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<sup>(1)</sup> Text with EEA relevance.

EN

Acts whose titles are printed in light type are those relating to day-to-day management of agricultural matters, and are generally valid for a limited period.

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## II

*(Non-legislative acts)*

## REGULATIONS

## COMMISSION IMPLEMENTING REGULATION (EU) 2022/2453

of 30 November 2022

**amending the implementing technical standards laid down in Implementing Regulation (EU) 2021/637 as regards the disclosure of environmental, social and governance risks***(Text with EEA relevance)*

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 <sup>(1)</sup>, and in particular Article 434a thereof,

Whereas:

- (1) Commission Implementing Regulation (EU) 2021/637 <sup>(2)</sup> specifies uniform disclosure formats and associated instructions for the disclosures required under Titles II and III of Regulation (EU) No 575/2013. Regulation (EU) No 575/2013 was amended by Regulation (EU) 2019/876 <sup>(3)</sup>, *inter alia* to introduce a new Article 449a. That Article requires large institutions that have issued securities that are admitted to trading on a regulated market of any Member State to disclose, as from 28 June 2022, information on environmental, social and governance (ESG) risks, including physical risks and transition risks. That amendment to Regulation (EU) No 575/2013 should be reflected in Implementing Regulation (EU) 2021/637, which should set out, in addition to the existing uniform disclosure formats and associated instructions, additional uniform disclosure formats and associated instructions for the disclosures of ESG risks.
- (2) When laying down uniform disclosure formats, the complete materiality of the information to be disclosed should be taken into account. That means that disclosures by institutions should cover, on the one hand, the financial impact of ESG factors on the institutions' economic and financial activities (outside-in perspective), and, on the other hand, the ESG factors that may be triggered by the institutions' own activities, which in turn become financially material when they affect institutions' stakeholders (inside-out perspective). As a result, the tables and templates used for those disclosures should convey sufficiently comprehensive and comparable information on ESG risks, thus enabling users of that information to assess the risk profile of institutions.

<sup>(1)</sup> OJ L 176, 27.6.2013, p. 1.

<sup>(2)</sup> Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295 (OJ L 136, 21.4.2021, p. 1).

<sup>(3)</sup> Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 amending Regulation (EU) No 575/2013 as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements, and Regulation (EU) No 648/2012 (OJ L 150, 7.6.2019, p. 1).

- (3) It is necessary to ensure coherence and consistency with other Union legislation in the area of ESG risks. Rules on the disclosure of ESG risks should therefore take into account the criteria, classifications and definitions laid down in that Union legislation. Those rules should in particular take into account the criteria for the identification and classification of environmentally sustainable economic activities, as laid down in Regulation (EU) 2020/852 of the European Parliament and of the Council <sup>(4)</sup> and in Commission Delegated Regulation (EU) 2020/1818 <sup>(5)</sup>. With regard to the disclosure of information on the energy performance of the real estate portfolio of institutions, the information provided by the energy performance certificate as defined in Article 2, point 12, of Directive 2010/31/EU of the European Parliament and of the Council <sup>(6)</sup>, should be taken into account.
- (4) Articles 19a and 29a of Directive 2013/34/EU of the European Parliament and of the Council <sup>(7)</sup> require certain large undertakings that are public-interest entities, or public-interest entities which are parent undertakings of a large group, respectively, to include in their management report or in their consolidated management report information about the impact of their activity on environmental, social and employee matters, respect for human rights, anti-corruption and bribery matters. That obligation does not apply, however, to other undertakings. As a result, undertakings that are not subject to Articles 19a and 29a of Directive 2013/34/EU are not required to disclose such information and may be not able to provide such information to institutions. Those undertakings that are counterparties to institutions can thus only be expected to provide that information and data on a voluntary basis. Nevertheless, it is appropriate to provide those undertakings with guidance on the calculation of the percentage of the exposures to activities that are environmentally sustainable economic activities as referred to in Article 3 of Regulation (EU) 2020/852, so that that information and those data can be presented in a standardised and comparable format. Where that information and those data are not provided voluntarily, institutions should be able to calculate the percentage of taxonomy-aligned exposures by using estimates or proxies.
- (5) Article 449a of Regulation (EU) No 575/2013 requires that the information on ESG risks is disclosed as of 28 June 2022, on an annual basis for the first year and biannually thereafter. For those reasons, the first annual disclosure reference date should be set as of 31 December 2022.
- (6) This Regulation is based on the draft implementing technical standards submitted to the Commission by the European Banking Authority.
- (7) The European Banking Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the advice of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council <sup>(8)</sup>.
- (8) Implementing Regulation (EU) 2021/637 should therefore be amended accordingly,

<sup>(4)</sup> Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088 (OJ L 198, 22.6.2020, p. 13).

<sup>(5)</sup> Commission Delegated Regulation (EU) 2020/1818 of 17 July 2020 supplementing Regulation (EU) 2016/1011 of the European Parliament and of the Council as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks (OJ L 406, 3.12.2020, p. 17).

<sup>(6)</sup> Directive 2010/31/EU of the European Parliament and of the Council of 19 May 2010 on the energy performance of buildings (OJ L 153, 18.6.2010, p. 13).

<sup>(7)</sup> Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

<sup>(8)</sup> Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

HAS ADOPTED THIS REGULATION:

*Article 1*

**Amendments to Implementing Regulation (EU) 2021/637**

Implementing Regulation (EU) 2021/637 is amended as follows:

(1) the following Article 18a is inserted:

*'Article 18a*

**Disclosure of environmental, social and governance risks (ESG risks)**

1. Institutions shall disclose the information referred to in Article 449a of Regulation (EU) No 575/2013 as follows:

- (a) qualitative information on environmental, social and governance risks by using tables 1, 2 and 3 of Annex XXXIX to this Regulation and by following the instructions set out in Annex XL to this Regulation;
- (b) quantitative information on climate change transition risk by using Templates 1 to 4 of Annex XXXIX to this Regulation and by following the instructions set out in Annex XL to this Regulation;
- (c) quantitative information on climate change physical risks by using Template 5 of Annex XXXIX to this Regulation and by following the instructions set out in Annex XL to this Regulation;
- (d) quantitative information on mitigating actions associated with economic activities that qualify as environmentally sustainable under Articles 3 of Regulation (EU) 2020/852 of the European Parliament and of the Council <sup>(\*)</sup> towards those counterparties that are subject to Articles 19a or 29a of Directive 2013/34/EU of the European Parliament and of the Council <sup>(\*)</sup>, towards households, and towards local governments as referred to in Part 1, point 42(b), of Annex V to Commission Implementing Regulation (EU) 2021/451 <sup>(\*)</sup>, by using Templates 6, 7 and 8 of Annex XXXIX to this Regulation and by following the instructions set out in Annex XL to this Regulation;
- (e) quantitative information on other mitigating actions and exposures to climate-change-related risks that do not qualify as environmentally sustainable economic activities under Article 3 of Regulation (EU) 2020/852 but support counterparties in the transition or adaptation process for the objectives of climate change mitigation and climate change adaptation, by using Template 10 of Annex XXXIX to this Regulation and by following the instructions set out in Annex XL to this Regulation.

2. Institutions may choose to disclose quantitative information on mitigating actions and exposures on climate-change-related risks associated with economic activities that qualify as environmentally sustainable under Article 3 of Regulation (EU) 2020/852, towards counterparties that are non-financial corporations as referred to in Part 1, point 42(e) of Annex V to Implementing Regulation (EU) 2021/451, that are not subject to the disclosure obligations laid down in Articles 19a or 29a of Directive 2013/34/EU and that are not subject to the disclosure obligations laid down in Commission Implementing Regulation (EU) 2021/2178 <sup>(\*)</sup>, by using Template 9 of Annex XXXIX to this Regulation and by following the instructions set out in Annex XL to this Regulation.

For the calculation of the percentage of the exposures to activities that comply with the requirements laid down in Article 3 of Regulation (EU) 2020/852 (taxonomy-aligned exposures) towards those counterparties, institutions:

- (a) may, where available, use the information received from their counterparties on a voluntary and bilateral basis through the loan origination, and regular credit review and monitoring processes;
- (b) where the counterparty is not able or willing to provide the data concerned on a bilateral basis, may use internal estimates and proxies and explain in the narrative accompanying the template to what extent those internal estimates and proxies have been used, and which internal estimates and proxies have been applied;

- (c) where they are unable to collect on a bilateral basis the information concerned, or cannot use internal estimates and proxies, or cannot collect that information or use those estimates and proxies in a way that is not overly burdensome for them or their counterparties, may explain that inability in the narrative accompanying the template.

For the purposes of point (a), institutions shall inform their counterparties that the provision of such information is voluntary.

3. Unless indicated otherwise in the instructions set out in Annex XL to this Regulation, institutions shall, as of 31 December 2022, disclose the information referred to in Article 449a of Regulation (EU) No 575/2013 on the following dates:

- (a) for annual disclosures: 31 December;
- (b) for semi-annual disclosures: 30 June and 31 December of each year.

