

Instructions with regard to the reporting form for the 2023 contribution period

Key remarks

- Institutions should follow the instructions, definitions and guidance when providing the data for the calculation of the 2023 ex-ante contributions to the Single Resolution Fund
- The submission deadline is determined by the National Resolution Authority

A. Objective and structure of the Instructions, Definitions and Guidance document

The Instructions, Definitions and Guidance document is provided in the context of the collection of information necessary for the calculation of the individual ex-ante contributions to the Single Resolution Fund (hereafter "SRF") to be paid by each institution in scope in the 2023 contribution period. The Data Reporting Form is to be transmitted by the National Resolution Authorities (hereafter "NRA") to the Single Resolution Board (hereafter "SRB") exclusively in a XBRL format starting from the 2023 ex-ante cycle. The Instructions, Definitions and Guidance document provides definitions and guidance for each field of the Data Reporting Form, and provides reference to the European supervisory reporting frameworks (where applicable). In addition, this document provides a Derivatives Adjustment Method for the adjustment of the accounting value of the liabilities arising from all derivative contracts (excluding credit derivatives) listed in Annex II of CRR.

The SRB applies the methodology set out in the Commission Delegated Regulation (EU) 2015/63 (hereafter "Delegated Regulation") for the calculation of the amounts of the individual annual ex-ante contributions. The main legal basis for this data collection and the subsequent calculation of the contributions are the Delegated Regulation and the Council Implementing Regulation (EU) 2015/81 (hereafter "Implementing Regulation").

Pursuant to Article 70 of the Regulation (EU) No 806/2014 (hereafter "SRM Regulation"), each year the calculation of the contributions for individual institutions shall be based on:

- a contribution that is calculated pro-rata to the amount of an individual institution's liabilities excluding own funds less covered deposits, with respect to the aggregated liabilities excluding own funds less covered deposits of all the institutions authorised in the territories of all the participating Member States (basic annual contribution); and
- a contribution that is calculated depending on the risk profile of the institution (risk-adjusted contribution).

B. General instructions for completing the reporting form

1. Definitions, guidance and the format specified for each field should be respected.
2. Scope of application: The present reporting form applies to the following institutions at legal entity level:
 - Credit institutions as defined in Article 4(1)(1) of Regulation (EU) No 575/2013, including central bodies and their affiliated institutions, not including the entities referred to in Article 2(5) of Directive 2013/36/EU; and
 - Investment firms as defined in point (3) of Article 2(1) of Directive 2014/59/EU, provided that:
 - (i) they are subject to the initial capital requirement laid down in Article 9(1) of Directive (EU) 2019/2034; and
 - (ii) they are covered by the consolidated supervision of the parent undertaking carried out by the ECB in accordance with Article 4(1)(g) of Council Regulation (EU) No 1024/2013.The present reporting form applies to the above institutions for the 2023 contribution period, which starts from 1 January 2023 and ends on 31 December 2023. Where an institution is a newly supervised institution that has obtained its banking licence in the course of 2022, please see "Newly supervised institutions" (no. 7).
3. Reference date for the reporting form: Tabs 1 to 4 should be filled with information at the reference date corresponding to the balance sheet date of the latest approved annual financial statements available before 31 December 2022 together with the opinion submitted by the statutory auditor or audit firm (unless the guidance explicitly mentions another reference date for a specific field). This means that if the institution's fiscal year ends at 31 December, then the reference date for the present reporting form is 31 December 2021, provided that the annual financial statements dated 31 December 2021 have been approved. If, for instance, the institution's fiscal year ends at 31 March, then the reference date for the present reporting form is 31 March 2022, provided that the annual financial statements dated 31 March 2022 have been approved (Article 14 of Delegated Regulation).
4. Consistency with supervisory reporting: Tabs should be filled with information as reported by the institution in the latest relevant supervisory report submitted to the competent authority pertaining to the reference year of the annual financial statement referred to in the instructions above (i.e. General instruction no 3 and Article 14 of Delegated Regulation).
5. Consistency between financial information: Tabs should be filled with information under consistent measurement principles as defined in the accounting framework applicable at the reference date. Since the field 'Total Liability' is defined with reference to Directive 86/635/EEC or Regulation (EC) No 1606/2002 (Article 3(11) of Delegated Regulation), the same measurement principles should be used to define the financial information reported in the tab '2. Basic annual contribution', the tab '3. Deductions' and the tab '4. Risk adjustment' in order to ensure consistency.
6. All fields should be filled with information at individual entity level, except:
 - a) For a central body and its affiliated institutions, where the affiliated institutions are wholly or partially exempted from prudential requirements in national law in accordance with Article 10 of the Capital Requirements Regulation (Regulation (EU) No 575/2013). In that specific case, one single reporting form should be filled with information at consolidated level (Article 2 of Delegated Regulation);
 - b) Where a competent authority has granted a waiver to an institution for the application of a risk indicator requested in tab '4. Risk adjustment' of the Data Reporting Form (Article 8 of Delegated Regulation). In that specific case:
 - For the LCR & NSFR: the indicator shall be reported at the level of the liquidity sub-group. The score obtained by that indicator at the liquidity sub-group level shall be attributed to each institution, which is part of the liquidity sub-group for the purposes of calculating that institution's risk indicator; and
 - For other circumstances defined in CRR: the relevant indicators may be reported at consolidated level. In such cases, the score obtained by those indicators at consolidated level shall be attributed to each institution, which is part of the group for the purposes of calculating that institution's risk indicators.
7. Newly supervised institutions:

Where an institution is a newly supervised institution, meaning that its supervision started after 1 January 2022, a partial contribution is calculated (Article 12 of Delegated Regulation). In case the supervision of an institution started in the course of 2022, pursuant to Article 12(1) of Commission Delegated Regulation (EU) 2015/63, a partial contribution shall be determined by applying the methodology set out in Section 2 of the Delegated Regulation to the amount of its annual contribution calculated during the subsequent contribution period by reference to the full months of the contribution period for which the institution is supervised.

Where two institutions in scope have merged in the current reporting year (as defined in n.3 above), different scenarios can occur:

 - A newly licensed institution results from the merger of two institutions (A+B=C)
 - One institution preserves the banking licence (A+B=A)
 - A partial merger in which both institutions preserve their banking licences (A+B=A+B)

In all these cases, please contact the relevant national resolution authority.
8. Quality assurance process at institution level:
 - a) Before submitting the reporting form to the national resolution authority, institutions must check that the form complies with the validation rules of the XBRL taxonomy;
 - b) Under specific circumstances, institutions may be requested to provide an additional assurance document. In such cases, further instructions will be provided by the national resolution authority.

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9. General format rules and default values:
 - a) Data should be provided following the format indicated in the XBRL taxonomy

 - b) By default, values have to be set to:
 - 'Not applicable' when the field is not applicable to the bank (e.g. if the institution does not qualify for the lump-sum annual contribution for small institutions, the question in field '2B3' regarding an alternative calculation of individual annual contribution amount is not applicable)
 - 'Not available' when the field is applicable to the institution but the phenomenon is absent (linked to the following point).
 - '0' (the digit zero) when the field is applicable to the institution, but the fact does not occur for that specific institution (e.g. when the field refers to covered deposits and the institution has none on its balance sheet).
10. Questions regarding the completion of the reporting form should be addressed to the national resolution authority in accordance with the modalities defined by that authority. Institutions remain responsible for reporting accurate, precise and correct information.
11. For the data privacy statement relevant to the contact details referred to herein, please refer to the SRB website.
12. Institutions should rely on the taxonomy package released on the SRB website for their reporting obligations to the SRB.

C. Submission of the reporting form and next steps

Submission deadline: The whole reporting form should be returned to the national resolution authority in accordance with the modalities defined by that authority (Article 14 of Delegated Regulation).

Where information is not provided by the institution, the SRB will use estimates or its own assumptions in order to calculate the annual contribution of the institution, or assign the institution concerned to the highest risk adjusting multiplier as referred to in Article 9 of Delegated Regulation (Article 17 of Delegated Regulation).

Where the information or data submitted to the national resolution authority is subject to updates or corrections, such updates or corrections should be submitted to the national resolution authority without undue delay (Article 14 of Delegated Regulation). In such cases, the SRB will adjust the annual contribution in accordance with the updated information upon the calculation of the annual contribution of that institution for the next contribution period (Article 17 of Delegated Regulation).

Decision determining the annual contribution: national resolution authorities will notify institutions in scope of the SRF of their annual ex-ante contributions at the latest by 1 May 2023 (Article 13 of Delegated Regulation).

Investigatory powers of the SRB: In accordance with Articles 34, 35 and 36 of the SRM Regulation and for the purpose of performing its tasks under this Regulation, the SRB may request information, conduct investigations and/or conduct on-site inspections under the circumstances stated in these Articles.

D. Legal references

Main legal references:

1. Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms
Thereafter 'BRRD' (Bank Recovery & Resolution Directive)
[Link: https://data.europa.eu/eli/dir/2014/59/2021-06-26](https://data.europa.eu/eli/dir/2014/59/2021-06-26)
2. Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund
Thereafter 'SRM Regulation' (Single Resolution Mechanism Regulation)
[Link: https://data.europa.eu/eli/reg/2014/806/oj](https://data.europa.eu/eli/reg/2014/806/oj)
3. Commission Delegated Regulation (EU) 2015/63 of 21 October 2014 supplementing Directive 2014/59/EU of the European Parliament and of the Council with regard to ex ante contributions to resolution financing arrangements
Thereafter 'Delegated Regulation'
[Link: https://data.europa.eu/eli/reg_del/2015/63/2015-01-17](https://data.europa.eu/eli/reg_del/2015/63/2015-01-17)
4. Council Implementing Regulation (EU) 2015/81 of 19 December 2014 specifying uniform conditions of application of Regulation (EU) No 806/2014 of the European Parliament and of the Council with regard to ex ante contributions to the Single Resolution Fund
Thereafter 'Implementing Regulation'
[Link: https://data.europa.eu/eli/reg_impl/2015/81/oj](https://data.europa.eu/eli/reg_impl/2015/81/oj)
5. Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012
Thereafter 'CRR' (Capital Requirements Regulation)
[Link: https://data.europa.eu/eli/reg/2013/575/2023-06-28](https://data.europa.eu/eli/reg/2013/575/2023-06-28)
6. Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment
Thereafter 'CRD' (Capital Requirements Directive)
[Link: https://data.europa.eu/eli/dir/2013/36/oj](https://data.europa.eu/eli/dir/2013/36/oj)
7. Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014
Thereafter 'EU COREP FINREP Regulation'
[Link: https://data.europa.eu/eli/reg_impl/2021/451/oj](https://data.europa.eu/eli/reg_impl/2021/451/oj)
8. Directive 2014/49/EU of 16 April 2014 on deposit guarantee schemes
Thereafter 'Directive 2014/49/EU (DGSD)'
[Link: https://data.europa.eu/eli/dir/2014/49/2014-07-02](https://data.europa.eu/eli/dir/2014/49/2014-07-02)
9. Regulation (EU) No 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories Text with EEA relevance
Thereafter 'EMIR' (European Markets Infrastructures Regulation)
[Link: https://data.europa.eu/eli/reg/2012/648/oj](https://data.europa.eu/eli/reg/2012/648/oj)
10. Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU Text with EEA
Thereafter 'MiFID' (Markets in Financial Instruments Directive)
[Link: https://data.europa.eu/eli/dir/2014/65/oj](https://data.europa.eu/eli/dir/2014/65/oj)
11. Regulation (EU) No 909/2014 of the European Parliament and of the Council of 23 July 2014 on improving securities settlement in the European Union and on central securities depositories and
Thereafter 'CSDR' (Central securities depository Regulation)
[Link: https://data.europa.eu/eli/reg/2014/909/oj](https://data.europa.eu/eli/reg/2014/909/oj)

