ised gains and losses</b>						
120	1.3.1.1	Unreal ised gains						
130	1.3.1.2	Unreal ised losses						
133	1.3.1.3.	Unreal ised gains on expos ures to central govern ments clas sified in the "Avail able for sale" cat egory of EU-en dorsed IAS39						
136	1.3.1.4.	Unreal ised loss on expos ures to central govern ments clas sified in the "Avail able for sale" cat egory of EU-en dorsed IAS39						
138	1.3.1.5.	Fair value gains and losses arising from the institu tion's own credit risk related to derivative liabilities						

140	1.3.2	<b>Deductions</b>						
150	1.3.2.1	Losses for the current financial year						
160	1.3.2.2	Intangible assets						
170	1.3.2.3	Deferred tax assets that rely on future profitability and do not arise from temporary differences						
180	1.3.2.4	IRB short fall of provisions to expected losses						
190	1.3.2.5	Defined benefit pension fund assets						
194	1.3.2.5*	of which: Introduction of amendments to IAS 19 - positive item						
198	1.3.2.5**	of which: Introduction of amendments to IAS 19 - negative item						
200	1.3.2.6	Own instruments						

210	1.3.2.6.1	Own CET1 instruments						
211	1.3.2.6.1**	of which: Direct holdings						
212	1.3.2.6.1*	of which: Indirect holdings						
220	1.3.2.6.2	Own AT1 instruments						
221	1.3.2.6.2**	of which: Direct holdings						
222	1.3.2.6.2*	of which: Indirect holdings						
230	1.3.2.6.3	Own T2 instruments						
231	1.3.2.6.3*	of which: Direct holdings						
232	1.3.2.6.3**	of which: Indirect holdings						
240	1.3.2.7	Reciprocal cross holdings						
250	1.3.2.7.1	Reciprocal cross holdings in CET1 Capital						
260	1.3.2.7.1.1	Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution does not						



		have a significant investment						
270	1.3.2.7.1.2	Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution has a significant investment						
280	1.3.2.7.2	Reciprocal cross holdings in AT1 Capital						
290	1.3.2.7.2.1	Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution does not have a significant investment						
300	1.3.2.7.2.2	Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution has a significant investment						
310	1.3.2.7.3	Reciprocal cross holdings in T2 Capital						

320	1.3.2.7.3.1	Reciprocal cross holdings in T2 Capital of financial sector entities where the institution does not have a significant investment						
330	1.3.2.7.3.2	Reciprocal cross holdings in T2 Capital of financial sector entities where the institution has a significant investment						
340	1.3.2.8	Own funds in instruments of financial sector entities where the institution does not have a significant investment						
350	1.3.2.8.1	CET1 in instruments of financial sector entities where the institution does not have a significant investment						
360	1.3.2.8.2	AT1 in instruments of financial sector entities where the						

		institution does not have a significant investment						
370	1.3.2.8.3	T2 instruments of financial sector entities where the institution does not have a significant investment						
380	1.3.2.9	Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment						
390	1.3.2.10	Own funds in instruments of financial sector entities where the institution has a significant investment						
400	1.3.2.10.1	CET1 instruments of financial sector entities where the institution						

		has a significant investment						
410	1.3.2.10.2	AT1 instruments of financial sector entities where the institution has a significant investment						
420	1.3.2.10.3	T2 instruments of financial sector entities where the institution has a significant investment						
425	1.3.2.11	Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items						
430	1.3.3	<b>Additional filters and deductions</b>						