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(\*<sup>1</sup>) Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088 (OJ L 198, 22.6.2020, p. 13).

(\*<sup>2</sup>) Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182 29.6.2013, p. 19).

(\*<sup>3</sup>) 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 (OJ L 97, 19.3.2021, p. 1).

(\*<sup>4</sup>) Commission Delegated Regulation (EU) 2021/2178 of 6 July 2021 supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by specifying the content and presentation of information to be disclosed by undertakings subject to Articles 19a or 29a of Directive 2013/34/EU concerning environmentally sustainable economic activities, and specifying the methodology to comply with that disclosure obligation (OJ L 443, 10.12.2021, p. 9).'

(2) the text set out in Annex I to this Regulation is added as Annex XXXIX;

(3) the text set out in Annex II to this Regulation is added as Annex XL.

## Article 2

### Entry into force

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 30 November 2022.

For the Commission  
The President  
Ursula VON DER LEYEN

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**Table 1 - Qualitative information on Environmental risk**

in accordance with Article 449a CRR

| Row number | Qualitative information - Free format                                                                                                                                                                                                                                                            |  |
|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|            | <b>Business strategy and processes</b>                                                                                                                                                                                                                                                           |  |
| (a)        | Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning                                                           |  |
| (b)        | Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information about the design of business strategy and processes                    |  |
| (c)        | Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities                                                                                                                                                                |  |
| (d)        | Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks                                                                                                                            |  |
|            | <b>Governance</b>                                                                                                                                                                                                                                                                                |  |
| (e)        | Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels                                             |  |
| (f)        | Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organisational structure both within business lines and internal control functions                                                                                                    |  |
| (g)        | Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels |  |
| (h)        | Lines of reporting and frequency of reporting relating to environmental risk                                                                                                                                                                                                                     |  |
| (i)        | Alignment of the remuneration policy with institution's environmental risk-related objectives                                                                                                                                                                                                    |  |
|            | <b>Risk management</b>                                                                                                                                                                                                                                                                           |  |
| (j)        | Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework                                                                                                                                                                                    |  |
| (k)        | Definitions, methodologies and international standards on which the environmental risk management framework is based                                                                                                                                                                             |  |
| (l)        | Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels                                                                                                                  |  |
| (m)        | Activities, commitments and exposures contributing to mitigate environmental risks                                                                                                                                                                                                               |  |

|     |                                                                                                                                                                                                                |  |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| (n) | Implementation of tools for identification, measurement and management of environmental risks                                                                                                                  |  |
| (o) | Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile                                                                         |  |
| (p) | Data availability, quality and accuracy, and efforts to improve these aspects                                                                                                                                  |  |
| (q) | Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits                                      |  |
| (r) | Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework |  |

**Table 2 - Qualitative information on Social risk**

in accordance with Article 449a CRR

| Row number | Qualitative information - Free format                                                                                                                                                                                                                                      |  |
|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|            | <b>Business strategy and processes</b>                                                                                                                                                                                                                                     |  |
| (a)        | Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning                                           |  |
| (b)        | Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes |  |
| (c)        | Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities                                                                                              |  |
|            | <b>Governance</b>                                                                                                                                                                                                                                                          |  |
| (d)        | Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to:                              |  |
| (i)        | Activities towards the community and society                                                                                                                                                                                                                               |  |
| (ii)       | Employee relationships and labour standards                                                                                                                                                                                                                                |  |
| (iii)      | Customer protection and product responsibility                                                                                                                                                                                                                             |  |
| (iv)       | Human rights                                                                                                                                                                                                                                                               |  |
| (e)        | Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body                          |  |

|     |                                                                                                                                                                                                         |  |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| (f) | Lines of reporting and frequency of reporting relating to social risk                                                                                                                                   |  |
| (g) | Alignment of the remuneration policy in line with institution's social risk-related objectives                                                                                                          |  |
|     | <b>Risk management</b>                                                                                                                                                                                  |  |
| (h) | Definitions, methodologies and international standards on which the social risk management framework is based                                                                                           |  |
| (i) | Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels                                 |  |
| (j) | Activities, commitments and assets contributing to mitigate social risk                                                                                                                                 |  |
| (k) | Implementation of tools for identification and management of social risk                                                                                                                                |  |
| (l) | Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits                                                                        |  |
| (m) | Description of the link (transmission channels) between social risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework |  |

**Table 3 - Qualitative information on Governance risk**

in accordance with Article 449a CRR

| Row number | Qualitative information - Free format                                                                                                                                                                                                                       |  |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|            | <b>Governance</b>                                                                                                                                                                                                                                           |  |
| (a)        | Institution's integration in their governance arrangements of the governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics |  |
| (b)        | Institution's accounting of the counterparty's highest governance body's role in non-financial reporting                                                                                                                                                    |  |
| (c)        | Institution's integration in governance arrangements of the governance performance of their counterparties including:                                                                                                                                       |  |
| (i)        | Ethical considerations                                                                                                                                                                                                                                      |  |
| (ii)       | Strategy and risk management                                                                                                                                                                                                                                |  |
| (iii)      | Inclusiveness                                                                                                                                                                                                                                               |  |
| (iv)       | Transparency                                                                                                                                                                                                                                                |  |
| (v)        | Management of conflict of interest                                                                                                                                                                                                                          |  |
| (vi)       | Internal communication on critical concerns                                                                                                                                                                                                                 |  |

|       | Risk management                                                                                                           |  |
|-------|---------------------------------------------------------------------------------------------------------------------------|--|
| (d)   | Institution's integration in risk management arrangements the governance performance of their counterparties considering: |  |
| (i)   | Ethical considerations                                                                                                    |  |
| (ii)  | Strategy and risk management                                                                                              |  |
| (iii) | Inclusiveness                                                                                                             |  |
| (iv)  | Transparency                                                                                                              |  |
| (v)   | Management of conflict of interest                                                                                        |  |
| (vi)  | Internal communication on critical concerns                                                                               |  |

**Template 1: Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity**

| Sector/subsector                                                                                                                          | a                                                                                                                                                                               | b                                          | c                          | d                                 | e | f                                                                                                             | g                                 | h                                   | i                                                                                                               | j | k                                                                                                                    | l          | m                    | n                     | o          | p                         |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------------------|-----------------------------------|---|---------------------------------------------------------------------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------------------------------------------------------------------------------------|---|----------------------------------------------------------------------------------------------------------------------|------------|----------------------|-----------------------|------------|---------------------------|
|                                                                                                                                           | Gross carrying amount (Mn EUR)                                                                                                                                                  |                                            |                            |                                   |   | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mn EUR) |                                   |                                     | GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent) |   | GHG emissions (column i): gross carrying amount, percentage of the portfolio derived from company-specific reporting | <= 5 years | > 5 year <= 10 years | > 10 year <= 20 years | > 20 years | Average weighted maturity |
|                                                                                                                                           | Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (a) to (g) and Article 12(2) of Regulation (EU) 2020/858 | Of which environmentally sustainable (CCM) | Of which stage 2 exposures | Of which non-performing exposures |   | Of which Stage 2 exposures                                                                                    | Of which non-performing exposures | Of which Scope 3 financed emissions |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 1 Exposures towards sectors that highly contribute to climate change*                                                                     |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 2 A - Agriculture, forestry and fishing                                                                                                   |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 3 B - Mining and quarrying                                                                                                                |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 4 B.05 - Mining of coal and lignite                                                                                                       |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 5 B.06 - Extraction of crude petroleum and natural gas                                                                                    |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 6 B.07 - Mining of metal ores                                                                                                             |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 7 B.08 - Other mining and quarrying                                                                                                       |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 8 B.09 - Mining support service activities                                                                                                |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 9 C - Manufacturing                                                                                                                       |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 10 C.10 - Manufacture of food products                                                                                                    |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 11 C.11 - Manufacture of beverages                                                                                                        |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 12 C.12 - Manufacture of tobacco products                                                                                                 |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 13 C.13 - Manufacture of textiles                                                                                                         |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 14 C.14 - Manufacture of wearing apparel                                                                                                  |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 15 C.15 - Manufacture of leather and related products                                                                                     |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 16 C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 17 C.17 - Manufacture of paper and paper products                                                                                         |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 18 C.18 - Printing and reproduction of recorded media                                                                                     |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 19 C.19 - Manufacture of coke and refined petroleum products                                                                              |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 20 C.20 - Manufacture of chemicals and chemical products                                                                                  |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 21 C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 22 C.22 - Manufacture of rubber, plastic and other non-metallic mineral products                                                          |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 23 C.23 - Manufacture of other non-metallic mineral products                                                                              |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 24 C.24 - Manufacture of basic metals                                                                                                     |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 25 C.25 - Manufacture of fabricated metal products, except machinery and equipment                                                        |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 26 C.26 - Manufacture of computers, electronic and optical products                                                                       |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 27 C.27 - Manufacture of electrical equipment                                                                                             |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 28 C.28 - Manufacture of machinery and equipment n.e.c.                                                                                   |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 29 C.29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 30 C.30 - Manufacture of other transport equipment                                                                                        |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 31 C.31 - Manufacture of furniture                                                                                                        |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 32 C.32 - Other manufacturing                                                                                                             |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 33 C.33 - Repair and installation of machinery and equipment                                                                              |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 34 D - Electricity, gas, steam and air conditioning supply                                                                                |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 35 D35.1 - Electric power generation, transmission and distribution                                                                       |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 36 D35.11 - Production of electricity                                                                                                     |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 37 D35.2 - Manufacture of gas, distribution of gaseous fuels through mains                                                                |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 38 D35.3 - Steam and air conditioning supply                                                                                              |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 39 E - Water supply, sewerage, waste management and remediation activities                                                                |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 40 F - Construction                                                                                                                       |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 41 F.41 - Construction of buildings                                                                                                       |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 42 F.42 - Civil engineering                                                                                                               |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 43 F.43 - Specialised construction activities                                                                                             |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 44 G - Wholesale and retail trade; repair of motor vehicles and motorcycles                                                               |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 45 H - Transportation and storage                                                                                                         |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 46 H.49 - Land transport and transport via pipelines                                                                                      |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 47 M.50 - Water transport                                                                                                                 |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 48 M.51 - Air transport                                                                                                                   |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 49 M.52 - Warehousing and support activities for transportation                                                                           |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 50 M.53 - Postal and courier activities                                                                                                   |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 51 I - Accommodation and food service activities                                                                                          |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 52 L - Real estate activities                                                                                                             |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 53 Exposures towards sectors other than those that highly contribute to climate change*                                                   |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 54 K - Financial and insurance activities                                                                                                 |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 55 Exposures to other sectors (NACE codes J, M - U)                                                                                       |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |
| 56 100%                                                                                                                                   |                                                                                                                                                                                 |                                            |                            |                                   |   |                                                                                                               |                                   |                                     |                                                                                                                 |   |                                                                                                                      |            |                      |                       |            |                           |