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Tab 1. Data Reporting Form. General information

Tab 1 consists of the following sections

- [A. Identification of the institution](#)
- [B. Contact person for this reporting form](#)
- [C. Identification of possible specificities for the calculation of the individual annual contribution](#)
- [D. Newly supervised institutions and mergers](#)
- [E. Reference date for the reporting form](#)

Section A. Identification of the institution

Field ID	Tab	Field	Definitions	Guidance
1A1	1	Name of the institution	Full registration name of the institution	As published by the supervisor
1A2	1	Address of the institution	Name of the street followed by the number of the building	Example: Treurenberg 22
1A3	1	Postal code of the institution	Postal code of the institution	
1A4	1	City of the institution	Town or city of location of the institution	
1A5	1	Country of registration of the institution	ISO code corresponding to the country of residence of the institution	Please select the allowed value from the SRF taxonomy
1A6	1	RIAD code of the institution (for credit institutions only) or SRB identifier where a RIAD code is not available	<p>. RIAD MFI code: ECB Monetary Financial Institutions unique Identifier (MFI ID) of the credit institution</p> <p>. All RIAD MFI codes start with the 2 letter ISO country code.</p> <p>. Link to the ECB search engine for MFI IDs: https://www.ecb.europa.eu/paym/html/midMFI.en.html</p> <p>SRB identifier: . The SRB identifier is the national identifier code as assigned by the national resolution authority amended by the 2 letter ISO country code at the beginning unless the national identifier already starts with the 2 letter ISO country code</p>	<p>This field allows the institution to report its RIAD MFI code</p> <p>. SRB identifier: To be used where a RIAD MFI code is not available.</p>
1A7	1	LEI code of the institution	<p>Legal Entity Identifier (LEI) code of the institution for supervisory purposes, as recommended by the European Banking Authority (EBA). Applies to institutions subject to reporting obligations under the CRR.</p> <p>. Link to EBA recommendation on the use of LEI: http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/consultation-paper-draft-recommendation-on-the-use-of-legal-entity-identifier-lei</p> <p>. Link to Legal Entity Identifier Regulatory Oversight Committee: http://www.leiroc.org/</p>	<p>. Letters of the LEI code shall all be in Latin alphabet.</p> <p>. The format of the cell needs to remain as "Text". This is of particular importance when the LEI code only consists of numbers.</p>
1A8	1	National identifier code of the institution		As advised by the National Resolution Authority

Section B. Contact person for this reporting form

Field ID	Tab	Field	Definitions	Guidance
1B1	1	First name of the contact person		
1B2	1	Family name of the contact person		
1B3	1	Email address of the contact person		
1B4	1	Alternative e-mail address	Alternative / generic e-mail address /mailbox	This field allows the institution to report the functional address email, when it is available
1B5	1	Phone number	International format (+XX AAAA BBBBBB)	This field allows the institution to report a phone number.

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Section C. Identification of possible specificities for the calculation of the individual annual contribution

Field ID	Tab	Field	Definitions	Guidance
1C1	1	Is the institution a credit institution, as defined for this field?	."Credit institution" means a credit institution as defined in point (1) of Article 4(1) of CRR, not including the entities referred to in Article 2(5) of CRD	Please select the allowed value from the SRF taxonomy
1C2	1	Is the institution a central body, as defined for this field?	."Central Body" means a body: - which supervises credit institutions (situated in the same Member State) that are permanently affiliated to this central body (which is established in the same Member State); - which meets the conditions laid down in Article 10 CRR; and - whose affiliated institutions are wholly or partially exempted from prudential requirements by the competent authority in national law in accordance with the Article 10 CRR.	If the value to this field is "Yes", then the whole reporting form must be filled in with information at consolidated level (see n. 6 of Section B "General Instruction for completing the form" of the Instructions tab) Please select the allowed value from the SRF taxonomy.
1C3	1	Is the institution member of an "Institutional Protection Scheme" (IPS)?	."Institutional Protection Scheme" (IPS) means an arrangement that meets the requirements laid down in Article 113(7) CRR.	If the value to this field is "Yes", then the following field 1C4 must be answered by "Yes" or "No". If the value of this field is "No", the following 1C4 must be filled in by "Not applicable". Please select the allowed value from the SRF taxonomy.
1C4	1	Has the competent authority granted the permission referred to in Article 113(7) of the CRR to the institution? (only to fill in if the value to the field above is "Yes". Otherwise "Not applicable")	See 1C3	If the value to this field is "Yes", then: a) the institution may deduct the liabilities (and assets) created by the institution through an agreement entered into with another institution which is member of the same IPS (see tab 3. Deductions - Section E); and b) it will be taken into account when applying the risk adjustment to the basic annual contribution (see tab 4 of the Data Reporting Form. Risk adjustment - Section D). Please select the allowed value from the SRF taxonomy.
1C5	1	Is the institution a central counterparty (CCP), as defined for this field?	."Central counterparty" (CCP) means a legal person that interposes itself between the counterparties to the contracts traded on one or more financial markets, becoming the buyer to every seller and the seller to every buyer, and that is established in a Member State having availed itself of the option in Article 14(5) of EMIR. . Article 14(5) of EMIR: "Authorisation referred to in paragraph 1 shall not prevent Member States from adopting or continuing to apply, in respect of CCPs established in their territory, additional requirements including certain requirements for authorisation under Directive 2006/48/EC."	If the value to this field is "Yes", then the institution may deduct the liabilities related to clearing activities (see tab 3 Data Reporting Form. Deductions - Section A). Please select the allowed value from the SRF taxonomy.
1C6	1	Is the institution a central securities depository (CSD), as defined for this field?	."Central securities depository" (CSD) means a legal person as defined in point (1) of Article 2(1) and in Article 54 of CSDR of the European Parliament and of the Council. . Article 2(1)(1) of CSDR: "central securities depository" or "CSD" means a legal person that operates a securities settlement system referred to in point (3) of Section A of the Annex and provides at least one other core service listed in Section A of the Annex.	If the value to this field is "Yes", then the institution may deduct the liabilities related to CSD activities (see tab 3 Data Reporting Form. Deductions - Section B). Please select the allowed value from the SRF taxonomy.

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1C7	1	Is the institution an investment firm, as defined for this field?	<p>."investment firm" means an investment firm as defined in point (3) of Article 2(1) of BRRD. This investment firm shall also be covered by the consolidated supervision of the parent undertaking carried out by the ECB in accordance with Article 4(1)(g) of Regulation (EU) No 1024/2013.</p> <p>. Art. 2(1)(3) BRRD " "investment firm" means a person as defined in point (22) of Article 4(1) of Regulation (EU) 2019/2033 which is subject to the initial capital requirement laid down in Article 9(1) of Directive (EU) 2019/2034"</p> <p>. Art. 9(1) of Directive (EU) 2019/2034: "The initial capital of an investment firm required pursuant to Article 15 of Directive 2014/65/EU for the authorisation to provide any of the investment services or perform any of the investment activities listed in points (3) and (6) of Section A of Annex I to Directive 2014/65/EU shall be EUR 750,000."</p>	<p>If the value to this field is "Yes", then the institution may deduct the liabilities that arise by virtue of holding client assets or client money (see tab 3 Data Reporting Form. Deductions - Section C).</p> <p>Please select the allowed value from the SRF taxonomy.</p> <p>The parent company of the Investment Firm included into the scope of the consolidation shall be directly supervised by the ECB.</p>
1C8	1	Is the institution an investment firm authorized to carry out only the limited services and activities listed in the guidance document for this field?	<p>."investment firm authorized to carry out only limited services and activities" means investment firms as defined in point (3) of Article 2(1) of BRRD that is subject to the initial capital requirement laid down in Article 9(1) of Directive (EU) 2019/2034 (see above), which fall within the definition of Article 96(1)(a) or (b) CRR or which carry out activity 8 of Annex I Section A of MiFID but which do not carry out activities 3 or 6 of Annex I Section A of MiFID. This investment firm shall also be covered by the consolidated supervision of the parent undertaking carried out by the ECB in accordance with Article 4(1)(g) of Regulation (EU) No 1024/2013.</p> <p>. Article 96(1)(a) or (b) CRR: "1. For the purposes of Article 92(3), the following categories of investment firm which hold initial capital in accordance with Article 28(2) of Directive 2013/36/EU shall use the calculation of the total risk exposure amount specified in paragraph 2 of this Article:</p> <p>(a) investment firms that deal on own account only for the purpose of fulfilling or executing a client order or for the purpose of gaining entrance to a clearing and settlement system or a recognised exchange when acting in an agency capacity or executing a client order;</p> <p>(b) investment firms that meet all the following conditions:</p> <p>(i) that do not hold client money or securities;</p> <p>(ii) that undertake only dealing on own account;</p> <p>(iii) that have no external customers;</p> <p>(iv) for which the execution and settlement whose transactions takes place under the responsibility of a clearing institution and are guaranteed by that clearing institution.</p>	<p>If the value to this field is "Yes", then the institution is not subject or may be exempted from certain capital and liquidity requirements and thus qualifies for a simplified calculation method:</p> <p>a) If 2B2 is "Yes", then the institution is qualified for the simplified lump-sum methodology and must only fill in tabs 1 & 2 until Section B;</p> <p>b) If 2B2 is "No", it qualifies for a simplified calculation method (see tab 3 Deductions - Section G).</p> <p>Please select the allowed value from the SRF taxonomy.</p>
1C9	1	Is the institution operating promotional loans, as defined for this field?	<p>."institution operating promotional loans" means a "promotional bank" or an "intermediary institution".</p> <p>."promotional bank" means any undertaking or entity set up by a Member State, central or regional government, which grants promotional loans on a non-competitive, not for profit basis in order to promote that government's public policy objectives, provided that that government has an obligation to protect the economic basis of the undertaking or entity and maintain its viability throughout its lifetime, or that at least 90 % of its original funding or the promotional loan it grants is directly or indirectly guaranteed by the Member State's central or regional government.</p> <p>."intermediary institution" means a credit institution which intermediates promotional loans provided that it does not give them as credit to a final customer.</p> <p>."promotional loan" means a loan granted by a promotional bank or through an intermediate bank on a non- competitive, non for profit basis, in order to promote the public policy objectives of central or regional governments in a Member State</p>	<p>If the value to this field is "Yes", then the institution may deduct the liabilities that arise from promotional loans (see tab 3. Deductions - Section D). Institutions deducting liabilities under this options can be asked to provide additional information to establish eligibility.</p> <p>Please select the allowed value from the SRF taxonomy.</p>
1C10	1	Is the institution a mortgage credit institution financed by covered bonds, as defined for this field?	<p>."mortgage credit institution financed by covered bonds" means institutions referred to in Article 45(3) of the BRRD.</p> <p>. Article 45(3) of the BRRD: "Notwithstanding paragraph 1, resolution authorities shall exempt mortgage credit institutions financed by covered bonds which, according to national law are not allowed to receive deposits from the obligation to meet, at all times, a minimum requirement for own funds and eligible liabilities, as:</p> <p>(a) those institutions will be wound-up through national insolvency procedures, or other types of procedure implemented in accordance with Article 38, 40 or 42 of this Directive, provided for those institutions; and</p> <p>(b) such national insolvency procedures, or other types of procedure, will ensure that creditors of those institutions, including holders of covered bonds where relevant, will bear losses in a way that meets the resolution objectives."</p>	<p>If the value of this field is "Yes" then this institution thus qualifies for a simplified calculation method:</p> <p>a) If 2B2 is "Yes", then the institution is qualified for the simplified lump-sum methodology and must only fill in tabs 1 & 2 until Section B;</p> <p>c)) If 2B2 is "No", it qualifies for a simplified calculation method (see tab 3 Data Reporting Form. Deductions - Section G).</p> <p>Please select the allowed value from the SRF taxonomy.</p>