**C 05.02 — GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID (CA5.2)**

CA 5.2 Grandfathered instruments: Instruments not constituting State aid			Amount of instruments plus related share premium	Base for calculating the limit	Applicable percentage	Limit	(-) Amount that exceeds the limits for grandfathering	Total grandfathered amount
Code	ID	Item	010	020	030	040	050	060
010	1.	Instruments that qualified for point a) of Article 57 of 2006/48/EC						link to {CA5.1;r060;c010}
020	2.	Instruments that qualified for point ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 489						link to {CA5.1;r060;c020}
030	2.1	Total instruments without a call or an incentive to redeem						
040	2.2.	Grandfathered instruments with a call and incentive to redeem						
050	2.2.1	Instruments with a call exercisable after the reporting date, and						

		which meet the conditions in Article 49 of CRR after the date of effective maturity						
060	2.2.2	Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 49 of CRR after the date of effective maturity						
070	2.2.3	Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 49 of CRR after the date of effective maturity						
080	2.3	Excess on the limit of CET1 grandfathered instruments						
090	3	<b>Items that qualified for points e), f), g) or h) of Article 57 of 2006/48/EC, sub</b>						link to {CA5.1;r060;c030}

		<b>ject to the limit of Article 490</b>							
100	3.1	Total items without an incentive to redeem							
110	3.2	Grandfathered items with an incentive to redeem							
120	3.2.1	Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of CRR after the date of effective maturity							
130	3.2.2	Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity							
140	3.2.3	Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Art							

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		icle 63 of CRR after the date of effective maturity						
150	3.3	Excess on the limit of AT1 grandfathered instruments						



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**C 06.00 — GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)**

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ENTITIES WITHIN SCOPE OF CONSOLIDATION				INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS						INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP								CAPITAL BUFFERS													
N	C	L	IN co	S	C	SI	T	TOTAL	OWN	TOTAL	COM	AD	2	TOTAL	R	C	P	O	O	O	QUALIFYING	CON	COM	C	IN	C	S	S	G	OTH	
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www.handbook.fca.org.uk																															



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**C 07.00 — CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED  
APPROACH TO CAPITAL REQUIREMENTS (CR SA) SA Exposure class**

010	TOTAL EX POS	ORIGIN AL EX POSURE PRE CON VER SION FACTORS		(-) VAL AD JUST MEN AND PRO ASSC WIT THE OR IGIN AL EX POS	EX POSURE NET VALUE AD JUSTS MEN AND PROVISIONS	CREDIT RISK MITIGATION (TERM) TECHNIQUES WITH EFFECTS ON THE EXPOSURE					NET EX POSURE AFTER SUBSTI TUTION EF FECTS PRE CON VER SION FACTORS	CREDIT RISK MITIGATION TECHNIQUES AFFECTING EX POSURE AMOUNT: FUNDED CREDIT PRO TECTION. FIN ANCI AL COMPRE HENSIVE METHOD			FULLY AD JUSTED EX POSURE (E*)				EX POSURE VALUE	RISK WEI EX POS AMO PRE SME SUP POR FAC	RISK WEI EX POS AMO AFTER SME SUP PORTING FAC	OF WHI WIT A CRE ASSI MEN BY A NOM ATE ECA	OF WHI CH: WITH A CRE CREDIT ASSESS MENT DERIVED FROM CENT RAL GOV ERN MENT	
		OF WHICH: ARISING FROM DE FAULT FUND CON TRIBUTIONS				UNFUN DED CREDIT PRO TECTION: AD JUSTED VALUES (Ga)	FUNDED CREDIT PRO TECTION	SUBSTI TUTION OF THE EX POSURE DUE TO CRM	VOL AT AD JUST EX POSURE	FIN ANCI AL COL LATER AL: AD JUSTED VALUE (E <sub>am</sub> )		0%	20%	50%	100%	OF WHICH: ARISING FROM COUN TER PARTY CREDIT RISK	OF WHI WIT A CRE ASSI MEN BY A NOM ATE ECA	OF WHI CH: WITH A CRE CREDIT ASSESS MENT DERIVED FROM CENT RAL GOV ERN MENT						
																								(-) GUA AN TEE
010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170	180	190	200	210	215	220	230	240

010 TOTAL EX POS

Cell linked



	prop erty																									
050	of whic Ex pos ures un der the per man ent par tial use of the stand ard ised ap proac																									
060	of whic Ex pos ures un der the stand ard ised ap proac with																									

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provisional IRB implementation

BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:

070 On balance sheet exposures subject to credit risk





	ives & Long Settlement Transactions																										
120	<i>of which centrally cleared through a QCCP</i>																										
130	<b>Contractual Cross-Netting</b>																										
<b>BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:</b>																											
140	<b>0%</b>																										
150	<b>2%</b>																										