\* In accordance with the Commission Delegated Regulation (EU) 2020/858 supplementing Regulation (EU) 2016/2031 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks - Climate Benchmark Standards Regulation - NCBs listed in Sections A to H and Section L of Annex I to Regulation (EC) No 5893/2006

Template 2: Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

| Counterparty sector                                                                                  | a                                                             | b             | c             | d             | e             | f     | g                                                    | h | i | j | k | l | m | n                                                                                | o | p |
|------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|---------------|---------------|---------------|---------------|-------|------------------------------------------------------|---|---|---|---|---|---|----------------------------------------------------------------------------------|---|---|
|                                                                                                      | Total gross carrying amount amount (in MEUR)                  |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |
|                                                                                                      | Level of energy efficiency (EP score in kWh/m² of collateral) |               |               |               |               |       | Level of energy efficiency (EPC label of collateral) |   |   |   |   |   |   | Without EPC label of collateral                                                  |   |   |
|                                                                                                      | 0; <= 100                                                     | > 100; <= 200 | > 200; <= 300 | > 300; <= 400 | > 400; <= 500 | > 500 | A                                                    | B | C | D | E | F | G | Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated |   |   |
| 1 Total EU area                                                                                      |                                                               |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |
| 2 Of which Loans collateralised by commercial immovable property                                     |                                                               |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |
| 3 Of which Loans collateralised by residential immovable property                                    |                                                               |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |
| 4 Of which Collateral obtained by taking possession: residential and commercial immovable properties |                                                               |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |
| 5 Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated                   |                                                               |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |
| 6 Total non-EU area                                                                                  |                                                               |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |
| 7 Of which Loans collateralised by commercial immovable property                                     |                                                               |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |
| 8 Of which Loans collateralised by residential immovable property                                    |                                                               |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |
| 9 Of which Collateral obtained by taking possession: residential and commercial immovable properties |                                                               |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |
| 10 Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated                  |                                                               |               |               |               |               |       |                                                      |   |   |   |   |   |   |                                                                                  |   |   |

### Template 3: Banking book - Indicators of potential climate change transition risk: Alignment metrics

|   | a                                                                         | b                               | c                                        | d                  | e                 | f                                | g                                    |
|---|---------------------------------------------------------------------------|---------------------------------|------------------------------------------|--------------------|-------------------|----------------------------------|--------------------------------------|
|   | Sector                                                                    | NACE Sectors (a minima)         | Portfolio gross carrying amount (Mn EUR) | Alignment metric** | Year of reference | Distance to IEA NZE2050 in % *** | Target (year of reference + 3 years) |
| 1 | Power                                                                     | Please refer to the list below* |                                          |                    |                   |                                  |                                      |
| 2 | Fossil fuel combustion                                                    |                                 |                                          |                    |                   |                                  |                                      |
| 3 | Automotive                                                                |                                 |                                          |                    |                   |                                  |                                      |
| 4 | Aviation                                                                  |                                 |                                          |                    |                   |                                  |                                      |
| 5 | Maritime transport                                                        |                                 |                                          |                    |                   |                                  |                                      |
| 6 | Cement, clinker and lime production                                       |                                 |                                          |                    |                   |                                  |                                      |
| 7 | Iron and steel, coke, and metal ore production                            |                                 |                                          |                    |                   |                                  |                                      |
| 8 | Chemicals                                                                 |                                 |                                          |                    |                   |                                  |                                      |
| 9 | ... potential additions relevant to the business model of the institution |                                 |                                          |                    |                   |                                  |                                      |

\*\*\* Point in Time (PIT) distance to 2030 NZE2050 scenario in % (for each metric)

\* List of NACE sectors to be considered

| IEA sector                                     | Column b - NACE Sectors (a minima) - Sectors required |      | **Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario                      |
|------------------------------------------------|-------------------------------------------------------|------|--------------------------------------------------------------------------------------------------------------------------------|
| Sector in the template                         | sector                                                | code |                                                                                                                                |
| Maritime transport                             | shipping                                              | 301  | Average tonnes of CO2 per passenger-km<br>Average gCO <sub>2</sub> /MJ and<br>Average share of high carbon technologies (ICE). |
| Maritime transport                             | shipping                                              | 3011 |                                                                                                                                |
| Maritime transport                             | shipping                                              | 3012 |                                                                                                                                |
| Maritime transport                             | shipping                                              | 3315 |                                                                                                                                |
| Maritime transport                             | shipping                                              | 50   |                                                                                                                                |
| Maritime transport                             | shipping                                              | 501  |                                                                                                                                |
| Maritime transport                             | shipping                                              | 5010 |                                                                                                                                |
| Maritime transport                             | shipping                                              | 502  |                                                                                                                                |
| Maritime transport                             | shipping                                              | 5020 |                                                                                                                                |
| Maritime transport                             | shipping                                              | 5222 |                                                                                                                                |
| Maritime transport                             | shipping                                              | 5224 | Average tonnes of CO2 per MWh and<br>Average share of high carbon technologies (oil, gas, coal).                               |
| Maritime transport                             | shipping                                              | 5229 |                                                                                                                                |
| Power                                          | power                                                 | 27   |                                                                                                                                |
| Power                                          | power                                                 | 2712 |                                                                                                                                |
| Power                                          | power                                                 | 3314 |                                                                                                                                |
| Power                                          | power                                                 | 35   |                                                                                                                                |
| Power                                          | power                                                 | 351  |                                                                                                                                |
| Power                                          | power                                                 | 3511 |                                                                                                                                |
| Power                                          | power                                                 | 3512 |                                                                                                                                |
| Power                                          | power                                                 | 3513 |                                                                                                                                |
| Power                                          | power                                                 | 3514 | Average tons of CO2 per GJ and<br>Average share of high carbon technologies (ICE).                                             |
| Power                                          | power                                                 | 4321 |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 91   |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 910  |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 192  |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 1920 |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 2014 |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 352  |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 3521 |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 3522 |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 3523 | Average tonnes of CO2 per tonne of output and<br>Average share of high carbon technologies (ICE).                              |
| Fossil fuel combustion                         | oil and gas                                           | 4612 |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 4671 |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 6    |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 61   |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 610  |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 62   |                                                                                                                                |
| Fossil fuel combustion                         | oil and gas                                           | 620  |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 24   |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 241  | Average tonnes of CO2 per tonne of output and<br>Average share of high carbon technologies (ICE).                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 2410 |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 242  |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 2420 |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 2434 |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 244  |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 2442 |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 2444 |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 2445 |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 245  |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 2451 | Average tons of CO2 per GJ and                                                                                                 |
| Iron and steel, coke, and metal ore production | steel                                                 | 2452 |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 25   |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 251  |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 2511 |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 4672 |                                                                                                                                |
| Iron and steel, coke, and metal ore production | coal                                                  | 5    |                                                                                                                                |
| Iron and steel, coke, and metal ore production | coal                                                  | 51   |                                                                                                                                |
| Iron and steel, coke, and metal ore production | coal                                                  | 510  |                                                                                                                                |
| Iron and steel, coke, and metal ore production | coal                                                  | 52   | Average share of sustainable aviation fuels and<br>Average tonnes of CO2 per passenger-km                                      |
| Iron and steel, coke, and metal ore production | coal                                                  | 520  |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 7    |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 72   |                                                                                                                                |
| Iron and steel, coke, and metal ore production | steel                                                 | 729  |                                                                                                                                |
| Fossil fuel combustion                         | coal                                                  | 8    |                                                                                                                                |
| Fossil fuel combustion                         | coal                                                  | 9    |                                                                                                                                |
| Cement, clinker and lime production            | cement                                                | 235  | Average tonnes of CO2 per tonne of output and<br>Average share of high carbon technologies (ICE).                              |
| Cement, clinker and lime production            | cement                                                | 2351 |                                                                                                                                |
| Cement, clinker and lime production            | cement                                                | 2352 |                                                                                                                                |
| Cement, clinker and lime production            | cement                                                | 236  |                                                                                                                                |
| Cement, clinker and lime production            | cement                                                | 2361 |                                                                                                                                |
| Cement, clinker and lime production            | cement                                                | 2363 |                                                                                                                                |
| Cement, clinker and lime production            | cement                                                | 2364 |                                                                                                                                |
| Cement, clinker and lime production            | cement                                                | 811  |                                                                                                                                |
| Cement, clinker and lime production            | cement                                                | 89   |                                                                                                                                |
| aviation                                       | aviation                                              | 3030 | Average share of sustainable aviation fuels and<br>Average tonnes of CO2 per passenger-km                                      |
| aviation                                       | aviation                                              | 3316 |                                                                                                                                |
| aviation                                       | aviation                                              | 511  |                                                                                                                                |
| aviation                                       | aviation                                              | 5110 |                                                                                                                                |
| aviation                                       | aviation                                              | 512  |                                                                                                                                |
| aviation                                       | aviation                                              | 5121 |                                                                                                                                |
| aviation                                       | aviation                                              | 5223 |                                                                                                                                |
| automotive                                     | automotive                                            | 2815 | Average tonnes of CO2 per passenger-km and<br>Average share of high carbon technologies (ICE).                                 |
| automotive                                     | automotive                                            | 29   |                                                                                                                                |
| automotive                                     | automotive                                            | 291  |                                                                                                                                |
| automotive                                     | automotive                                            | 2910 |                                                                                                                                |
| automotive                                     | automotive                                            | 292  |                                                                                                                                |
| automotive                                     | automotive                                            | 2920 |                                                                                                                                |
| automotive                                     | automotive                                            | 293  |                                                                                                                                |
| automotive                                     | automotive                                            | 2932 |                                                                                                                                |