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Section D. Newly supervised institutions and mergers

Field ID	Tab	Field	Definitions	Guidance
1D1	1	Start date of supervision (only if it is in the course of the year prior to the contributions period)		This field only applies to institutions whose supervision started in the course of the 2022 calendar year. Otherwise, the cell is to be left blank. In case this field applies to the institution, in case of doubts, it must contact the national resolution authority for further guidance in order to fill in this reporting form.
1D2	1	Has the institution merged with another institution after the reference date?		If the institution has merged with another institution in scope after the reference date (see 1E1) this field should indicate "Yes". Please select the allowed value from the SRF taxonomy.

E. Reference date for the reporting form

Field ID	Tab	Field	Definitions	Guidance
1E1	1	Reference date for the present reporting form	See n. 4 of Section B "General Instruction for completing the reporting form" of the Read me tab	

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Tab 2. Data Reporting Form. Basic annual contribution

Tab 2 consists of the following sections

[A. Basic annual contribution before adjustment of liabilities arising from derivative contracts \(excluding credit derivatives\)](#)

[B. Simplified calculation method](#)

[C. Adjustment of liabilities arising from derivative contracts \(excluding credit derivatives\)](#)

Section A. Basic annual contribution before adjustment of liabilities arising from derivative contracts (excluding credit derivatives)

Field ID	Tab	Field	Definitions	Guidance
2A1	2	Total liabilities, as defined for this field	Total liabilities as defined in: a) Section 3 of Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1). Or b) in accordance with the IFRS referred to in Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).	Total liabilities means total balance sheet (sum of liabilities and equity items) at the reference date as reported in the annual financial statements that allowed to define the reference date for the reporting form (see n. 4 of Section B "General instruction for completing the reporting form" of the instructions tab).
2A2	2	Own funds, as defined for this field	Article 4(1)(118) of the CRR: "own funds" means the sum of Tier 1 capital and Tier 2 capital. All fields should be filled with information at individual entity level, except: For a central body and its affiliated institutions, where the affiliated institutions are wholly or partially exempted from prudential requirements in national law in accordance with Article 10 of CRR. In that specific case, one single reporting form should be filled with information at consolidated level.	{C_01.00;r010;c010}
2A3	2	Covered deposits, yearly average of the quarterly calculated amounts, as defined for this field	. Deposits referred to in Article 6(1) of DGSD, excluding temporary high balances as defined in Article 6(2) of that Directive. . Article 6(1) DGSD: "Member States shall ensure that the coverage level for the aggregate deposits of each depositor is EUR 100 000 in the event of deposits being unavailable"; . Excluding temporary high balances as defined in Article 6(2) of that Directive: "In addition to paragraph 1, Member States shall ensure that the following deposits are protected above EUR 100 000 for at least three months and no longer than 12 months after the amount has been credited or from the moment when such deposits become legally transferable: (a) deposits resulting from real estate transactions relating to private residential properties; (b) deposits that serve social purposes laid down in national law and are linked to particular life events of a depositor such as marriage, divorce, retirement, dismissal, redundancy, invalidity or death; (c) deposits that serve purposes laid down in national law and are based on the payment of insurance benefits or compensation for criminal injuries or wrongful conviction."	. This field allows to calculate the individual basic annual contribution (see n. 2 of Section A "Objective and structure of the Instructions, Definitions and Guidance document" of Instructions tab). . In case the institution does not hold covered deposits or eligible deposits as defined in the Article 2.1(4) of DGSD at the reference date, it must report "0" (zero) for this field (see n. 10 of Section B "General instruction for completing the reporting form" of the instruction tab). . The calculation is based on an average of the four quarters of the reference year as reported in 1E1.

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Section B. Simplified calculation methods

Field ID	Tab	Field	Definitions	Guidance
2B1	2	Has your institution been invited by the SRB to complete the full Reporting Form with a view to performing an assessment pursuant to Article 10(8) of the Delegated Regulation?	Answering "Yes" to this field will trigger the process for assessing whether Article 10(8) Delegated Regulation regarding institutions potentially having a risk profile disproportionate to their small size applies to the institution.	The institution should answer "Yes" to this field only when it has been invited (by the SRB) to complete the full reporting form. Please select the allowed value from the taxonomy.
2B2	2	Does the institution qualify for the simplified lump-sum annual contribution for small institutions?	. The simplified lump-sum methodology is defined in the Articles 10(1-6) of Delegated Regulation and the Article 8(5) of Implementing Regulation. . It allows to determine if an institution qualifies for the simplified lump-sum methodology on the basis of the fields "total liabilities" (equals total assets), "own funds" and "covered deposits" reported above.	IF(2B1="Yes","No",IF(1C8="Yes",IF(2A1-2A2-2A3>300000000,"No","Yes"),IF(2A1>1000000000,"No",IF(2A1-2A2-2A3>300000000,"No","Yes"))))
2B3	2	Does the institution opt for the calculation of an alternative individual annual contribution amount and provide the necessary information? (<i>'Not applicable'</i> only applies if the value to the field 2B2 above is 'No')		. This field must be filled in with "Yes" or "No" by institutions qualifying for the simplified lump-sum annual contribution for small institutions (2B2 field value is "Yes"). . "Yes" means that the institution provides all the information required in the tabs 2 & 3 so that an alternative contribution can be calculated in accordance with Article 5 of Delegated Regulation. Once calculated, this contribution amount will be compared to the lump-sum (calculated in accordance with Article 10(1-8) of Delegated Regulation) so that the lower amount is applied to the institution in accordance with Article 10(7) of Delegated Regulation. . "No" means that the institution does not wish the alternative individual annual contribution amount to be calculated in accordance with Article 5. In the latter case, no more information is required from the institution. . If the institution does not qualify for the simplified lump-sum annual contribution for small institutions (2B2 field value is "No"), the field shall be filled in with "Not applicable". . If the institution has been invited to complete the full reporting form, with a view to perform an assessment pursuant to Article 10(8) of the Delegated Regulation (2B1 field is "Yes"), this field shall be filled in with "Yes" or "No". If (a) the final assessment regarding Article 10(8) of the Delegated Regulation determines that the institution does not have a risk profile that is disproportionate to its small size and (b) the institution answered "Yes" to 2B3, then the SRB will perform the calculation of an alternative individual annual contribution, pursuant to Article 10(7) of the Delegated Regulation. Please select the allowed value from the SRF taxonomy.

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Section C. Adjustment of liabilities arising from derivative contracts (excluding credit derivatives)

The total liabilities referred to in cell 2A1 shall exclude the accounting value of liabilities arising from derivative contracts listed in Annex II of CRR (therefore excluding credit derivatives) and include the corresponding value determined in accordance with Tab 3 - Derivatives Adjustment Method. However, the value assigned to liabilities arising from derivative contracts may not be less than 75 % of the value of the same liabilities resulting from the application of the accounting provisions applicable to the institution concerned for the purposes of financial reporting. If, under national accounting standards applying to an institution, there is no accounting measure of exposure for certain derivative instruments because they are held off-balance sheet, the institution shall report to the resolution authority the absolute value of the sum of the fair values of those derivatives, where the sum is negative, as the replacement cost and add them to its on-balance sheet accounting values.

Therefore, the following adjustment ("Derivative adjustment" = - 2C2 + 2C5) shall be applied to the Total liabilities (2A1): - Accounting value of liabilities arising from derivative contracts booked on-balance sheet (2C2) + Max{ yearly average amount, calculated on a quarterly basis, of liabilities referred to in paragraph 1 arising from derivative contracts shall be valued in accordance with Tab 3 - Derivatives Adjustment Method (2C1); 75% of [Accounting value of liabilities arising from derivative contracts booked on-balance sheet (2C2) + Accounting value of liabilities arising from derivative contracts booked off-balance sheet (2C3)] }.

Note, in what follows:

- i. $2C4 = 2C2 + 2C3$
- ii. $2C5 = \text{Max}\{ 2C1 ; 75\% \text{ of } 2C4 \}$
- iii. $2C6 = 2A1 - 2C2 + 2C5$