280	Other risk weight																										
<b>MEMORANDUM ITEMS</b>																											
290	Exposures secured by mortgages on commercial movable property																										
300	Exposures in default subject to a risk weight of																										

100 %																									
310	Exposures secured by mortgages on residential property																								
320	Exposures in default subject to a risk weight of 150 %																								

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**C 08.01 — CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (CR IRB 1) IRB Exposure class: Own estimates of LGD and/or conversion factors:**

INSTRUMENTAL RISK SYSTEMS	ORIGINALEXPOSURECONVERSIONFACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE						EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRECONVERSION FACTOR	EXPOSURE VALUE	CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT										SUPPORT TO DEFAULTRISKME	EXPOSURE TO DEFAULT RISK (%)	EXPOSURE TO DEFAULT RISK (%)	EXPOSURE TO DEFAULT RISK (%)	EXPOSURE TO DEFAULT RISK (%)	RISK WEIGHTING FACTOR		RISK WEIGHTING FACTOR		MEMORANDUM ITEMS:	
		UNFUNDED CREDIT PROTECTION	(-) OTHER OF FUNDED CREDIT PROTECTION CRM	SUBSTITUTION OF THE EXPOSURE	TOTAL IN FLOWS (+)	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS			OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS						OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: OFF BALANCE SHEET ITEMS
010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250	255	260	270	280	290	300

to  
CA

**BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:**

020 On bal anc shec iten sub ject to cred it risk

030 Off bal anc shec iten sub ject to cred it risk

Ex pos ures Tra ac tion sub ject to





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	Net																								
070	EXPOSURE TO OBLIGATIONS OF PORTFOLIO																								
080	SPECIALIZED LENDING SLOTting CRITERIA																								
<b>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTting CRITERIA:</b>																									
090	RISK WEIGHT 0 %																								
100	50 %																								
110	70 %																								
120	Of which in																								



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**C 08.02 — CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO  
CAPITAL REQUIREMENTS: BREAKDOWN BY OBLIGOR GRADES OR POOLS (CR IRB 2) IRB Exposure class:  
Own estimates of LGD and/or conversion factors:**

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INTEGRAL RISK SYSTEMS VERSION FACTORS	ORIGIN AL EXPOSURE PRECONVERSION	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRECONVERSION FACTOR	EXPOSURE VALUE	CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT						SUIJCE TO DEFAULT RISK MEASUREMENT (%)	EXPOSURE VALUE (%)	EXPOSURE VALUE (%)	EXPOSURE VALUE (%)	RISK WEIGHTING FACTOR (%)	RISK WEIGHTING FACTOR (%)	MEMORANDUM ITEMS:									
		UNFUNDED CREDIT PROTECTION	(-) OTHER OF FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE CRM	OWN ESTIMATE OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION	FUNDED PROTECTION			CREDIT	UNFUNDED CREDIT PROTECTION	LARGE FINANCIAL ENTITIES	EXPOSURE	(-) VALUE	NUMBER																
																					PD ASSESSMENT OBLIGATIONS (%)	OFF-BALANCE SHEET ITEMS	OF WHICH: OFF-BALANCE SHEET ITEMS	GUARANTEED	CREDIT	OWN ESTIMATE OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION	ELIGIBLE COLLATERAL RECEIVABLES	OTHER RECEIVABLES	OF WHICH: LARGE FINANCIAL ENTITIES	
010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250	255	260	270	280	290	300

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**C 09.01 — GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: SA  
EXPOSURES (CR GB 1) Country:**



		ORIGIN AL EX POSURE PRE CON VERSION FACTORS	Exposures in default	Observed new de faults for the period	General credit risk adjust ments	Specific credit risk adjust ments	Of which: write off	Credit risk adjust ments/write-offs for ob served new defaults	EX POSURE VALUE	RISK WEIGHTED EX POSURE AMOUNT PRE SME-SUP PORTING FACTOR	RISK WEIGHTED EX POSURE AMOUNT AFTER SME-SUP PORTING FACTOR
		010	020	040	050	055	060	070	075	080	090
010	Central gov ernments or central banks										
020	Regional govern ments or loc al authorit ies										
030	Public sec tor entities										
040	Multilateral Develop ment Banks										
050	Internation al Organisa tions										
060	Institutions										