**Template 4: Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms**

|   | a                                 | b                                                                                                        | c                                          | d                         | e                                         |
|---|-----------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------|-------------------------------------------|
|   | Gross carrying amount (aggregate) | Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate) (*) | Of which environmentally sustainable (CCM) | Weighted average maturity | Number of top 20 polluting firms included |
| 1 |                                   |                                                                                                          |                                            |                           |                                           |

(\*) For counterparties among the top 20 carbon emitting companies in the world

**Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk**

| a                                                                                              | b | c                                                                          | d                    | e                     | f          | g                         | h                                                                         | i                                                                       | j                                                                                        | k                          | l                                 | m                                                                                                    | n                                 | o |
|------------------------------------------------------------------------------------------------|---|----------------------------------------------------------------------------|----------------------|-----------------------|------------|---------------------------|---------------------------------------------------------------------------|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------|----------------------------|-----------------------------------|------------------------------------------------------------------------------------------------------|-----------------------------------|---|
| Variable: Geographical area subject to climate change physical risk - acute and chronic events |   | Gross carrying amount (Min EUR)                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
|                                                                                                |   | of which exposures sensitive to impact from climate change physical events |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
|                                                                                                |   | Breakdown by maturity bucket                                               |                      |                       |            |                           | of which exposures sensitive to impact from chronic climate change events | of which exposures sensitive to impact from acute climate change events | of which exposures sensitive to impact both from chronic and acute climate change events | Of which Stage 2 exposures | Of which non-performing exposures | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                                   |   |
|                                                                                                |   | <= 5 years                                                                 | > 5 year <= 10 years | > 10 year <= 20 years | > 20 years | Average weighted maturity |                                                                           |                                                                         |                                                                                          |                            |                                   | of which Stage 2 exposures                                                                           | Of which non-performing exposures |   |
| 1 A - Agriculture, forestry and fishing                                                        |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 2 B - Mining and quarrying                                                                     |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 3 C - Manufacturing                                                                            |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 4 D - Electricity, gas, steam and air conditioning supply                                      |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 5 E - Water supply; sewerage, waste management and remediation activities                      |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 6 F - Construction                                                                             |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 7 G - Wholesale and retail trade; repair of motor vehicles and motorcycles                     |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 8 H - Transportation and storage                                                               |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 9 I - Real estate activities                                                                   |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 10 Loans collateralised by residential immovable property                                      |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 11 Loans collateralised by commercial immovable property                                       |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 12 Repossessed collaterals                                                                     |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |
| 13 Other relevant sectors (breakdown below where relevant)                                     |   |                                                                            |                      |                       |            |                           |                                                                           |                                                                         |                                                                                          |                            |                                   |                                                                                                      |                                   |   |

**Template 6. Summary of key performance indicators (KPIs) on the Taxonomy-aligned exposures**

|                  | KPI                       |                           |                                                               | % coverage (over total assets) (*) |
|------------------|---------------------------|---------------------------|---------------------------------------------------------------|------------------------------------|
|                  | Climate change mitigation | Climate change adaptation | Total (Climate change mitigation + Climate change adaptation) |                                    |
| <b>GAR stock</b> |                           |                           |                                                               |                                    |
| <b>GAR flow</b>  |                           |                           |                                                               |                                    |

(\*) % of assets covered by the KPI over banks' total assets

[illegible]



Template 10 - Other climate change mitigating actions that are not covered in Regulation (EU) 2020/852'

| a                            |                                                                                                    | b                                                               | c                                   | d                                                       | e                                                     | f                                                               |
|------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------|---------------------------------------------------------|-------------------------------------------------------|-----------------------------------------------------------------|
| Type of financial instrument |                                                                                                    | Type of counterparty                                            | Gross carrying amount (million EUR) | Type of risk mitigated (Climate change transition risk) | Type of risk mitigated (Climate change physical risk) | Qualitative information on the nature of the mitigating actions |
| 1                            | Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards) | Financial corporations                                          |                                     |                                                         |                                                       |                                                                 |
| 2                            |                                                                                                    | Non-financial corporations                                      |                                     |                                                         |                                                       |                                                                 |
| 3                            |                                                                                                    | Of which Loans collateralised by commercial immovable property  |                                     |                                                         |                                                       |                                                                 |
| 4                            |                                                                                                    | Other counterparties                                            |                                     |                                                         |                                                       |                                                                 |
| 5                            | Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards) | Financial corporations                                          |                                     |                                                         |                                                       |                                                                 |
| 6                            |                                                                                                    | Non-financial corporations                                      |                                     |                                                         |                                                       |                                                                 |
| 7                            |                                                                                                    | Of which Loans collateralised by commercial immovable property  |                                     |                                                         |                                                       |                                                                 |
| 8                            |                                                                                                    | Households                                                      |                                     |                                                         |                                                       |                                                                 |
| 9                            |                                                                                                    | Of which Loans collateralised by residential immovable property |                                     |                                                         |                                                       |                                                                 |
| 10                           |                                                                                                    | Of which building renovation loans                              |                                     |                                                         |                                                       |                                                                 |
| 11                           |                                                                                                    | Other counterparties                                            |                                     |                                                         |                                                       |                                                                 |