Field ID	Tab	Field	Definitions	Guidance
2C1	2	Liabilities arising from all derivative contracts (excluding credit derivatives) valued in accordance with the Derivatives Adjustment Method (yearly average of the quarterly calculated amounts).	"Derivative contracts" means derivatives contracts listed in Annex II of the CRR (and therefore excluding credit derivatives). "Derivatives Adjustment Method" means the method set out in Tab 3 of this document.	<p>An adjustment of the liabilities arising from derivatives contracts (excluding credit derivatives) as defined in cell 2C1 according to the Derivatives Adjustment Method is required for the purpose of the 2023 contributions cycle. The derivative adjustment that is required does not apply to small institutions that qualify for the lump-sum approach referred to in Article 10(1)-(6) of the Delegated Regulation. In order to perform the derivatives adjustment, certain data is requested in the 2023 Data Reporting Form, which allows to perform the following steps:</p> <p>Step 1: Identification of the recognised netting agreements In the first step of the derivative adjustment, institutions must identify if there are any netting agreements that are referred to in Tab 3 "Derivative Adjustment Method" of the 2023 Guidance. Cross-product netting applies neither for this step nor for any subsequent steps.</p> <p>Step 2: Identification of the "liabilities arising from derivatives contracts" in the total liabilities In the second step of the derivative adjustment, "liabilities arising from derivatives contracts" must be carved out from the "total liabilities". Consequently, the source for the "liabilities arising from derivatives" for this step must also be the same as the annual financial statements. "Liabilities arising from derivatives contracts" for the remainder of this Guidance consist of the negative fair values of (a) individual derivatives contracts and (b) netting sets of derivatives contracts, including the associated accrued interests. This excludes the collateral received or posted and possibly booked on the liability side by the institution.</p> <p>Step 3: Application of the Derivatives Adjustment Method to (a) individual derivatives contracts and (b) netting sets of derivatives contracts (with negative fair values) In the third step, institutions must calculate the value of liabilities arising from individual derivatives contracts or liabilities arising from a netting set of derivatives contracts, held, both, on and off-balance sheet, according to the Derivatives Adjustment Method. The Derivatives Adjustment Method is applied to (a) individual derivatives contracts and (b) derivatives contracts included in a netting agreement that complies with the conditions set out therein, where the current market value of the derivative contract or of the netting set is negative (even if they are held off-balance sheet under the applicable accounting standards). In applying the Derivatives Adjustment Method, institutions shall, in the calculation of the replacement cost of the exposure value, replace the (negative) current market values of (a) the individual derivatives contract and (b) the netting sets of derivatives contracts, as applicable, with the absolute values of the corresponding market values. The Derivatives Adjustment Method shall be applied as "the yearly average amount, calculated on a quarterly basis" of liabilities arising from derivatives contracts. If the valuation according to the Derivatives Adjustment Method is only available for one or some quarters of the reference year, the average of these quarters must be reported and the non-available quarters do not have to be taken into account for the calculation of the average. The non-existence of quarterly values may be due to exceptional circumstances only, such as a banking licence being granted / withdrawn after the beginning of the reference period and for less than 4 quarters. For the application of the above, the leverage ratio valuation of liabilities arising from derivatives contracts is to be considered not available for those quarters of the reference year in which the credit institution would not yet have been authorised as a credit institution referred to in Article 4(1) CRR.</p> <p>Step 4: Application of the floor (automatically in the 2023 Data Reporting Form) In the fourth step, the accounting value of derivative liabilities (held, both, on and off-balance sheet) as defined in Step 1, is multiplied by 75%, in order to obtain the floor amount. If, under national accounting standards applying to the institution, derivatives contracts would be held off-balance sheet, then the "accounting measure" relates to the negative fair value of such derivatives, including accrued interests. The latter must be converted into an absolute amount in order to allow for the calculation of the floor amount. Consequently, the floor amount includes all the derivative liabilities, even if they are held off-balance sheet under national accounting standards. If the conditions applying to netting under the applicable accounting standards have been fulfilled, the netting can be taken into account in step 4. The floor amount is applied to the amount calculated in step 3, meaning that the floor amount replaces the amount calculated in step 3 when higher.</p> <p>Step 5: Adjustment of total liabilities (automatically in the 2023 Data Reporting Form) For the determination of the basic annual contribution, the total liabilities are: <ul style="list-style-type: none"> • reduced by the accounting value of all liabilities arising from derivatives contracts referred to in step 1; and then • increased by the higher of (a) the amount calculated in step 3, or (b) the floor amount obtained in step 4. </p>
2C2	2	Accounting value of liabilities arising from all derivative contracts (excluding credit derivatives) booked on-balance sheet, when applicable		<p>. This field only applies to liabilities arising from derivative contracts booked on-balance sheet at the reference date under the accounting standards applied by the institution for the purpose of its annual financial statements (that allowed to define the reference date for the reporting form (See n. 3 of Section B "General Instruction for completing the reporting form" of the Instructions tab)).</p> <p>. The on-balance sheet value of liabilities arising from derivative contracts (as defined in 2C1) at the reference date and as reported in the annual financial statements mentioned above must be reported in this field. This allows consistency with the field "Total Liabilities" 2A1 reported above.</p>

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

2C3	2	Accounting value of liabilities arising from all derivative contracts (excluding credit derivatives) held off-balance sheet, when applicable	<p>"derivative contract": see 2C1</p>	<p>This field only applies to liabilities arising from derivative contracts held off-balance sheet at the reference date under the accounting standards applied by the institution for the purpose of its annual financial statements (that allowed to define the reference date for the reporting form (See n. 3 of Section B "General Instruction for completing the reporting form" of the Instructions tab)).</p> <p>The fair value of derivatives held off-balance-sheet must be calculated by applying the IFRS 13 standard as applicable, or an equivalent under national accounting standards. Positive fair values amounts must be disregarded. Negative fair values, which represent liabilities arising from derivatives held off-balance sheet, must be summed then converted into one absolute amount. This absolute amount must be reported in this field.</p>
2C4	2	Total accounting value of liabilities arising from all derivative contracts (excluding credit derivatives)	<p>This field allows to determine an accounting value for all liabilities arising from all derivatives contracts listed in Annex II of CRR (therefore excluding credit derivatives) as defined in the field 2C1 (even if they are held off-balance sheet under national accounting standards).</p> <p>This amount will serve as a basis to calculate the 75% floor applied on the "Liabilities arising from all derivative contracts valued in accordance with the Derivatives Adjustment Method" 2C1.</p>	2C2 + 2C3
2C5	2	Liabilities arising from all derivative contracts (excluding credit derivatives) valued in accordance with the Derivatives Adjustment Method after floor		$\text{MAX}(2C1, 75\% * 2C4)$
2C6	2	Total liabilities after adjustment of liabilities arising from all derivative contracts (excluding credit derivatives)		2A1-2C2+2C5

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Tab 3. Data Reporting Form. Deductions

Tab 3 consists of the following sections

- [A. Deductible amount of qualifying liabilities related to clearing activities](#)
- [B. Deductible amount of qualifying liabilities related to the activities of a central securities depository \(CSD\)](#)
- [C. Deductible amount of qualifying liabilities that arise by virtue of holding client assets or client money](#)
- [D. Deductible amount of qualifying liabilities that arise from promotional loans](#)
- [E. Deductible amount of assets and liabilities arising from qualifying Institutional Protection Scheme \(IPS\) liabilities](#)
- [F. Deductible amount of assets and liabilities arising from qualifying intragroup liabilities](#)
- [G. Simplified calculation methods](#)

Section A. Deductible amount of qualifying liabilities related to clearing activities

Field ID	Tab	Field	Definitions	Guidance
2C1	3	Liabilities arising from all derivative contracts (excluding credit derivatives) valued in accordance with the Derivatives Adjustment Method (yearly average of the quarterly calculated amounts).	"Derivative contracts" means derivatives contracts listed in Annex II of the CRR (and therefore excluding credit derivatives). "Derivatives Adjustment Method" means the method set out in Tab 3 of this document.	2C1
3A1	3	Of which: qualifying liabilities arising from derivatives related to clearing activities (yearly average of the quarterly calculated amounts).	"qualifying liabilities related to clearing activities" means liabilities related to clearing activities as defined in Article 2(3) of EMIR, including those arising from any measures the central counterparty takes to meet margin requirements, to set up a default fund and to maintain sufficient pre-funded financial resources to cover potential losses as part of the default waterfall in accordance with EMIR, as well as to invest its financial resources in accordance with Article 47 of EMIR. ."derivatives": see 2C1	Qualifying liabilities related to clearing activities (see definition) arising from derivative contracts (see definition in 2C1), even if they are booked off-balance-sheet under national accounting standards, held by the institution must be valued in accordance with the Derivatives Adjustment Method (see definition in 2C1) of the CRR on a quarterly basis for the reference year so that a yearly average of quarterly values is computed and reported in this field.
3A2	3	Of which: liabilities arising from derivatives not related to clearing activities (yearly average of the quarterly calculated amounts).		2C1-3A1
3A3	3	Derivative floor factor		$IF(2C1 > 0, 2C5 / 2C1, 0)$

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

3A4	3	Adjusted value of qualifying liabilities related to clearing activities arising from derivatives		3A1*3A3
3A5	3	Total accounting value of qualifying liabilities related to clearing activities		On-balance sheet accounting value of qualifying liabilities related to clearing activities (as defined in 3A1) held by the institution at the reference date under the accounting standards applied by the institution for the purpose of its annual financial statements (that allowed to define the reference date for the reporting form (see Section A "Objective and structure of the Instructions, Definitions and Guidance Document" of the Instructions tab)).
3A6	3	Of which: arising from derivatives		Of which arising from derivatives
3A7	3	Of which: not arising from derivatives		3A5-3A6
3A8	3	Total deductible amount of qualifying liabilities related to clearing activities	<p>. This field is the sum of qualifying liabilities related to clearing activities not arising from derivatives (3A7) and the "Adjusted value of qualifying liabilities related to clearing activities arising from derivatives" (3A4). It allows to take into account the adjustments made on the qualifying liabilities arising from derivatives in the total qualifying liabilities related to clearing activities.</p> <p>. The amount corresponds to the qualifying liabilities related to clearing activities that can be deducted from the adjusted total liabilities (2C6) for the calculation of the individual contribution.</p>	3A7+3A4

Section B. Deductible amount of qualifying liabilities related to the activities of a central securities depository (CSD)

Field ID	Tab	Field	Definitions	Guidance
2C1	3	Liabilities arising from all derivative contracts (excluding credit derivatives) valued in accordance with the Derivatives Adjustment Method (yearly average of the quarterly calculated amounts).	"Derivative contracts" means derivatives contracts listed in Annex II of the CRR (and therefore excluding credit derivatives). "Derivatives Adjustment Method" means the method set out in Tab 3 of this document.	2C1
3B1	3	Of which: qualifying liabilities arising from derivatives related to CSD activities (yearly average of the quarterly calculated amounts).	<p>."qualifying liabilities arising from derivatives related to the activities of a CSD" means liabilities related to the activities of a central securities depository, including liabilities to participants or service providers of the central securities depository with a maturity of less than seven days arising from activities for which it has obtained an authorisation to provide banking-type ancillary services in accordance with Title IV of CSDR, but excluding other liabilities arising from such banking-type activities.</p> <p>."derivatives": see 2C1</p>	Qualifying liabilities related to CSD activities (see definition) arising from derivative contracts must be valued in accordance with the Derivatives Adjustment Method (see definitions in 2C1) of the CRR on a quarterly basis for the reference year so that a yearly average of quarterly values is computed and reported in this field.