070	Corporates										
075	of which: SME										
080	Retail										
085	of which: SME										
090	Secured by mortgages on immovable property										
095	of which: SME										
100	Exposures in default										
110	Items associated with particularly high risk										
120	Covered bonds										
130	Claims on institutions and corporates with a short-term										

	credit assessment										
140	Collective investments undertakings (CIU)										
150	Equity exposures										
160	Other exposures										
	<b>Total exposures</b>										

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**C 09.02 — GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: IRB  
EXPOSURES (CR GB 2) Country:**

		ORIGIN AL EX POSURE PRE CON VERSION FACTOR	Of which: defaulted	Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Of which: write off	Credit risk adjustments/wr offs for observed new defaults	PD ASSIGN TO THE OBLIGOR GRADE OR POOL (%)	EX POSURE WEIGHT AVERAGE LGD (%)	Of which: defaulted	EX POSURE VALUE	RISK WEIGHT EX POSURE AMOUNT PRE SME-SUP PORTION FACTOR	Of which: defaulted	RISK WEIGHT EX POSURE AMOUNT AFTER SME-SUP PORTION FACTOR	EX PEC TED LOSS AMOUNT
		010	030	040	050	055	060	070	080	090	100	105	110	120	125	130
010	Central governments or central banks															
020	Institutions															
030	Corporates															
040	Of Which: Specialised Lending															
050	Of Which: SME															

060	Retail															
070	Secured by real estate property															
080	SME															
090	Non-SME															
100	Qualifying Revolving															
110	Other Retail															
120	SME															
130	Non-SME															
140	Equity															
	<b>Total exposures</b>															

**C 09.03 — BREAKDOWN OF TOTAL OWN FUNDS REQUIREMENTS FOR CREDIT RISK OF RELEVANT CREDIT EXPOSURES BY COUNTRY (CR GB 3) Country:**

		Amount
		010
010	Own fund requirements for credit risk	

**C 10.01 — CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS (CR EQU IRB 1)**

		INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM:
				UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM				EXPECTED LOSS AMOUNT
				(-) GUARANTEES	(-) CREDIT DERIVATIVE					
		PD ASSIGNED TO THE OBLIGOR GRADE (%)								
		010	020	030	040	050	060	070	080	090
010	TOTAL IRB EQUITY EXPOSURES								Cell linked to CA	
020	PD/LGD APPROACH: TOTAL									
050	SIMPLE RISK WEIGHT APPROACH: TOTAL									
060	BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:									



070	RISK WEIGHT: 190 %									
080	290 %									
090	370 %									
100	<b>INTERNAL MODELS AP PROACH</b>									
110	<b>EQUITY EX POSURES SUBJECT TO RISK WEIGHTS</b>									

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**C 10.02 — CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF  
TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES (CR EQU IRB 2)**

	INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM:	
	PD ASSIGNED TO THE OBLIGOR GRADE (%)		UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM				EXPECTED LOSS AMOUNT	
			(-) GUARANTEES	(-) CREDIT DERIVATIVE						(-) TOTAL OUTFLOWS
			010	020						030
<b>BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:</b>										
OBLIGOR GRADE(a):										
001										
002										
...										
NNN										

C 11.00 — SETTLEMENT/DELIVERY RISK (CR SETT)