## ANNEX II

## ‘ANNEX XL

**Instructions for disclosure of ESG risks**

1. Institutions shall disclose the information referred to in Article 449a of Regulation (EU) No 575/2013 by following the instructions provided in this Annex. The instructions are to be used to complete the tables and templates which are set out in Annex XXXIX to this Regulation.
2. For the purposes of these instructions, the following terms shall be understood as follows:
  - (a) ‘environmental, social or governance (ESG) risks’ means the risk of losses arising from any negative financial impact on the institution stemming from the current or prospective impacts of environmental, social or governance (ESG) factors on the institution’s counterparties or invested assets;
  - (b) ‘environmental risk’ means the risk of losses arising from any negative financial impact on the institution stemming from the current or prospective impacts of environmental factors on the institution’s counterparties or invested assets, including factors related to the transition towards the following environmental objectives:
    - (i) climate change mitigation;
    - (ii) climate change adaptation;
    - (iii) the sustainable use and protection of water and marine resources;
    - (iv) the transition to a circular economy;
    - (v) pollution prevention and control;
    - (vi) the protection and restoration of biodiversity and ecosystems;Environmental risk includes both physical risk and transition risk.
  - (c) ‘physical risk’, as part of the overall environmental risk, means the risk of losses arising from any negative financial impact on the institution stemming from the current or prospective impacts of the physical effects of environmental factors on the institution’s counterparties or invested assets;
  - (d) ‘transition risk’, as part of the overall environmental risk, means the risk of losses arising from any negative financial impact on the institution stemming from the current or prospective impacts of the transition to an environmentally sustainable economy on the institution’s counterparties or invested assets;
  - (e) ‘social risk’ means the risk of losses arising from any negative financial impact on the institution stemming from the current or prospective impacts of social factors on the institution’s counterparties or invested assets;
  - (f) ‘governance risk’ means the risk of losses arising from any negative financial impact on the institution stemming from the current or prospective impacts of governance factors on the institution’s counterparties or invested assets.
3. References to the international and Union policy frameworks and available benchmarks throughout these instructions include: the Paris Agreement adopted under the United Nations Framework Convention on Climate Change ((<sup>1</sup>)\*), (the ‘Paris Agreement’), the Communication from the Commission on the European Green Deal ((<sup>2</sup>)\*), Directive 2013/34/EU of the European Parliament and of the Council ((<sup>3</sup>)\*), Directive 2014/95/EU of the European Parliament and of the Council ((<sup>4</sup>)\*), the Communication from the Commission – Guidelines on non-financial reporting: Supplement on reporting climate-related information ((<sup>5</sup>)\*), the guidance made available by the Task Force on Climate-related Financial Disclosures (TCFD) Recommendations ((<sup>6</sup>)\*), the United Nations Environment Programme Finance Initiative (UNEP FI) ((<sup>7</sup>)\*), the Global Reporting Initiative Sustainability Reporting Standards ((<sup>8</sup>)\*), and the United Nations’ Principles for Responsible Investment (UNPRI) ((<sup>9</sup>)\*).

**Table 1 – Qualitative information on Environmental risk:** Free format text boxes for disclosure of qualitative information in Annex XXXIX.

4. Institutions shall use the following instructions to complete Table 1 – ‘Qualitative information on Environmental risk’ as set out in Annex XXXIX to this Regulation to describe the integration of environmental risks, including specific information on climate change risks and on other environmental risks, in their business strategy and processes, governance and risk management. This is for the purposes of Article 449a of Regulation (EU) No 575/2013, read in conjunction with Article 435 of that Regulation.

| Legal references and instructions |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Row number                        | Explanation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                   | <b>Business strategy and processes</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| (a)                               | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), points (a) and (e), of that Regulation, institutions shall provide an explanation of how their business model, strategy and processes, and their financial planning integrate the risks stemming from environmental factors (i.e. environmental risks) and how those risks may evolve over time given changing technology, policy framework, business environment, stakeholder preferences, and changes in the physical environment itself.                                                                          |
| (b)                               | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (a) and points (c) to (f) of that Regulation, institutions shall set out the objectives, the targets and the limits for the assessment and management of environmental risks. Institutions shall explain the processes they use to set out those objectives, targets and limits.<br><br>Institutions are to explain how those objectives, targets and limits are linked to the current international and Union policy framework, and to the available benchmarks.                                              |
| (c)                               | In accordance with Article 449a of Regulation (EU) No 575/2013, institutions shall provide information on their current and future (planned) investment in environmentally sustainable activities and in activities and sectors aligned to the environmental objectives, including climate change objectives, set out in Article 9 of Regulation (EU) 2020/852.<br><br>Where that information depends on the institution's own approach or is based on the institutions' internal terms of reference, institutions shall include in their disclosures a description of those approaches and internal terms of reference. |
| (d)                               | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (d), of that Regulation, institutions shall provide information on the measures taken to mitigate the risks associated to environmental factors. Institutions are to consider the counterparty's capacity to manage environmental risks.                                                                                                                                                                                                                                                                       |
|                                   | <b>Governance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| (e)                               | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (b), and Article 435(2), points (a), (b) and (c), of that Regulation, institutions shall provide information on the involvement of their management body in the supervision and management of environmental risks. Institutions are to take into account the potential transmission channels of such environmental risks (including physical, transition and liability risks).                                                                                                                                 |
| (f)                               | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(2), point (d), of that Regulation, institutions shall provide information on how their management body integrates short-term, medium-term and long-term effects of environmental risks in the organisational structure of the institution for the purposes of risk management. Institutions are to explain how such exercise at management body's level is then reflected in their business lines and internal control functions.                                                                                        |

|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (g) | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(2), points (a), (b) and (c), of that Regulation, institutions shall provide information on the organisation of their risk committees and on the allocation of tasks and responsibilities in the risk management framework to monitor and manage environmental risks, taking into account physical, transition and liability risk transmission channels.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| (h) | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(2), point (e), of that Regulation, institutions shall provide information on the ways in which they include environmental risks into their internal reporting framework and structure, as well as information on the frequency of their internal reporting and information exchange on such risks.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| (i) | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(2), point (e), of that Regulation, institutions shall provide information on whether environmental risks are included in their remuneration policy, and on the criteria and metrics used to determine the impact of environmental risk considerations on variable remunerations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|     | <b>Risk management</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| (j) | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (f), of that Regulation, institutions shall provide information on the integration of short-, medium- and long-term effects of environmental factors and risks in the risk tolerance framework. Institutions shall decide on the relevant time horizon in accordance with their own risk profile and exposures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| (k) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (a), of that Regulation, institutions shall provide information on the methods, definitions and standards used to identify and manage environmental factors and risks, as well as the framework on which those standards, definitions and methods are based.</p> <p>Institutions shall explain how such methods, definitions and standards relate to the applicable international and Union policy framework and available benchmarks.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| (l) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (a), of that Regulation, institutions shall disclose:</p> <p>(a) the processes by which the institution identifies and monitors its activities and exposures which are sensitive and vulnerable to environmental risks, including any movable and immovable assets associated with such activities and exposures;</p> <p>(b) the processes by which the institution identifies and monitors environmental risks that are financially material or currently non-material with a prospect to become material in the future.</p> <p>Activities, exposures and assets which are sensitive and vulnerable to environmental risks shall include those related to agriculture, fisheries, forestry, energy sectors in combination with their geographical location, reliance on water or other environmental factors and risks, which may be vulnerable to different factors, including flood, draught, fires, and loss of biodiversity. They shall also include concentration of the counterparty's operations in endangered zones, and they shall be deemed to cover the entire value chain of the counterparty.</p> <p>When disclosing the information referred to in this point, institutions shall indicate the materiality (including double materiality) which is to be understood in the sense set out in the definitions contained in the report referred to in Article 98(8) of Directive 2013/36/EU of the European Parliament and of the Council <sup>(10)</sup> and shall cover the life-cycle of exposures, including loan origination together with creditworthiness assessment of the counterparty and monitoring.</p> <p>Institutions shall explain the extent to which such assessment covers the relevant transmission channels, including (i) lower profitability, (ii) lower real estate value, lower household wealth, (iii) lower asset performance, (iv) increase cost of compliance, and (v) increase legal costs.</p> <p>Institution that identify no environmental risks as material shall explain and substantiate why that is the case and describe the methods they used to reach such conclusion.</p> |

|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (m) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (d), of that Regulation, institutions shall provide information on the activities, commitments, and exposures they have put in place to mitigate environmental risks.</p> <p>Institutions shall disclose the methods they use to identify risk mitigating measures and activities. In addition, they shall provide information on the extent to which those activities, commitments and exposures account for relevant transmission channels, including (i) lower profitability, (ii) lower real estate value, lower household wealth, (iii) lower asset performance, (iv) increase cost of compliance, and (v) increase legal costs.</p>                                                                                                 |
| (n) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), points (a) and (f), of that Regulation, institutions shall provide information on the implementation tools that they use to identify and manage environmental risks. Such tools include stress testing, sensitivity analysis or other forward-looking indicators, applied at exposure-level, portfolio-level, counterparty-level or sectoral-level, depending on the materiality of the risk.</p> <p>The disclosed information shall indicate the assumptions and the methods underlying the relevant implementation tools. Institutions shall also indicate the time horizon used for the assessment of environmental risks on the basis of accounting and prudential metrics, that is short-term, medium-term or long-term time horizons.</p> |
| (o) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), points (a) and (f), of that Regulation, institutions shall describe the outcome of the assessment from the risk tool used in accordance with point 14.</p> <p>Institutions shall provide the estimated impact of environmental risk, including climate change risk, on the institution's solvency, regulatory capital requirements and liquidity risk profile in the framework of internal capital adequacy assessment process (ICAAP) and internal liquidity adequacy assessment process (ILAAP).</p>                                                                                                                                                                                                                                          |
| (p) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, institutions shall provide information on the data and information available to them to carry out the risk management of environmental risks, the key data and information currently missing and measures they are taking to address the data gaps and to improve data quality and accuracy.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| (q) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013 in conjunction with Article 435(1), point (f), of that Regulation, institutions shall provide information on the limits they set on financing projects or counterparties which significantly harm environmental objectives in line with their business strategy.</p> <p>Those limits shall include limits set by the institutions at the point of origination and monitoring to avoid or mitigate environmental risks, and limits that indicate when a specific exposure would trigger corrective actions, further investigation, internal escalation, or exclusion from portfolio.</p>                                                                                                                                                                                              |
| (r) | <p>Institutions shall describe how they map and link the emergence of environmental risks on their balance sheet through credit risk, liquidity risk, market risk and operational risk.</p> <p>Institutions are to explain how they assess and manage the impact of transition to a low-carbon and climate-resilient economy on the prudential risk categories including credit risk, liquidity risk, market risk and operational risk.</p>                                                                                                                                                                                                                                                                                                                                                                                                            |