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

3B2	3	Of which: liabilities arising from derivatives not related to CSD activities (yearly average of the quarterly calculated amounts).		2C1-3B1
3B3	3	Derivative floor factor		$\text{IF}(2C1 < 0, 2C5 / 2C1, 0)$
3B4	3	Adjusted value of qualifying liabilities related to CSD activities arising from derivatives		3B1*3B3
3B5	3	Total accounting value of qualifying liabilities related to CSD activities		On-balance sheet accounting value of qualifying liabilities related to CSD activities (as defined in 3B1). Refer to 3A5 for further details.
3B6	3	Of which: arising from derivatives		Of which: arising from derivatives
3B7	3	Of which: not arising from derivatives		3B5-3B6
3B8	3	Total deductible amount of qualifying liabilities related to CSD activities		3B7+3B4

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Section C. Deductible amount of qualifying liabilities that arise by virtue of holding client assets or client money

Field ID	Tab	Field	Definitions	Guidance
2C1	3	Liabilities arising from all derivative contracts (excluding credit derivatives) valued in accordance with the Derivatives Adjustment Method (yearly average of the quarterly calculated amounts).	"Derivative contracts" means derivatives contracts listed in Annex II of the CRR (and therefore excluding credit derivatives). "Derivatives Adjustment Method" means the method set out in Tab 3 of this document.	2C1
3C1	3	Of which: qualifying liabilities arising from derivatives that arise by virtue of holding client assets or client money (yearly average of the quarterly calculated amounts).	"qualifying liabilities that arise by virtue of holding client assets or client money" means the liabilities that arise by virtue of holding client assets or client money including client assets or client money held on behalf of UCITS as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council or of AIFs as defined in point (a) of Article 4(1) of Directive 2011/61/EU of the European Parliament and of the Council, provided that such a client is protected under the applicable insolvency law. ."derivatives": see 2C1	Qualifying liabilities that arise by virtue of holding client assets or client money (see definition) arising from derivative contracts must be valued in accordance with the Derivatives Adjustment Method (see definition in 2C1) of the CRR on a quarterly basis for the reference year so that a yearly average of quarterly values is computed and reported in this field.
3C2	3	Of which: liabilities arising from derivatives that do not arise by virtue of holding client assets or client money (yearly average of the quarterly calculated amounts).		2C1-3C1
3C3	3	Derivative floor factor		$IF(2C1 < 0, 2C5/2C1, 0)$
3C4	3	Adjusted value of qualifying liabilities that arise by virtue of holding client assets or client money arising from derivatives		$3C1 * 3C3$
3C5	3	Total accounting value of qualifying liabilities that arise by virtue of holding client assets or client money		On-balance sheet accounting value of qualifying liabilities that arise by virtue of holding client assets or client money (as defined in 3C1). Refer to 3A5 for further details.
3C6	3	Of which: arising from derivatives		Of which: arising from derivatives
3C7	3	Of which: not arising from derivatives		$3C5 - 3C6$

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

3C8	3	Total deductible amount of qualifying liabilities that arise by virtue of holding client assets or client money		3C7+3C4
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Section D. Deductible amount of qualifying liabilities that arise from promotional loans

Field ID	Tab	Field	Definitions	Guidance
2C1	3	Liabilities arising from all derivative contracts (excluding credit derivatives) valued in accordance with the Derivatives Adjustment Method (yearly average of the quarterly calculated amounts).	"Derivative contracts" means derivatives contracts listed in Annex II of the CRR (and therefore excluding credit derivatives). "Derivatives Adjustment Method" means the method set out in Tab 3 of this document.	2C1
3D1	3	Of which: qualifying liabilities arising from derivatives that arise from promotional loans (yearly average of the quarterly calculated amounts).	<p>"Qualifying liabilities that arise from promotional loans" means the liabilities of the intermediary institution towards the originating or another promotional bank or another intermediary institution and the liabilities of the original promotional bank towards its funding parties in so far as the amount of these liabilities is matched by the promotional loans of that institution.</p> <p>"The liabilities of an intermediary institution (as defined in the field "1C9"), which receives funding from the promotional bank for promotional loans and pass these promotional loans through to a commercial bank which finally grants the promotional loan to the ultimate customers, can qualify for deduction provided that the amount of these liabilities is matched by the amount of promotional loans on the asset side of that intermediary institution. Likewise, the liabilities of a promotional bank (as defined in the field "1C10"), that arise from promotional loans can qualify for deduction provided that the amount of these liabilities is matched by the amount of promotional loans on the asset side of that promotional bank."</p> <p>"derivatives": see 2C1</p>	Qualifying liabilities that arise from promotional loans (see definition) arising from derivative contracts must be valued in accordance with the Derivatives Adjustment Method (see definitions in 2C1) of the CRR on a quarterly basis for the reference year so that a yearly average of quarterly values is computed and reported in this field.

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

3D2	3	Of which: liabilities arising from derivatives that do not arise from promotional loans (yearly average of the quarterly calculated amounts).		2C1-3D1
3D3	3	Derivative floor factor		$\text{IF}(2C1 < 0, 2C5/2C1, 0)$
3D4	3	Adjusted value of qualifying liabilities that arise from promotional loans arising from derivatives		$3D1 * 3D3$
3D5	3	Total accounting value of qualifying liabilities that arise from promotional loans		On-balance sheet accounting value of qualifying liabilities that arise from promotional loans (as defined in 3D1). Refer to 3A5 for further details.
3D6	3	Of which: arising from derivatives		Of which: arising from derivatives
3D7	3	Of which: not arising from derivatives		$3D5 - 3D6$
3D8	3	Total deductible amount of qualifying liabilities that arise from promotional loans		$3D7 + 3D4$

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Section E. Deductible amount of assets and liabilities arising from qualifying Institutional Protection Scheme (IPS) liabilities

General background:

The deductions referred to in Article 5(1)(b) of Delegated Regulation (liabilities related to an Institutional Protection Scheme ("IPS")) cannot be applied when assessing whether a small institution qualifies for the lump-sum approach in accordance with Article 10(1-6) of the Delegated Regulation.

In particular:

- Each institution (IPS member) must identify the IPS liabilities arising from transactions with other members of an IPS that meet all the conditions listed in Article 5(1)(b) of the DR. Among these IPS liabilities, the ones arising from derivative contracts must be segregated.
- Before any deduction is applied, the liabilities arising from derivative contracts are adjusted in accordance with the Derivatives Adjustment Method. Then a floor is applied to the adjusted value. In this regards, note that the eligible IPS liabilities arising from derivative contracts must be a subset of the pool of all liabilities arising from derivative contracts. Therefore, if the floor was applied to the latter, the IPS derivative liabilities will be deducted proportionally to their share of the floor.
- In accordance with Article 5(2) of the Delegated Regulation, the total eligible IPS liabilities shall be evenly deducted, meaning that the IPS counterparts of these total eligible liabilities can benefit from this deduction too in 3E11, therefore they are divided by two by each institution (only half of the total eligible IPS liabilities can be deducted by each group entity from its total liabilities after derivative adjustment).

As mentioned above, Article 5(2) of the Delegated Regulation requires that eligible IPS liabilities are evenly deducted, meaning that IPS assets that meet all conditions referred to in Article 5(1)(b) of the Delegated Regulation can also be deducted by each IPS member in 3E9 provided that:

- It represents an eligible IPS liability for their IPS counterpart(s);
- The value of the latter replaces the value of the corresponding IPS asset in case of mismatch; and
- The even deduction is also applied to eligible IPS assets (half of them are deductible by each institution (IPS member)).

Therefore, when completing the cells below, the following requirement must be taken into account:

- Identification of IPS assets that meet all conditions referred to in Article 5(1)(b) of the Delegated Regulation in its financial statements (accounting value);
- Verification if they correspond well to an IPS liability for each of their counterparts. If not, they cannot be deducted;
- If the IPS asset does not arise from a derivative, verification of the liability value booked in the financial statements of the group counterpart (see "Eligible IPS liabilities not arising from derivative contracts"). In case of mismatch, the value booked by the IPS counterpart as a liability prevails;
- If the IPS asset arises from a derivative contract, application of the Derivatives Adjustment Method, and verification if it matches the adjusted value after floor calculated by the IPS counterpart. In case of mismatch, the value calculated by the IPS counterpart as a liability prevails;
- Eligible IPS asset amounts in (c) and (d) are added up in order to obtain the total eligible IPS asset amount (e);
- The latter amount (e) is divided by two (only half of the total eligible IPS asset amount (e) can be deducted by each IPS member from its total liabilities after derivative adjustment).

Field ID	Tab	Field	Definitions	Guidance
2C1	3	Liabilities arising from all derivative contracts (excluding credit derivatives) valued in accordance with the Derivatives Adjustment Method (yearly average of the quarterly calculated amounts).	"Derivative contracts" means derivatives contracts listed in Annex II of the CRR (and therefore excluding credit derivatives). "Derivatives Adjustment Method" means the method set out in Tab 3 of this document.	2C1
3E1	3	Of which: qualifying IPS liabilities arising from derivatives that arise from a qualifying IPS member (yearly average of the quarterly calculated amounts).	. "qualifying IPS liabilities" means liabilities created by a "qualifying IPS member" through an agreement entered into with another institution which is member of the same IPS. . "qualifying IPS member" means a member of an arrangement that meets the requirements laid down in Article 113(7) of the CRR, which has been allowed by the competent authority to apply Article 113(7) of the CRR. . "derivatives": see 2C1 field	Qualifying IPS liabilities (as defined on the left) that arise from a qualifying IPS member (see definition) arising from derivative contracts must be valued in accordance with the Derivatives Adjustment Method (see definition in 2C1) of the CRR on a quarterly basis for the reference year so that a yearly average of quarterly values is computed and reported in this field.
3E2	3	Of which: non qualifying IPS liabilities arising from derivatives (yearly average of the quarterly calculated amounts).		2C1-3E1

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

3E3	3	Derivative floor factor		$IF(2C1 < 0, 2C5 / 2C1, 0)$
3E4	3	Adjusted value of qualifying IPS liabilities arising from derivatives that arise from a qualifying IPS member		$3E1 * 3E3$
3E5	3	Total accounting value of qualifying IPS liabilities		On-balance sheet accounting value of qualifying IPS liabilities (as defined in 3E1). Refer to 3A5 for further details.
3E6	3	Of which: arising from derivatives		Of which: arising from derivatives
3E7	3	Of which: not arising from derivatives		$3E5 - 3E6$
3E8	3	Adjusted value of total qualifying IPS liabilities		$3E7 + 3E4$
3E9	3	Total accounting value of qualifying IPS assets held by the qualifying IPS member	The same definition for assets applies as for liabilities: . "qualifying IPS liabilities" means liabilities created by a "qualifying IPS member" through an agreement entered into with another institution which is member of the same IPS. . "qualifying IPS member" means a member of an arrangement that meets the requirements laid down in Article 113(7) of the CRR, which has been allowed by the competent authority to apply Article 113(7) of the CRR.	. On-balance sheet accounting value of qualifying IPS assets (as defined in 3E1) held by the qualifying IPS member. . These assets should give rise to qualifying IPS liabilities held by the qualifying IPS member counterpart as defined in "3E5". Otherwise, these assets don't qualify.
3E10	3	Adjusted value of total qualifying IPS assets (yearly average of the quarterly calculated amounts).		An institution can only deduct a qualifying IPS asset amount as it is valued by the IPS member counterpart (as a liability) taking into account the derivative adjustment and the "derivative floor factor" of the same IPS member counterpart. It must be valued in accordance with the Derivatives Adjustment Method (see definition in 2C1) of the CRR on a quarterly basis for the reference year so that a yearly average of quarterly values is computed and reported in this field.
3E11	3	Total deductible amount of assets and liabilities arising from qualifying IPS liabilities	. This field allows qualifying IPS liabilities to be evenly deducted from the amount of total liabilities of the IPS members. . The generated amount corresponds to the qualifying assets and liabilities arising from qualifying IPS liabilities that can be deducted from the adjusted total liabilities (2C6) for the calculation of the individual contribution.	$(3E8 + 3E10) / 2$

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Section F. Deductible amount of assets and liabilities arising from qualifying intragroup liabilities

General Background:

The deductions referred to in Article 5(1)(a) of Delegated Regulation cannot be applied when assessing whether a small institution qualifies for the lump-sum approach in accordance with Article 10(1-6) of the Delegated Regulation.