		UNSETTLED TRANSACTIONS AT SETTLE MENT PRICE	PRICE DIF FERENCE EXPOSURE DUE TO UN SETTLED TRANSACTIONS	OWN FUN DS REQUIRE MENTS	TOTAL SET TLEMENT RISK EX POSURE AMOUNT
		010	020	030	040
010	<b>Total unsettled transactions in the Non-trading Book</b>				Cell linked to CA
020	Transactions unsettled up to 4 days (Factor 0 %)				
030	Transactions unsettled between 5 and 15 days (Factor 8 %)				
040	Transactions unsettled between 16 and 30 days (Factor 50 %)				
050	Transactions unsettled between 31 and 45 days (Factor 75 %)				
060	Transactions unsettled for 46 days or more (Factor 100 %)				
070	<b>Total unsettled transactions in the Trading Book</b>				Cell linked to CA
080	Transactions unsettled up to 4 days (Factor 0 %)				
090	Transactions unsettled between 5 and 15 days (Factor 8 %)				

100	Transactions un settled between 16 and 30 days (Factor 50 %)				
110	Transactions un settled between 31 and 45 days (Factor 75 %)				
120	Transactions un settled for 46 days or more (Factor 100 %)				

**C 12.00 — CREDIT RISK: SECURITISATIONS - STANDARDISED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC SA)**

TOTAL AMOUNT OF SE CURTISATIONS OR TO THEIGINSEATED EX POSURES	SIGN (-) POSITIVE	NET EXPOSURE	CREDIT RISK MITIGATION OF (CRM) VALUE ADJUSTMENTS	EXPOSURE	NET EXPOSURE	FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	RISK-WEIGHTED EXPOSURE AMOUNT	OVERALL RISK-WEIGHTED EXPOSURE AMOUNT	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK-WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUT FLOWS FROM THE SA SE CURTISATIONS TO OTHER EXPOSURE CLASSES	
													(-) UNFUNDED CREDIT











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**C 13.00 — CREDIT RISK: SECURITISATIONS - IRB APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC IRB)**

16												17												18												19												20																			
TOTAL EXPOSURE VALUE				CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				EXPOSURE BREAKDOWN				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE																							
TOTAL EXPOSURE VALUE				CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				EXPOSURE BREAKDOWN				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE																			
TOTAL EXPOSURE VALUE				CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				EXPOSURE BREAKDOWN				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE															
TOTAL EXPOSURE VALUE				CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				EXPOSURE BREAKDOWN				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE															
TOTAL EXPOSURE VALUE				CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				EXPOSURE BREAKDOWN				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE				EXPOSURE VALUE															
(-) (a) Total exposure value				(-) (b) Total exposure value				(-) (c) Total exposure value				(-) (d) Total exposure value				(-) (e) Total exposure value				(-) (f) Total exposure value				(-) (g) Total exposure value				(-) (h) Total exposure value				(-) (i) Total exposure value				(-) (j) Total exposure value				(-) (k) Total exposure value				(-) (l) Total exposure value				(-) (m) Total exposure value				(-) (n) Total exposure value				(-) (o) Total exposure value				(-) (p) Total exposure value				(-) (q) Total exposure value			
(-) (a) Total exposure value				(-) (b) Total exposure value				(-) (c) Total exposure value				(-) (d) Total exposure value				(-) (e) Total exposure value				(-) (f) Total exposure value				(-) (g) Total exposure value				(-) (h) Total exposure value				(-) (i) Total exposure value				(-) (j) Total exposure value				(-) (k) Total exposure value				(-) (l) Total exposure value				(-) (m) Total exposure value				(-) (n) Total exposure value				(-) (o) Total exposure value				(-) (p) Total exposure value				(-) (q) Total exposure value			













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**C 14.00 — DETAILED INFORMATION ON SECURITISATIONS (SEC Details)**

16

INSTRUMENT	ISSUER	ISSUER COUNTRY	SECURITISATION ENTITY	SECURITISATION TYPE	SECURITISATION STRUCTURE	SECURITISATION POSITION	EXPOSURE	SECURITISATION STRUCTURE	SECURITISATION POSITIONS											(-) TOTAL EX-RISK CURTISATION POSITIONS																											
									ORIGINAL POSURE			EX-CONVERSION			MEMORANDUM ITEMS			ELABORATED FROM OWN FUNDS		NET POSITION			TOTAL FUNDS REQUIREMENTS (SA)																								
									AMOUNT	PERCENTAGE	COUNTERPARTY	AMOUNT	PERCENTAGE	COUNTERPARTY	AMOUNT	PERCENTAGE	COUNTERPARTY	AMOUNT	PERCENTAGE	COUNTERPARTY	AMOUNT	PERCENTAGE		COUNTERPARTY	AMOUNT	PERCENTAGE	COUNTERPARTY																				
01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	480