**Table 2 – Qualitative information on Social risk: Free format text boxes for disclosure** of qualitative information in Annex XXXVII

- Institutions shall use the following instructions to complete Table 2 – 'Qualitative Information on Social risk' set out in Annex XXXIX to this Regulation, in order to describe the integration of social risks in their business strategy and processes, governance and risk management, in accordance with Article 449a of Regulation (EU) No 575/2013 in conjunction with Article 435 of that Regulation.

| Legal references and instructions |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Row number                        | Explanation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                   | <b>Business strategy and processes</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| (a)                               | In accordance with Article 449a of Regulation (EU) No 575/2013 in conjunction with Article 435(1), points (a) and (e), of that Regulation, institutions shall describe how their business model, strategy, processes and financial planning integrate risks stemming from social factors (i.e. social risks) and how those risk evolve over time given changing technology, policy framework, business environment and stakeholders' preferences.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| (b)                               | <p>In accordance with Article 449a of Regulation (EU) No 575/2013 in conjunction with Article 435(1), point (a) and points (c) to (f), of that Regulation, institutions shall provide a description of their objectives, targets and limits for the assessment and management of social risks, and a description of the processes they use to set out those objectives, targets and limits.</p> <p>Institutions are to explain the linkages of those objectives, targets and limits to the applicable international and Union policy framework and to available benchmarks.</p> <p>Social aspects include human rights violation, labour rights, income inequality, lack of human rights, customer safety and protection, privacy, poverty and non-discrimination. Furthermore, climate change and transition to low carbon economy have social impacts that include changes to the job market. These include the decrease in the demand for certain jobs and skills, the emergence of new jobs and skills, consumers' changing preferences, shareholders' willingness to swiftly integrate climate, environmental and social changes in their companies, as set out in paragraph 78 of the EBA report adopted under Article 98(8) of Directive 2013/36/EU.</p> |
| (c)                               | In accordance with Article 449a Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (d), of that Regulation, institutions shall describe how they take measures to mitigate risks associated with social factors, including understanding the counterparties' capacity to manage social risks and entering into a dialogue with them to mitigate social risks.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                   | <b>Governance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| (d)                               | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (b), and Article 435(2), points (a), (b) and (c), of that Regulation, institutions shall describe how their management body is involved in the supervision and management of social risks. That information shall cover the rationale of the approach taken by the management body and take into account a number of social factors. Those factors include the institution's engagement towards the community and society, its relationships with employees and compliance with labour standards, customer protection and product responsibility, and human rights.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| (e)                               | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(2), points (a), (b) and (c), of that Regulation, institutions shall describe how they organise their risk committees and how they allocate tasks and responsibilities in the risk management framework to monitor and manage social risks.</p> <p>Institutions shall provide information on both their internal and external resources devoted to the assessment of social risks.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| (f)                               | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(2), point (e), of that Regulation, institutions shall describe how they include social risks into their internal reporting framework and structure, and set out the frequency of their internal reporting and information exchange on social risks.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| (g)                               | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(2), point (e), of that Regulation, institutions shall provide information on whether social risks are included in their remuneration policy, as well as on the criteria and metrics used to determine the impact of social risk considerations on variable remunerations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|     | <b>Risk management</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (h) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (a), of that Regulation, institutions shall provide information on what methods, definitions and standards they use for the identification and management of social factors and risks, as well as the framework on which those standards, definitions and methods are based.</p> <p>Institutions are to explain how those methods, definitions and standards relate to the current international and Union policy framework and available benchmarks.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| (i) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (a), of that Regulation, institutions shall provide information on the process by which they identify and monitor their activities and exposures, which are sensitive to social risks, including via their counterparties, investment or asset management activities, and including any movable and immovable assets associated with those activities and exposures.</p> <p>Institutions shall provide information on the process by which they identify and monitor social risks that are financially material or currently non-material with a prospect to be material in the future.</p> <p>Such activities, exposures and assets sensitive to social risks may be related to counterparties breaching labour law, human rights or other social laws or rights that may face legal dispute. More precisely, sectors with enhanced social risk may include those with migrant workers, low wages, poor labour standards or poor working conditions negatively affecting communities and having an enhanced chance of being under public and political scrutiny.</p> |
| (j) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (a), of that Regulation, institutions shall provide information on the activities, commitments and assets that they have in place to mitigate social risks.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| (k) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (a), of that Regulation, institutions shall provide information on the implementation tools that they use for identification and management of social risks. Such tools include the scenario analysis, applied at exposure-level, portfolio-level, counterparty-level or sectoral-level and cover factors including migration, demographic trends, change in labour force and technological change.</p> <p>Social risks can also include change of consumer behaviour, issues around discrimination and social inclusiveness, scenario analysis on increasing inequality, social impact of climate change, climate change adaptation/mitigation and environmental degradation.</p> <p>Institutions shall provide information about the assumptions and methods used to perform such scenario analysis. Institutions shall indicate the time horizon used for the assessment of the social risk on the accounting and prudential metrics, i.e. short-term, medium-term or long-term time horizon.</p>                                                                  |
| (l) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1), point (f), of that Regulation, institutions shall provide information on the limits they set out in relation to financing projects or counterparties which significantly harm the social objectives of their business strategy.</p> <p>Such limits shall include those set by institutions at the point of origination and monitoring to avoid or mitigate social risks as well as the limits that indicate when a specific exposure would trigger further investigation, internal escalation, corrective actions or exclusion from the portfolio.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| (m) | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, institutions shall provide information on the ways in which they map and link the emergence of social risks on their balance sheet through credit risk, liquidity risk, market risk and operational risk.</p> <p>Institutions are to provide information on the ways in which they assess and manage the impact of relevant socially harmful events on the prudential risks categories including credit risk, liquidity risk, market risk and operational risk.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

**Table 3 – Qualitative information on Governance risk:** Free format text boxes for disclosure of qualitative information in Annex XXXVII

6. Institutions shall use the following instructions to complete Table 3 – Qualitative information on Governance risk set out in Annex XXXIX to this Regulation in order to describe the integration of governance risks in their governance and risk management, in accordance with of Article 449a of Regulation (EU) No 575/2013, read in conjunction with Article 435 of that Regulation.

| Legal references and instructions |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Row number                        | Explanation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                   | <b>Governance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| (a)                               | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(2) of that Regulation, institutions shall provide information on the ways in which they integrate the counterparty's governance performance in their governance arrangements.</p> <p>The considerations on the counterparty's governance performance are to cover the necessary steps of the decision-making, supervision and management processes of the counterparty at all levels, including committees of the highest governance body and committees responsible for decision-making on economic, environmental, and social topics.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| (b)                               | Institutions shall explain how they take into account the role of the counterparty's top governing body in non-financial reporting, including the top committee or functional position that formally reviews and approves the organisation's sustainability report and ensures that all material topics are covered.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| (c)                               | <p>In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(2) of that Regulation, institutions shall provide information on how they integrate their counterparties' governance performance in their governance arrangements.</p> <p>The considerations related to the governance performance of the institution's counterparties are to cover all of the following:</p> <ul style="list-style-type: none"> <li>(a) ethical considerations, including integrity of conduct, values and ethics, anti-bribery and anti-corruption measures, accountability and rule of law;</li> <li>(b) strategy and risk management, including strategy implementation, operational execution and monitoring, internal controls and risk management policies and procedures;</li> <li>(c) inclusiveness; including, gender gap and representation of people from minority groups in the management, income gap;</li> <li>(d) transparency; including disclosures on discrimination, tax commitments and payments, disclosure on lobbying activities, and rules and practices;</li> <li>(e) management of conflict of interest, including processes for the highest governance body to ensure that any conflict of interest is avoided, managed and mitigated; and</li> <li>(f) internal communication on critical concerns, including how internal process of the counterparty operates for communicating critical concerns to the highest governance body.</li> </ul> |
|                                   | <b>Risk management</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| (d)                               | In accordance with Article 449a of Regulation (EU) No 575/2013, in conjunction with Article 435(1) of that Regulation, institutions shall provide information on how they integrate in their risk management arrangements the governance performance of their counterparties considering aspects set out in row 3.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

**Template 1 – Banking book – Indicators of potential climate change transition risk:** Credit quality of exposures by sector, emissions and residual maturity. Fixed format.