Each group entity must identify the intragroup liabilities arising from intragroup transactions that meet all the conditions listed in Article 5(1)(a) of the Delegated Regulation. Among these intragroup liabilities, the ones arising from derivative contracts must be isolated. The deduction of intragroup liabilities as per Article 5(1)(a) of the Delegated Regulation does not apply between an institution established in a Member State and an institution which is part of the same group and established in an EEA-EFTA country, until BRRD has been incorporated into the EEA Agreement.

Before any deduction is applied, the liabilities arising from derivative contracts are adjusted in accordance with the Derivatives Adjustment Method. This means that they are valued in accordance with the Derivatives Adjustment Method to which a floor is applied. In this regard, note that the eligible intragroup liabilities arising from derivative contracts must be a subset of the pool of all liabilities arising from derivative contracts. Therefore, if the floor was applied to the latter, the intragroup derivatives will be deducted proportionally to their share of the floor.

In accordance with Article 5(2) of the Delegated Regulation, the total eligible intragroup liabilities shall be evenly deducted in 3F11, meaning that the group counterparts of these total eligible liabilities can benefit from this deduction too, therefore they are divided by two by each group entity (only half of the total eligible intragroup liabilities can be deducted by each group entity from its total liabilities after derivative adjustment).

Article 5(2) of the Delegated Regulation requires that eligible intragroup liabilities are evenly deducted, meaning that intragroup assets that meet all the conditions referred to in Article 5(1)(a) of the DR can also be deducted by each group entity in 3F9 provided that:

- It represents an eligible intragroup liability for their intragroup counterpart(s);
- The value of the latter replaces the value of the corresponding intragroup asset in case of mismatch; and
- The even deduction is also applied to eligible intragroup assets (half of them are deductible by each group entity).

Therefore, when completing the cells below, the following requirements must be taken into account:

- Identification of intragroup assets that meet all the conditions referred to in Article 5(1)(a) of the Delegated Regulation in its financial statements (accounting value);
- Verification if they correspond well to an intragroup liability for each of their counterparts. If not, they cannot be deducted;
- If the intragroup asset does not arise from a derivative contract, verification of the liability value booked in the financial statements of the group counterpart (see "Eligible intragroup liabilities not arising from derivative contracts"). In case of mismatch, the value booked by the group counterpart as a liability prevails.
- If the intragroup asset arises from a derivative contract, application of the Derivatives Adjustment Method, and verification if it matches the adjusted value after floor calculated by the group counterpart. In case of mismatch, the value calculated by the group counterpart as a liability prevails.
- Eligible intragroup asset amounts in (c) and (d) are added up in order to obtain the total eligible intragroup asset amount (e).
- The latter amount (e) is divided by two (only half of the total eligible intragroup asset amount (e) can be deducted by each group entity from its total liabilities after derivative adjustment).

Field ID	Tab	Field	Definitions	Guidance
2C1	3	Liabilities arising from all derivative contracts (excluding credit derivatives) valued in accordance with the Derivatives Adjustment Method (yearly average of the quarterly calculated amounts).	"Derivative contracts" means derivatives contracts listed in Annex II of the CRR (and therefore excluding credit derivatives). "Derivatives Adjustment Method" means the method set out in Tab 3 of this document.	2C1
3F1	3	Of which: qualifying intragroup liabilities arising from derivatives (yearly average of the quarterly calculated amounts).	"Qualifying intragroup liabilities" means intragroup liabilities arising from transactions entered into by an institution with an institution which is part of the same group, provided that all the following conditions are met: (i) each institution is established in the Union; (ii) each institution is included in the same consolidated supervision in accordance with Articles 6 to 17 of CRR on a full basis and is subject to an appropriate centralised risk evaluation, measurement and control procedures; and (iii) there is no current or foreseen material practical or legal impediment to the prompt repayment of the liability when due. ."derivatives": see 2C1 field	Qualifying intragroup liabilities (as defined on the left) arising from derivative contracts must be valued in accordance with the Derivatives Adjustment Method (see definition in 2C1) on a quarterly basis for the reference year so that a yearly average of quarterly values is computed and reported in this field.
3F2	3	Of which: liabilities arising from derivatives that are not intragroup (yearly average of the quarterly calculated amounts).		2C1-3F1
3F3	3	Derivative floor factor		$IF(2C1 < 0, 2C5/2C1, 0)$
3F4	3	Adjusted value of qualifying intragroup liabilities arising from derivatives		$3F1 * 3F3$

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3F5	3	Total accounting value of qualifying intragroup liabilities	see 3F1	On-balance sheet accounting value of qualifying intragroup liabilities (as defined in 3F1). Refer to 3A5 for further details.
3F6	3	Of which: arising from derivatives		Of which: arising from derivatives
3F7	3	Of which: not arising from derivatives		3F5-3F6
3F8	3	Adjusted value of total qualifying intragroup liabilities		3F7+3F4
3F9	3	Total accounting value of qualifying intragroup assets held by the institution	The same definition applies for intragroup assets as for intragroup liabilities: ."Qualifying intragroup liabilities" means intragroup liabilities arising from transactions entered into by an institution with an institution which is part of the same group, provided that all the following conditions are met: (i) each institution is established in the Union; (ii) each institution is included in the same consolidated supervision in accordance with Articles 6 to 17 of CRR on a full basis and is subject to an appropriate centralised risk evaluation, measurement and control procedures; and (iii) there is no current or foreseen material practical or legal impediment to the prompt repayment of the liability when due	. On-balance sheet accounting value of qualifying intragroup assets (as defined on the left) held by the institution. . These assets should give rise to qualifying intragroup liabilities held by the qualifying intragroup counterpart as defined in the field "3F5". Otherwise, these assets don't qualify.
3F10	3	Adjusted value of total qualifying intragroup assets (yearly average of the quarterly calculated amounts).		An institution can only deduct a qualifying intragroup asset amount as it is valued by the intragroup counterpart (as a liability) taking into account the derivative adjustment and the "derivative floor factor" of the same intragroup counterpart. Derivative contracts must be valued in accordance with the Derivative Adjustment Method (see definition in 2C1) on a quarterly basis for the reference year so that a yearly average of quarterly values is computed and reported in this field.
3F11	3	Total deductible amount of assets and liabilities arising from qualifying intragroup liabilities	. This field allows qualifying intragroup liabilities to be evenly deducted from the amount of total liabilities of the group counterparts. . The generated amount corresponds to the qualifying intragroup assets and liabilities that can be deducted from the adjusted total liabilities (2C6) for the calculation of the individual contribution.	(3F8+3F10)/2

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Section G. Simplified calculation methods

Field ID	Tab	Field	Definitions	Guidance
1C8	3	Is the institution an investment firm authorized to carry out only the limited services and activities listed in the guidance document for this field?		1C8
1C10	3	Is the institution a mortgage credit institution financed by covered bonds, as defined for this field?		1C10

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Tab 4. Data Reporting Form. Risk adjustment

Tab 4 consists of the following sections

- [A. "Risk exposure" pillar](#)
- [B. "Stability and variety of sources of funding" pillar](#)
- [C. "Share of interbank loans and deposits in the EU" pillar](#)
- [D. "Additional risk indicators to be determined by the resolution authority" pillar](#)

Section A. "Risk exposure" pillar

Field ID	Tab	Field	Definitions	Guidance
4A1	4	Has the competent authority granted a waiver from the application of the Leverage ratio risk indicator to the institution at individual level?		<p>"Yes" means that the competent authority has granted a waiver from the application of the Leverage ratio risk indicator to the institution at the reference date under circumstances defined in Part One, Title II, Chapter 1 of the CRR.</p> <p>"No" means that such a waiver was not granted to the institution. Consequently, the value to the field 4A2 must be "Individual", the value to the fields 4A3 to 4A6 must be empty, and the institution must report the leverage ratio at individual legal entity level at the reference date in the field 4A7.</p> <p>Please select the allowed value from the SRF taxonomy.</p>
4A2	4	Reporting level of the Leverage ratio risk indicator	<p>"consolidated level" means on the basis of the consolidated situation which results from applying the requirement in accordance with Part One, Title II, Chapter 2 of the CRR to an institution as if that institution formed, together with one or more other entities, a single institution (Art. 4.1(47) of the CRR).</p> <p>"sub-consolidated level" means on the basis of the consolidated situation of a parent institution, financial holding company or mixed financial holding company, excluding a sub-group of entities, or on the basis of the consolidated situation of a parent institution, financial holding company or mixed financial holding company that is not the ultimate parent institution, financial holding company or mixed financial holding company (Art. 4.1(49) of the CRR).</p> <p>"Individual" means that the risk indicator is reported at individual legal entity level (no waiver or no figure available at sub-consolidated or consolidated levels in case of a waiver).</p>	<p>As mentioned in the general instruction n°6 in the Instructions tab, where a competent authority has granted a waiver to an institution for the application of a risk indicator, the relevant indicators may be reported at consolidated level. In such cases, the score obtained by those indicators at consolidated level shall be attributed to each institution, which is part of the group for the purposes of calculating that institution's risk indicators. If despite being granted such a waiver neither figures at sub-consolidated nor consolidated levels are available, the associated risk indicators must be produced and reported at individual entity level.</p> <p>Please select the allowed value from the SRF taxonomy.</p>
4A3	4	Name of the parent (only in case of waiver)		<p>This field only applies, if the value to the field 4A2 is:</p> <p>."sub-consolidated", then the institution should fill in the full registration name of the EU parent institution.</p> <p>."consolidated" then the institutions should fill in the full registration name of the EU ultimate parent institution.</p>
4A4	4	LEI code of the parent (only in case of waiver)	See 1A7	<p>This field only applies, if the value to the field 4A2 is:</p> <p>."sub-consolidated", then the institution should fill in the LEI code (see 1A6) of the EU parent institution.</p> <p>."consolidated" then the institutions should fill in the LEI code (see 1A6) of the EU ultimate parent institution.</p>
4A6	4	LEI code of the institutions which are part of the (sub-)consolidation (only in case of waiver)	See 1A7	<p>This field only applies if the value to the field 4A2 is not "Individual".</p> <p>The risk indicator reported in 4A7 at (sub-)consolidated level must be attributed to each institution which is part of the same (sub-)group (i.e. sub-consolidation group or consolidation group). Consequently, the institution must report the identifier code (see 1A8) of all the institutions which are part of the same (sub-)consolidation and are in the scope of the 2023 ex-ante contribution period. Each identifier code must be separated by a slash (/) without spaces. For example: XXX1/YYYY2/ZZZ3</p>
4A7	4	Leverage ratio, at the reporting level selected in Field ID 4A2	Leverage Ratio using a transitional definition of Tier 1 as determined for the purpose of the template number 47 (LRCalc) of Annex X of the EU COREP FINREP Regulation (Reporting on Leverage).	{C_47.00;r340;c010}, at the reporting date and at the reporting level selected in 4A2