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**C 16.00 — OPERATIONAL RISK (OPR)**

BANKING ACTIVITIES		RELEVANT INDICATOR			LOANS AND ADVANCES (IN CASE OF ASA APPLICATION)			OWN FUNDS REQUIREMENT	Total operational risk exposure amount	AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE							
		YEAR-3	YEAR-2	LAST YEAR	YEAR-3	YEAR-2	LAST YEAR			OF WHICH: DUE TO AN ALLOCATION MECHANISM	OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO DIVERSIFICATION	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)			
															010	020	030
010	1. BANKING ACTIVITIES SUBJECT TO BASIC INDIC								Cell linked to CA2								

	ATOR AP PROACH (BIA)													
020	2. BANKING ACTIVITY SUB JECT TO STAND ARDISED (TSA) / AL TERN ATIVE STAND ARDISED (ASA) AP PROACH								Cell linked to CA2					
	<i>SUB JECT TO TSA:</i>													
030	COR POR ATE FIN ANCE (CF)													
040	TRADING AND SALES (TS)													

050	RETAIL BROKER AGE (RBr)													
060	COM MER CIAL BANKING (CB)													
070	RETAIL BANKING (RB)													
080	PAY MENT AND SETTLE MENT (PS)													
090	AGENCY SER VICES (AS)													
100	ASSET MAN AGE MENT (AM)													
	<i>SUB JECT TO ASA:</i>													



110	COM MER CIAL BANKING (CB)													
120	RETAIL BANKING (RB)													
130	<b>3. BANKING ACTIVIT SUB JECT TO AD VANCED MEASUR MENT AP PROACH AMA</b>								Cell linked to CA2					

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**C 17.00 — OPERATIONAL RISK: GROSS LOSSES BY BUSINESS LINES AND EVENT TYPES IN THE LAST  
YEAR (OPR Details)**

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORK PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
010	<b>CORPORATE FINANCE [CF]</b>	Number of events										
020		Total loss amount										
030		Maximum single loss										
040		Sum of the five largest losses										
110	<b>TRADING AND SALES [TS]</b>	Number of events										
120		Total loss amount										

130		Maximum single loss											
140		Sum of the five largest losses											
210	<b>RETAIL BROKER AGE [RBr]</b>	Number of events											
220		Total loss amount											
230		Maximum single loss											
240		Sum of the five largest losses											
310	<b>COM MER CIAL BANKING [CB]</b>	Number of events											
320		Total loss amount											
330		Maximum single loss											
340		Sum of the five largest losses											
410	<b>RETAIL BANKING [RB]</b>	Number of events											

420		Total loss amount											
430		Maximum single loss											
440		Sum of the five largest losses											
510	<b>PAYMENT AND SETTLEMENT [PS]</b>	Number of events											
520		Total loss amount											
530		Maximum single loss											
540		Sum of the five largest losses											
610	<b>AGENCY SERVICES [AS]</b>	Number of events											
620		Total loss amount											
630		Maximum single loss											
640		Sum of the five largest losses											

710	<b>ASSET MAN AGE MENT [AM]</b>	Number of events												
720		Total loss amount												
730		Maximum single loss												
740		Sum of the five largest losses												
810	<b>CORPOR ATE ITEMS [CI]</b>	Number of events												
820		Total loss amount												
830		Maximum single loss												
840		Sum of the five largest losses												
910	<b>TOTAL BUSINESS LINES</b>	Number of events												
920		Total loss amount												
930		Maximum single loss												

940		Sum of the five largest losses											
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**C 18.00 — MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS (MKR SA TDI) Currency:**