1. Institutions shall use the following instructions to complete template 1 set out in Annex XXXIX to this Regulation to provide information on the exposures that are more prone to the risks that institutions may face from the transition to a low-carbon and climate resilient economy. For the purposes of Article 449a of Regulation (EU) No 575/2013:
  - (a) institutions shall disclose information on their exposures towards non-financial corporates operating in carbon-related sectors, and on the quality of those exposures, including non-performing status, stage 2 classification, and related provisions as well as maturity buckets;
  - (b) institutions shall start disclosing information on scope 1, 2 and 3 emissions of their counterparties, if already available, including qualitative information in the narrative accompanying this template on the methodology and sources used for the calculation of those emissions. Where institutions are not yet estimating their counterparties' emissions associated with their financing activities, including lending and investment activities, they shall disclose information on their plans to implement methodologies to estimate and disclose this information. Institutions shall start disclosing information in columns (i) to (k) of the template with first disclosure reference date as of 30 June 2024.
2. Institutions shall include in the narrative accompanying the template, explanations on the information disclosed and the changes compared to previous disclosure periods, as well as any implications that those exposures may have in terms of credit, market, operational, reputational and liquidity risks for the institutions.
3. Institutions shall include in the rows of the template the breakdown of the gross carrying amount of loans and advances, debt securities and equity instruments to non-financial corporations, other than those held for trading, by sector of economic activities using the Nomenclature of Economic Activities (NACE) codes, laid down in Regulation (EC) No 1893/2006 of the European Parliament and of the Council ((<sup>11</sup>)\*), based on the principal activity of the counterparty. They shall also include subtotals that aggregate the gross carrying amount of exposures towards sectors and subsectors that highly contribute to climate change. In particular, reference is made to the sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006, which include the oil, gas, mining and transportation sectors, as sectors that highly contribute to climate change, as specified in Recital 6 of Commission Delegated Regulation (EU) 2020/1818 ((<sup>12</sup>)\*); and a subtotal of exposures towards “other sectors” not mentioned in that Recital.
4. The counterparty NACE sector allocation shall be based on the nature of the direct counterparty. Where the institutions' counterparty is a holding company, institutions shall consider the NACE sector of the specific obligor under the holding company (if different from the holding company) which receives the funding (i.e. the specific subsidiary of the holding company in question) rather than that of the holding company, particularly in those cases where the obligor that is benefiting from the financing is a non-financial corporate. Similarly, when the direct counterparty of an institution (the obligor) is a special purpose vehicle (SPV), institutions shall disclose the relevant information under the NACE sector associated with the economic activity of the parent company of the SPV. The classification of the exposures incurred jointly by more than one obligor shall be based on the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of granularity required in the rows of the template.

| Columns | Instructions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a       | <p><b>Total gross carrying amount</b></p> <p>Institutions shall disclose the gross carrying amount, referred to in Part 1 of Annex V to Implementing Regulation (EU) 2021/451, of those exposures towards non-financial corporates, including loans and advances, debt securities and equity instruments, classified in the accounting portfolios in the banking book in accordance with that Implementing Regulation, excluding financial assets held for trading or held for sale assets.</p> |

|   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| b | <p><b>Of which exposures towards companies excluded from EU Paris-aligned Benchmarks</b></p> <p>Institutions shall disclose the gross carrying amount of those exposures towards counterparties that are excluded from the EU Paris-aligned benchmarks as specified in Article 12(1), points (d) to (g) and Article 12(2) of Delegated Regulation (EU) 2020/1818.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| c | <p><b>Of which environmentally sustainable (CCM)</b></p> <p>Institutions shall disclose exposures that qualify as environmentally sustainable because they are financing activities that contribute or enable the environmental objective of climate change mitigation in accordance with Articles 10 and 16 of Regulation (EU) 2020/852, as disclosed in template 7 of Annex XXXIX to this Regulation.</p> <p>Institutions shall start disclosing that information in 2024, with first disclosure reference date as of 31 December 2023, for exposures included in the numerator of the GAR.</p> <p>Institutions may start disclosing that information in 2025, with first disclosure reference date as of 31 December 2024, for those exposures included in the numerator of the BTAR but not in the numerator of the GAR.</p> |
| d | <p><b>Of which stage 2</b></p> <p>Institutions applying the International Financial Reporting Standards (IFRS) shall disclose the gross carrying amount of 'Stage 2' instruments as referred to in IFRS 9.</p> <p>The columns on 'Of which stage 2' shall not be disclosed by institutions that apply national generally accepted accounting principles based on Council Directive 86/635/EEC ((<sup>13</sup>)*).</p>                                                                                                                                                                                                                                                                                                                                                                                                            |
| e | <p><b>Of which non-performing exposures</b></p> <p>Institutions shall disclose non-performing exposures as defined in Article 47a(3) of Regulation (EU) No 575/2013.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| f | <p><b>Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions</b></p> <p>Institutions shall disclose the amounts set out in Part 2, points 11, 69, 70, 71, 106 and 110, of Annex V to Implementing Regulation (EU) 2021/451.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| g | <p><b>Of which stage 2</b></p> <p>Institutions shall disclose the accumulated impairment amount of stage 2 exposures.</p> <p>Institutions applying IFRS are to disclose the gross carrying amount of 'Stage 2' instruments as set out in IFRS 9.</p> <p>The columns on 'Of which stage 2' shall not be disclosed by institutions that apply national generally accepted accounting principles based on Directive 86/635/EEC.</p>                                                                                                                                                                                                                                                                                                                                                                                                 |
| h | <p><b>Of which non-performing exposures</b></p> <p>Institutions shall disclose non-performing exposures as referred to in Article 47a(3) Regulation (EU) No 575/2013.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

|   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| i | <p><b>GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO<sub>2</sub> equivalent)</b></p> <p>Where the information is available, institutions shall disclose the estimates of the scope of their scope 3 GHG emissions in CO<sub>2</sub> tonnes (TCO<sub>2</sub>) as part of column (i). The disclosure covers all sectors and subsectors that highly contribute to climate change, including the oil, gas, mining and transportation sectors, – as specified in recital 6 of Delegated Regulation (EU) 2020/1818 – included in rows 2 to 52 of the template.</p> <p>Institutions shall base the estimation of scope 3 emissions on the information on emissions gathered from their counterparties and on the information on sector-average emissions intensity. The methods to compute the carbon emission of companies include the Global GHG Accounting and Reporting Standard for the Financial Industry, developed by the Partnership for Carbon Accounting Financials ((<sup>14</sup>)*) (PCAF, of particular relevance for the TCFD), or the Carbon Disclosure Project ((<sup>15</sup>)*).</p> <p>Institutions shall estimate the scope 3 emissions per sector in a proportionate manner, including by taking into account their exposures (loans and advances, debt securities and equity holdings) towards the counterparty compared to the total liabilities (accounting liabilities and shareholders' equity) of the counterparty.</p> <p>In the narrative part accompanying the template, institutions shall provide detailed explanations of the data sources used and of the methodology that they have applied for the estimation of their scope 3 GHG emissions. In particular, institutions shall explain whether they are disclosing any of the following:</p> <ul style="list-style-type: none"> <li>(a) reported emissions (emissions are collected from the borrower or investee company directly);</li> <li>(b) physical activity-based emissions (emissions are estimated by the reporting financial institution based on primary physical activity data collected from the borrower or investee);</li> <li>(c) economic activity-based emissions (emissions are estimated by the reporting financial institution based on economic activity data collected from the borrower or investee company).</li> </ul> <p>Where institutions are not yet estimating their counterparties' emissions associated to their financing activities, including lending and investment activities, they shall disclose information on their plans to implement methods to estimate that information. Institutions shall disclose the information in columns (i), (j) and (k) of the template with first disclosure reference date as of 30 June 2024.</p> <p>Institutions may decide to start disclosing this information earlier, i.e. with first disclosure reference date as of 31 December 2022.</p> |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| j     | <p><b>Of which Scope 3 financed emissions</b></p> <p>Institutions shall disclose their counterparties' scope 3 emissions associated with institutions' lending and investment activities. Where institutions are not yet estimating their scope 3 emissions, they shall leave column (j) blank and, in the narrative part accompanying the template, they shall disclose their plans to implement methods to estimate and disclose that information.</p> <p>Institutions shall disclose their scope 3 emissions on a best effort basis, covering the most relevant sectors in line with PCAF approach and the phased-in approach for scope 3 emissions included in Article 5 of Delegated Regulation (EU) 2020/1818.</p> <p>Institutions shall disclose information on scope 3 emissions of the counterparty for all sectors included in the template with first reference date as of 30 June 2024.</p> <p>For sectors where data and methodological challenges exist, institutions shall follow the Greenhouse Gas Protocol and its 15 stages, both upstream and downstream.</p> <p>In line with the TCFD guidance on metrics and targets, institutions shall be transparent about the challenges to collect that type of information and avoid double counting to the extent possible.</p> <p>Institutions shall start disclosing information in column (j) of the template, with first disclosure reference date as of 30 June 2024.</p> <p>Institutions may decide to start disclosing this information earlier, i.e. with first disclosure reference date as of 31 December 2022.</p> |
| k     | <p><b>GHG emissions (column (i)): gross carrying amount percentage of the portfolio derived from company-specific reporting</b></p> <p>Institutions shall indicate the percentage of the portfolio (gross carrying amount of the exposures) for which they have been able to estimate their counterparties' scope 1, 2 and 3 emissions associated with institutions' lending and investment activities based on information disclosed by their counterparties or reported to the institution on bilateral basis.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| l – p | <p><b>&lt; = 5 years; &gt; 5 year &lt; = 10 years; &gt; 10 year &lt; = 20 years; &gt; 20 years; Average weighted maturity</b></p> <p>Institutions shall allocate the exposures to the relevant bucket depending on the remaining maturity of the financial instrument, taking into account the following:</p> <ul style="list-style-type: none"> <li>(a) where the amount is repaid in instalments, the exposure shall be allocated in the maturity bucket corresponding to the last instalment;</li> <li>(b) where an exposure has no stated maturity for reasons other than the counterparty having the choice of the repayment date, or in the case of equity holdings, the amount of this exposure shall be disclosed in the largest maturity bucket '&gt; 20 years';</li> <li>(c) for the computation of the average maturity of the exposures, institutions shall weigh the maturity of each exposure by the gross carrying amount of the exposures.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