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4A8	4	Has the competent authority granted a waiver from the application of the CET1 ratio risk indicator to the institution at individual level?		<p>"Yes" means that the competent authority authorises waivers from the application of the CET1 ratio risk indicator (as defined below) to institutions at individual level, and has granted this waiver to the institution at the reference date under circumstances defined in Part One, Title II, Chapter 1 of the CRR.</p> <p>"No" means that such a waiver was not granted to the institution. Consequently, the value to the field 4A9 below must be "Individual", the value to the fields 4A10 to 4A13 must be empty, and the institution must report the risk indicators at individual legal entity level at the reference date in the fields 4A14 & 4A15.</p> <p>Please select the allowed value from the SRF taxonomy.</p>
4A9	4	Reporting level of the CET1 ratio risk indicator	See 4A2	<p>Same rules apply as for 4A2</p> <p>Please select the allowed value from the SRF taxonomy.</p>
4A10	4	Name of the parent (only in case of waiver)		Same rules apply as for 4A3
4A11	4	LEI code of the parent (only in case of waiver)	See 1A7	Same rules apply as for 4A4
4A13	4	LEI code of the institutions which are part of the (sub-)consolidation (only in case of waiver)	See 1A7	Same rules apply as for 4A6
4A14	4	CET1 capital, at the reporting level selected in Field ID 4A9	Common Equity Tier 1 Capital" as referred to in Article 26 to 50 CRR and as determined for the purpose of the template 1/CA1 of Annex I of the EU COREP FINREP Regulation (Reporting on own funds and own funds requirements).	{C_01.00;r020;c010}, this field should be filled in at the reporting date and at the reporting level selected in 4A9
4A15	4	Total Risk Exposure, at the reporting level selected in Field ID 4A9	Total risk exposure" as defined in Article 92(3) CRR and as determined for the purpose of the template number 2/CA2 of Annex I of EU COREP FINREP Regulation (Reporting on own funds and own funds requirements).	{C_02.00;r010;c010}, this field should be filled in at the reporting date and at the reporting level selected in 4A9
4A16	4	CET1 ratio, at the reporting level selected in Field ID 4A9	Common Equity Tier 1 Capital Ratio" means the ratio as referred to in Article 92(2)(a) CRR and as determined for the purpose of the template 3/CA3 of Annex I of the EU COREP FINREP Regulation (Reporting on own funds and own funds requirements).	{C_03.00;r010;c010}, IF(4A15>0,4A14/4A15,0)
4A17	4	Total assets, at the reporting level selected in Field ID 4A9	See 2A1	{F_17.01; r370; c010}, at the reporting date and at the reporting level selected in 4A9) . The data should be reported in accounting standards. . If the reporting level in 4A9 is "Individual", the value for 4A17 must equal the value for 2A1 (total liabilities equals total assets equals total balance sheet)
4A18	4	TRE/TA, at the reporting level selected in Field ID 4A9		IF(4A17>0,4A15/4A17,0)

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Section B. "Stability and variety of sources of funding" pillar

Field ID	Tab	Field	Definitions	Guidance
4B1	4	Has the competent authority granted a waiver from the application of the LCR risk indicator to the institution at individual level?		<p>"Yes" means that the competent authority has granted a waiver from the application of the LCR risk indicator to the institution at the reference date under circumstances defined in Part One, Title II, Chapter 1 of the CRR.</p> <p>"No" means that such a waiver was not granted to the institution. Consequently, the value to the field 4B2 below must be "Individual", the value to the fields 4B3 to 4B5 must be empty, and the institution must report the risk indicator at individual legal entity level at the reference date in the fields 4B6.</p> <p>Please select the allowed value from the SRF taxonomy.</p>
4B2	4	Reporting level of the LCR risk indicator	See 4A2	<p>As mentioned in the general instruction n°6 in the Instructions tab, where a competent authority has granted a waiver to an institution for the application of the LCR indicator, it must be reported at the level of the liquidity sub-group. The score obtained by that indicator at the liquidity sub-group level shall be attributed to each institution, which is part of the liquidity sub-group for the purposes of calculating that institution's risk indicator.</p> <p>Please select the allowed value from the SRF taxonomy.</p>
4B3	4	Name of the parent (only in case of waiver)		Same rules apply as for 4A3
4B4	4	LEI code of the parent (only in case of waiver)	See 1A7	Same rules apply as for 4A4
4B5	4	LEI code of the institutions which are part of the (sub-)consolidation (only in case of waiver)	See 1A7	Same rules apply as for 4A6
4B6	4	LCR, at the reporting level selected in Field ID 4B2	Liquidity Coverage Ratio" (LCR) as defined in article 412 of CRR and Commission Delegated Regulation 2015/61. The ratio is reported in accordance with EU COREP FINREP Regulation	{C_76.00a;r030;c010}, at the reporting date and at the reporting level selected in 4B2
4B7	4	Has the competent authority granted a waiver from the application of the NSFR risk indicator to the institution at individual level?		<p>"Yes" means that the competent authority has granted a waiver from the application of the NSFR risk indicator to the institution at the reference date under circumstances defined in Part One, Title II, Chapter 1 of the CRR.</p> <p>"No" means that such a waiver was not granted to the institution. Consequently, the value to the field 4E2 below must be "Individual", the value to the fields 4B8 to 4B10 must be empty, and the institution must report the risk indicator at individual legal entity level at the reference date in the fields 4E6.</p> <p>Please select the allowed value from the SRF taxonomy.</p>
4B8	4	Reporting level of the NSFR risk indicator		As mentioned in the general instruction n°6 in the Instructions tab, where a competent authority has granted a waiver to an institution for the application of the NSFR indicator, it must be reported at the level of the liquidity sub-group. The score obtained by that indicator at the liquidity sub-group level shall be attributed to each institution, which is part of the liquidity sub-group for the purposes of calculating that institution's risk indicator.
4B9	4	Name of the parent (only in case of waiver)		Same rules apply as for 4A3
4B10	4	LEI code of the parent (only in case of waiver)	See 1A7	Same rules apply as for 4A4
4B11	4	LEI code of the institutions which are part of the (sub-)consolidation (only in case of waiver)	See 1A7	Same rules apply as for 4A6
4B12	4	NSFR, at the reporting level selected in Field ID 4B8	Net Stable Funding Ratio" (NSFR) as defined in article 413 of CRR and Regulation (EU) 2019/876. The ratio is reported in accordance with EU COREP FINREP Regulation.	{C_84.00;r220;c040}, at the reporting date and at the reporting level selected in 4B8

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Section C. "Importance of an institution to the stability of the financial system or economy" pillar

Field ID	Tab	Field	Definitions	Guidance
4C1	4	Has the competent authority granted a waiver from the reporting requirement to the institution at individual level?		<p>."Yes" means that the competent authority has granted a waiver from the application of the interbank loans and deposits indicators reporting requirement to the institution at the reference date under circumstances defined in the CRR.</p> <p>."No" means that such a waiver was not granted to the institution. Consequently, the value to the field 4C2 below must be "Individual", the value to the fields 4C3 to 4C5 must be empty, and the institution must report the risk indicator at individual legal entity level at the reference date in the fields 4C6 and 4C7.</p> <p>Please select the allowed value from the SRF taxonomy.</p>
4C2	4	Reporting level of the risk indicator	See 4A2	<p>The data points to be reported here (interbank loans and interbank deposits) are not prudential ratios but market shares. In accordance with the Delegated Regulation, the SRB may accept the data points at consolidated level if the competent authority has waived the application of the reporting requirement in accordance with the CRR. However, the principle set forth in the general instruction n°6 in the Instructions tab continues to apply, meaning that if data at consolidated level is used, the SRB is compelled to use the data points for each institution in the group and thus impacting its market share. The discretion to select the reporting level of the data points provided lies with the institution, provided that the general instructions in the "Read me" tab (e.g. general instruction n°6) are complied with.</p> <p>Please select the allowed value from the SRF taxonomy.</p>
4C3	4	Name of the parent (only in case of waiver)		Same rules apply as for 4A3
4C4	4	LEI code of the parent (only in case of waiver)	See 1A7	Same rules apply as for 4A4
4C5	4	LEI code of the institutions which are part of the (sub-)consolidation (only in case of waiver)	See 1A7	Same rules apply as for 4A6
4C6	4	Total amount of interbank loans at the reporting level selected in Field ID 4C2	<p>Interbank loans are defined as the sum of the carrying amounts of loans and advances to credit institutions and other financial corporations as determined for the purpose of template number 4.1, 4.2.1, 4.2.2, 4.3.1 and 4.4.1 of Annex III and Annex IV and template number 4.6, 4.7, 4.8, 4.9 and 4.10 of Annex IV of EU COREP FINREP Regulation.</p> <p>For the definition of "loans and advances", please refer to Annex V part 1 (32 and 44(a)) of the EU COREP FINREP Regulation.</p> <p>For the definition of "credit institutions and other financial corporations", please refer to Annex V part 1 (42(c) and (d)) of the EU COREP FINREP Regulation.</p>	$SUM(\{F_04.01; SUM(r150,r160); c010\}, \{F_04.02.1; SUM(r140,r150); c010\}, \{F_04.02.2; SUM(r150,r160); c010\}, \{F_04.03.1; SUM(r140,r150); c010\}, \{F_04.04.1; SUM(r100,r110); c010\}, \{F_04.06; SUM(r150,r160); c010\}, \{F_04.07; SUM(r150,r160); c010\}, \{F_04.08; SUM(r150,r160); (c010,c035)\}, \{F_04.09; SUM(r100,r110); c050\}, \{F_04.10; SUM(r150,r160); c010\})$, the institution is required to sum up all the amounts reflected in the cells identified by column & row in the relevant templates.
4C7	4	Total amount of interbank deposits at the reporting level selected in Field ID 4C2	Interbank deposits are defined as the carrying amount of the deposits of credit institutions and other financial corporations as determined for the purpose of template number 8.1 of Annex III and IV of EU COREP FINREP Regulation.	$\{F_08.01.a; SUM(r160,r210); SUM(c010,c020,c030,c034,c035)\}$, The institution is required to sum up all the amounts reflected in the cells identified by column & row in the relevant templates.
4C8	4	Total of reported interbank loans and deposits at the reporting level selected in Field ID 4C2	Total interbank loans and deposits in the EU are the sum of the aggregate interbank loans and deposits held by institutions in each Member State as calculated in accordance with Article 15 of the Delegated Regulation.	4C6+4C7

Definitions and Guidance applicable to the reporting form for the 2023 contribution period

Section D. "Additional risk indicators to be determined by the resolution authority" pillar