		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040	050		
010	<b>TRADED DEBT INSTRUMENTS IN TRADING BOOK</b>							Cell linked to CA2
011	<b>General risk</b>							
012	Derivatives							
013	Other assets and liabilities							
020	Maturity-based approach							
030	Zone 1							
040	0 ≤ 1 month							
050	> 1 ≤ 3 months							
060	> 3 ≤ 6 months							
070	> 6 ≤ 12 months							

080	Zone 2							
090	$> 1 \leq 2$ (1,9 for coupon of less than 3 %) years							
100	$> 2 \leq 3$ ( $> 1,9 \leq 2,8$ for coupon of less than 3 %) years							
110	$> 3 \leq 4$ ( $> 2,8 \leq 3,6$ for coupon of less than 3 %) years							
120	Zone 3							
130	$> 4 \leq 5$ ( $> 3,6 \leq 4,3$ for coupon of less than 3 %) years							
140	$> 5 \leq 7$ ( $> 4,3 \leq 5,7$ for coupon of less than 3 %) years							
150	$> 7 \leq 10$ ( $> 5,7 \leq 7,3$ for coupon of less than 3 %) years							
160	$> 10 \leq 15$ ( $> 7,3 \leq 9,3$ for coupon of less than 3 %) years							

170	> 15 ≤ 20 (> 9,3 ≤ 10,6 for coupon of less than 3%) years							
180	> 20 (> 10,6 ≤ 12,0 for coupon of less than 3 %) years							
190	(> 12,0 ≤ 20,0 for coupon of less than 3 %) years							
200	(> 20 for coupon of less than 3 %) years							
210	Duration-based approach							
220	Zone 1							
230	Zone 2							
240	Zone 3							
250	<b>Specific risk</b>							
251	Own funds requirement for non-securitisation debt instruments							

260	Debt securities under the first category in Table 1							
270	Debt securities under the second category in Table 1							
280	With residual term $\leq$ 6 months							
290	With a residual term $>$ 6 months and $\leq$ 24 months							
300	With a residual term $>$ 24 months							
310	Debt securities under the third category in Table 1							
320	Debt securities under the fourth category in Table 1							
321	Rated nth-to default credit derivatives							
325	Own funds requirement for securitisation instruments							

330	Own funds requirement for the correlation trading portfolio							
340	Particular approach for position risk in CIUs							
350	Additional requirements for options (non-delta risks)							
360	Simplified method							
370	Delta plus approach - additional requirements for gamma risk							
380	Delta plus approach - additional requirements for vega risk							
390	Scenario matrix approach							













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**C 20.00 — MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION  
TRADING PORTFOLIO (MKR SA CTP)**







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**C 21.00 — MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES (MKR SA EQU)**  
**National market:**

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040	050		
010	<b>EQUITIES IN TRADING BOOK</b>							Cell linked to CA
020	General risk							
021	Derivatives							
022	Other assets and liabilities							
030	Exchange traded stock-index futures broadly diversified subject to particular approach							
040	Other equities than exchange traded stock-index futures broadly diversified							
050	Specific risk							



080	Particular approach for position risk in CIUs							
090	Additional requirements for options (non-delta risks)							
100	Simplified method							
110	Delta plus approach - additional requirements for gamma risk							
120	Delta plus approach - additional requirements for vega risk							
130	Scenario matrix approach							



		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		020	030	040	050	060	070	080		
010	<b>TOTAL POSITIONS IN NON-REPORTING CURRENCIES</b>									Cell linked to CA
020	Currencies closely correlated									
030	All other currencies (including CIUs treated as different currencies)									
040	Gold									
050	Additional requirements for options (non-delta risks)									

060	Simplified method									
070	Delta plus approach - additional requirements for gamma risk									
080	Delta plus approach - additional requirements for vega risk									
090	Scenario matrix approach									

**BREAKDOWN OF TOTAL POSITIONS (REPORTING CURRENCY INCLUDED) BY EXPOSURE TYPES**

100	Other assets and liabilities other than off-balance sheet items and derivatives									
110	Off-balance sheet items									
120	Derivatives									