Field ID	Tab	Field	Definitions	Guidance
4D1	4	Risk exposure amount for market risk on traded debt instruments and equity, at the reporting level selected in Field ID 4A9	Article 92(3)(b)(i) CRR: "the own funds requirements, determined in accordance with Title IV of this Part or Part Four, as applicable, for the trading-book business of an institution, for the following: (i) position risk" Article 92(4)(b) CRR: "institutions shall multiply the own funds requirements set out in points (b) to (e) of that paragraph by 12,5."	{C_02.00; SUM(r540,r550,r555,r580); c010}, This field should be filled in at the reporting date and at the reporting level selected in 4A9 for the CET1 Ratio
4D2	4	a) Divided by Total Risk Exposure		IF(4A15>0,4D1/4A15,0)
4D3	4	b) Divided by CET1 Capital		IF(4A14>0,4D1/4A14,0)
4D4	4	c) Divided by Total Assets		IF(4A17>0,4D1/4A17,0)
4D5	4	Total off-balance sheet nominal amount, at the reporting level selected in Field ID 4A9	The "Total off-balance sheet nominal amount" is determined as the sum of the amounts reported in row 95 and in the column 070 of the template C 40.00	{C_40.00;r95; c070}, this field should be filled in at the reporting date and at the reporting level selected in 4A9 for the CET1 Ratio
4D6	4	a) Divided by Total Risk Exposure		IF(4A15>0,4D5/4A15,0)
4D7	4	b) Divided by CET1 Capital		IF(4A14>0,4D5/4A14,0)
4D8	4	c) Divided by Total Assets		IF(4A17>0,4D5/4A17,0)
4D9	4	Total derivative exposure, at the reporting level selected in Field ID 4A9	The "Total derivative exposure" is determined as the sum of the amounts reported in rows 061 to 140 of the C 47.00 template.	{C_47.00; SUM(r061-r140); c010}, this field should be filled in only at the reporting date and at the reporting level selected in 4A9 for the CET1 Ratio
4D10	4	Of which: derivatives cleared through a central counterparty (CCP), at the reporting level selected in Field ID 4D9	See 1C5	This field should be filled in at the reporting date and at the reporting level selected in 4A9 for the CET1 Ratio
4D11	4	a) Divided by Total Risk Exposure		IF(4A15>0,(4D9-4D10*50%)/4A15,0)

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4D12	4	b) Divided by CET1 Capital		$IF(4A14>0,(4D9-4D10*50\%)/4A14,0)$
4D13	4	c) Divided by Total Assets		$IF(4A17>0,(4D9-4D10*50\%)/4A17,0)$
1C3	4	Is the institution member of an "Institutional Protection Scheme" (IPS)?		1C3
1C4	4	Has the competent authority granted the permission referred to in Article 113(7) of the CRR to the institution? (only to fill in if the value to the field above is "Yes". Otherwise "Not applicable")		1C4
4D14	4	Name of the IPS (only if Yes above)		.This field only applies, if the value to the field 1C4 is "Yes". . It should be filled in with the full registration name of the IPS.
4D17	4	Does the institution benefit from previous extraordinary public financial support (and meet the three conditions specified for this field at the reference date (see definitions and guidance)) ?	Yes" means that the three conditions below are met at the reference date: a) The institution is part of a group that has been put under restructuring after receiving any State or equivalent funds such as from a resolution financing arrangement; b) The institution is part of a group that is still within the restructuring or winding down or liquidation period; c) The institution is part of a group that is not in the last 2 years of implementation of the restructuring plan.	Please select the allowed value from the SRF taxonomy.
4D18	4	For institutions that are part of a group: Name of the EU parent (to fill in even if "No" above)		This field should be filled in with the full registration name of the EU parent or should be left blank if the institution is not part of a group and does not have an EU parent.
4D19	4	For institutions that are part of a group: LEI code of the EU parent (to fill in even if "No" above)	See 1A7	For institutions that are part of a group: LEI code of the EU parent. For institutions that are not part of a group: Please leave blank.

Article A

Exposure value of derivatives

1. Institutions shall determine the exposure value of contracts listed in Annex II of Regulation (EU) No 575/2013, including those that are off-balance sheet, in accordance with the method set out in Article B.

In determining the exposure value, institutions may take into account the effects of contracts for novation and other netting agreements in accordance with Article D. Cross-product netting shall not apply. However, institutions may net within any single product category included in Annex II of Regulation (EU) No 575/2013 when they are subject to a contractual cross-product netting agreement referred to in Article D(c).

2. Where the provision of collateral related to derivatives contracts increases the amount of liabilities under the applicable accounting framework, institutions shall consider that increase.

3. For the purposes of paragraph 1, institutions may deduct variation margin paid in cash to the counterparty from the current replacement cost portion of the exposure value in so far as under the applicable accounting framework the variation margin has not already been recognised as a reduction of the exposure value and when all the following conditions are met:

- (a) for trades not cleared through a QCCP, the cash given to the recipient counterparty is not segregated;
- (b) the variation margin is calculated and exchanged on a daily basis based on mark-to-market valuation of derivatives positions;
- (c) the variation margin given in cash is in the same currency as the currency of settlement of the derivative contract;
- (d) the variation margin exchanged is the full amount that would be necessary to fully extinguish the mark-to-market exposure of the derivative subject to the threshold and minimum transfer amounts applicable to the institution;
- (e) the derivative contract and the variation margin between the institution and the counterparty to that contract are covered by a single netting agreement that the institution may treat as risk-reducing in accordance with Article D.

For the purposes of point (c) of the first subparagraph, where the derivative contract is subject to a qualifying master netting agreement, the currency of settlement means any currency of settlement specified in the derivative contract or the governing qualifying master netting agreement.

Where under the applicable accounting framework an institution recognises the variation margin received in cash from the counterparty as a payable liability, it may exclude that liability from the exposure measure provided that the conditions in points (a) to (e) are met.

4. For the purposes of paragraph 3 the following shall apply:

- (a) the deduction of variation margin paid shall be limited to the negative replacement cost portion of the exposure value;
- (b) an institution shall not use variation margin paid in cash to reduce the potential future credit exposure amount, including for the purposes of Article E(1)(c)(ii);

5. By way of derogation from paragraph 1 of this Article, institutions may use the method set out in Article C to determine the exposure value of contracts listed in points 1 and 2 of Annex II of Regulation (EU) No 575/2013 only where they also meet the conditions set out in Article 273a(2) of that Regulation.

When institutions apply the method set out in Article C, they shall not reduce the exposure measure by the amount of variation margin received in cash.

Article B**Mark-to-Market Method**

1. The current replacement cost of liabilities arising from derivative contracts at netting set level is the absolute value of the net market value of the contracts within the netting, gross of any collateral held or posted where positive and negative market values are netted in computing the net market value. For that purpose, institutions shall treat an individual derivative transaction as its own netting set.

2. In order to determine the potential future credit exposure, institutions shall multiply the notional amounts or underlying values, as applicable, by the percentages in Table 1 and in accordance with the following principles:

- (a) contracts which do not fall within one of the five categories indicated in Table 1 shall be treated as contracts concerning commodities other than precious metals;
- (b) for contracts with multiple exchanges of principal, the percentages shall be multiplied by the number of remaining payments still to be made in accordance with the contract;
- (c) for contracts that are structured to settle outstanding exposure following specified payment dates and where the terms are reset so that the market value of the contract is zero on those specified dates, the residual maturity shall be equal to the time until the next reset date. In the case of interest-rate contracts that meet those criteria and have a remaining maturity of over one year, the percentage shall be no lower than 0,5 %.

Table 1

Residual maturity	Interest-rate contracts	Contracts concerning foreign-exchange rates and gold	Contracts concerning equities	Contracts concerning precious metals except gold	Contracts concerning commodities other than precious metals
One year or less	0 %	1 %	6 %	7 %	10 %
Over one year, not exceeding five years	0,5 %	5 %	8 %	7 %	12 %
Over five years	1,5 %	7,5 %	10 %	8 %	15 %

3. The sum of current replacement cost and potential future credit exposure is the exposure value.

Article C**Simplified Exposure Method**

1. The exposure value is the notional amount of each instrument multiplied by the percentages set out in Table 2.

Table 2

Original maturity	Interest-rate contracts	Contracts concerning foreign-exchange rates and gold
One year or less	0,5 %	2 %
Over one year, not exceeding two years	1 %	5 %
Additional allowance for each additional year	1 %	3 %

2. For calculating the exposure value of interest-rate contracts, an institution may choose to use either the original or residual maturity.

Article D**Recognition of contractual netting as risk-reducing**

Institutions may treat as risk reducing in accordance with Article E only the following types of contractual netting agreements where the netting agreement has been recognised by competent authorities in accordance with Article 296 of Regulation (EU) No 575/2013 and where the institution meets the requirements set out in Article 297 of Regulation (EU) No 575/2013:

- (a) bilateral contracts for novation between an institution and its counterparty under which mutual claims and obligations are automatically amalgamated in such a way that the novation fixes one single net amount each time it applies so as to create a single new contract that replaces all former contracts and all obligations between parties pursuant to those contracts and is binding on the parties;
- (b) other bilateral agreements between an institution and its counterparty;

Article E

Effects of recognition of netting as risk-reducing

1. The following treatment applies to contractual netting agreements:

(a) in the case of contracts for novation, the single net amounts fixed by such contracts rather than the gross amounts involved, may be weighted.

In the application of Article B, institutions may take the contract for novation into account when determining:

- (i) the current replacement cost referred to in Article B(1);
- (ii) the notional principal amounts or underlying values referred to in Article B(2).

In the application of the Simplified Exposure Method, in determining the notional amount referred to in Article C (1) institutions may take into account the contract for novation for the purposes of calculating the notional principal amount. In such cases, institutions shall apply the percentages of Table 2.

(b) In the case of other netting agreements, institutions shall apply Article B as follows:

(i) the current replacement cost referred to in Article B(1) for the contracts included in a netting agreement shall be obtained by taking account of the actual hypothetical net replacement cost which results from the agreement; in the case where netting leads to a net obligation for the institution calculating the net replacement cost, the current replacement cost is calculated as '0';

(ii) the figure for potential future credit exposure referred to in Article B(2) for all contracts included in a netting agreement shall be reduced in accordance with the following formula:

$$PCE_{red} = 0.4 \cdot PCE_{gross} + 0.6 \cdot NGR \cdot PCE_{gross}$$

where:

PCE_{red} = the reduced figure for potential future credit exposure for all contracts with a given counterparty included in a legally valid bilateral netting agreement;

PCE_{gross} = the sum of the figures for potential future credit exposure for all contracts with a given counterparty which are included in a legally valid bilateral netting agreement and are calculated by multiplying their notional principal amounts by the percentages set out in Table 1;

NGR = the net-to-gross ratio calculated as the quotient of the net replacement cost for all contracts included in a legally valid bilateral netting agreement with a given counterparty (numerator) and the gross replacement cost for all contracts included in a legally valid bilateral netting agreement with that counterparty (denominator).

2. When carrying out the calculation of the potential future credit exposure in accordance with the formula set out in paragraph 1, institutions may treat perfectly matching contracts included in the netting agreement as if they were a single contract with a notional principal equivalent to the net receipts.

In the application of Article C(1) institutions may treat perfectly matching contracts included in the netting agreement as if they were a single contract with a notional principal equivalent to the net receipts, and the notional principal amounts shall be multiplied by the percentages given in Table 2.

For the purposes of this paragraph, perfectly matching contracts are forward foreign-exchange contracts or similar contracts in which a notional principal is equivalent to cash flows if the cash flows fall due on the same value date and fully in the same currency.

3. For all other contracts included in a netting agreement, the percentages applicable may be reduced as indicated in Table 3:

Table 3

Original maturity	Interest-rate contracts	Foreign-exchange contracts
One year or less	0,35 %	1,50 %
More than one year but not more than two years	0,75 %	3,75 %
Additional allowance for each additional year	0,75 %	2,25 %

4. In the case of interest-rate contracts, institutions may, subject to the consent of their competent authorities, choose either original or residual maturity.