**Memorandum items: CURRENCY POSITIONS**

130	Euro									
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140	Lek									
150	Argentine Peso									
160	Australian Dollar									
170	Brazilian Real									
180	Bulgarian Lev									
190	Canadian Dol lar									
200	Czech Koruna									
210	Danish Krone									
220	Egyptian Pound									
230	Pound Ster ling									
240	Forint									
250	Yen									
260	Latvian Lats									

270	Lithuanian Litas									
280	Denar									
290	Mexican Peso									
300	Zloty									
310	Rumanian Leu									
320	Russian Ruble									
330	Serbian Dinar									
340	Swedish Krona									
350	Swiss Franc									
360	Turkish Lira									
370	Hryvnia									
380	US Dollar									
390	Iceland Krona									
400	Norwegian Krone									

410	Hong Kong Dollar									
420	New Taiwan Dollar									
430	New Zealand Dollar									
440	Singapore Dollar									
450	Won									
460	Yuan Renmin bi									
470	Other									

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**C 23.00 — MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES (MKR SA COM)**



		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE	OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT			
		010	020	030	040			
010	<b>TOTAL POSITIONS IN COMMODITIES</b>							Cell linked to CA
020	Precious metals (except gold)							
030	Base metals							
040	Agricultural products (softs)							
050	Others							
060	Of which energy products (oil, gas)							
070	Maturity ladder approach							
080	Extended maturity ladder approach							
090	Simplified approach: All positions							

100	Additional requirements for options (non-delta risks)							
110	Simplified method							
120	Delta plus approach - additional requirements for gamma risk							
130	Delta plus approach - additional requirements for vega risk							
140	Scenario matrix approach							

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**C 24.00 — MARKET RISK INTERNAL MODELS (MKR IM)**

16

	VaR		STRESSED VaR		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT	Number of overshootings during previous 250 working days	VaR Multiplication Factor (m <sub>c</sub> )	SVaR Multiplication Factor (m <sub>s</sub> )	ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET LONG POSITIONS AFTER CAP	ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET SHORT POSITIONS AFTER CAP
	MULTIPLICATION FACTOR (m <sub>c</sub> ) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaR <sub>a</sub> vg)	PREVIOUS DAY (VaR <sub>t-1</sub> )	MULTIPLICATION FACTOR (m <sub>s</sub> ) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaR <sub>a</sub> vg)	LATEST AVAILABLE (SVaR <sub>t-1</sub> )	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE							
	030	040	050	060	070	080	090	100	110							
010	TOTAL POSITIONS										Cell linked to CA					
<b>Memorandum items: BREAKDOWN OF MARKET RISK</b>																
020	Traded debt instruments															

030	<b>TDI - Gener al risk</b>																	
040	<b>TDI - Specif ic Risk</b>																	
050	<b>Equit ies</b>																	
060	<b>Equit ies - Gener al risk</b>																	
070	<b>Equit ies - Specif ic Risk</b>																	
080	<b>For eign Ex change risk</b>																	
090	<b>Com modit ies risk</b>																	
100	<b>Total amount for</b>																	

16

	gener al risk																
110	Total amount for specif ic risk																

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**C 25.00 — CREDIT VALUE ADJUSTMENT RISK (CVA)**

		EXPOSURE VALUE			VaR		STRESSED VaR		OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT	MEMORANDUM ITEMS			CVA HEDGE NOTIONALS	
			of which: OTC Derivatives	of which: SFT	MULTIPLICATION FACTOR (m <sub>c</sub> ) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaR <sub>avg</sub> )	PREVIOUS DAY (VaR <sub>t-1</sub> )	MULTIPLICATION FACTOR (m <sub>s</sub> ) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaR <sub>avg</sub> )	LATEST AVAILABLE (SVaR <sub>t-1</sub> )			Number of counterparties	of which: proxy was used to determine credit spread	IN CURRENT CVA	SINGLE NAME CDS	INDEX CDS
010	CVA risk total									Link to {CA2;r64}					
020	According to Advanced method									Link to {CA2;r65}					
030	According to Standardised method									Link to {CA2;r66}					



040	Based on OEM										Link to {CA2;r67					
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