**Template 2: Banking book – Indicators of potential climate change transition risk: Loans collateralised by immovable property – Energy efficiency of the collateral. Fixed format.**

1. Institutions shall use the following instructions to disclose the information required in 'Template 2: Banking book – Indicators of potential climate change transition risk: Loans collateralised by immovable property – Energy efficiency of the collateral', as set out in Annex XXXIX to this Regulation.

2. Directive 2010/31/EU of the European Parliament and of the Council <sup>(16)</sup> and Directive 2012/27/EU of the European Parliament and of the Council <sup>(17)</sup> promote policies that aim to achieve a highly energy efficient and decarbonised building stock by 2050. Directive 2010/31/EU introduced the Energy performance certificates (EPC) as instruments for improving the energy performance of buildings. Those certificates are referred to as a certificate recognised by a Member State or by a legal person designated by it, which indicates the energy performance of a building or building unit, calculated in accordance with that Directive.
3. This template shows the gross carrying amount, as referred to in Part 1 of Annex V to Implementing Regulation (EU) 2021/451, of loans collateralised with commercial and residential immovable property and of repossessed real estate collaterals, including information on the level of energy efficiency of the collaterals measured in terms of kWh/m<sup>2</sup> energy consumption (columns (b) to (g) of the template), in terms of the label of the energy performance certificate (EPC) of the collateral as referred to in Article 2, point (12), of Directive 2010/31/EU for Member States, or as defined in any relevant local regulation for those exposures outside the Union, where a mapping to the Union EPC label exists (columns (h) to (n)).
4. In particular, in columns (b) to (g), institutions shall disclose the gross carrying amount of exposures by energy efficiency buckets based on the specific energy consumption of the collateral in kWh/m<sup>2</sup>, as indicated in the EPC label of the collateral or estimated by institutions in the absence of the EPC label. Institutions shall indicate in rows 5 and 10 of the template the extent to which those data are estimated and not based on EPC labels. In columns (h) to (n), institutions shall disclose the gross carrying amount of exposures grouped by the EPC label of the collateral for those collaterals where the EPC is available to the institution.
5. When disclosing the EPC distribution of the collaterals, institutions shall disclose separately, in column (o), those exposures for which they do not have the EPC information of the collateral. Where institutions do not have the EPC information, but are using internal calculations to estimate the energy efficiency of the collateral, institutions are to disclose the percentage of the exposures without EPC label of the collateral for which they are providing estimates (the percentage is to be computed based on the gross carrying amount of the exposures). Institutions shall disclose the total gross carrying amounts by energy consumption level and by EPC label, with a breakdown by location (Union vs non-Union area) differentiating between loans collateralised by commercial immovable property, loans collateralised by residential immovable property and collateral obtained by taking possession.
6. In the case of exposures to entities located in third countries where there is no EPC label equivalent, institutions shall leave columns (h) to (n) blank. However, institutions shall disclose the information required in columns (o) and (p) and, when relevant, columns (b) to (g) with estimated data.
7. For those exposures linked to more than one collateral, such as two immovable properties, the energy efficiency information of the properties linked to the exposure shall be split and disclosed separately under energy efficiency levels (both for the kWh/m<sup>2</sup> of the collateral, columns (b) to (g), and for the EPC label, columns (h) to (n) corresponding to energy efficiency of each collateral). More specifically, institutions shall calculate the share of each collateral in the gross carrying amount of exposure based on the value of the collateral and disclose under the energy efficiency bucket linked to each collateral. For example, the institution has a loan with a gross carrying amount of EUR 100 000 collateralised by two properties: property A and property B. Property A has a collateral value of EUR 80 000 and EPC label A, while property B has a collateral value of EUR 70 000 and EPC label D. In this example, institutions should disclose EUR 53 333 (that is  $\text{EUR } 100\,000 * [80\,000 / (80\,000 + 70\,000)]$ ) under EPC label A and EUR 46 667 (that is  $\text{EUR } 100\,000 * [70\,000 / (80\,000 + 70\,000)]$ ) under EPC label D, both corresponding to the specific loan in question.

**Template 3: Banking book – Indicators of potential climate change transition risk: Alignment metrics.**

Flexible format (fixed columns, flexible rows).

1. Institutions shall use the following instructions to disclose the information required in ‘Template 3: Banking book – Indicators of potential climate change transition risk: Alignment metrics’, as set out in Annex XXXIX to this Regulation.

2. Institutions shall disclose in this template information on their alignment efforts with the objectives of the Paris Agreement for a selected number of sectors. The disclosures on the alignment shall capture the extent to which financial flows are consistent with a pathway towards low greenhouse gas emissions and climate-resilient development as referred to in the Paris Agreement. The economic scenario that describes that decarbonisation pathway is the International Energy Agency (IEA) Net Zero Emissions by 2050 Scenario (NZE2050) <sup>(18)</sup> (\*). Institutions shall take into account that scenario. Given that the IEA provides scenarios at global level and some specific metrics at European level, institutions are to measure the distance from the IEA scenario benchmarks at global level and, where the specific European level metrics are available, at European level.
3. Institutions that are already estimating information on their sectoral alignment to the Paris Agreement shall disclose the information in this template. Institutions are to explain in the narrative part accompanying the template the method used and the data source. Those institutions that are not yet estimating their sectoral alignment shall disclose information on their plans to implement a method to estimate and disclose that information. In any case, institutions shall start disclosing the information included in this template with first disclosure reference date as of 30 June 2024.
4. Institutions shall disclose in this template:
  - (a) Columns (a) and (b): these columns contain the sectors (IEA sectors) in column (a) under which rows 1-8 list the mandatory minimum set of sectors, and subsectors (NACE sectors in column (b) according to the minimum 'list of NACE sectors to be considered' as indicated in the template).
  - (b) Where the institution's counterparty is a holding company, institutions shall consider the NACE sector of the specific obligor controlled by the holding company (if different from the holding company) which receives the funding rather than that of the holding company, particularly in those cases where the obligor is a non-financial corporate. Similarly, where the direct counterparty of the institution (the obligor) is a special purpose vehicle ("SPV"), institutions shall disclose the relevant information under the NACE sector associated with the economic activity of the parent company of the SPV.
  - (c) The classification of the exposures incurred jointly by more than one obligor shall be based on the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. Institutions shall disclose information by NACE codes with the level of granularity required in column (b).
  - (d) Column (c): the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451 of those exposures towards non-financial corporates in each of the sectors specified in columns (a) and (b), including loans and advances, debt securities and equity instruments, classified in the accounting portfolios in the banking book in accordance with that Implementing Regulation, excluding financial assets held for trading or held for sale assets.
  - (e) Columns (d) and (e): alignment metric(s) applied by the institution and closest year of reference for the alignment metric(s) for each sector. Institutions shall use the alignment metric(s) that can be measured against the Net Zero Emissions by 2050 Scenario (NZE2050). Institutions are to ensure that the metrics allow to comprehensively disclose the institutions' financed production capacities and encompass all relevant carbon-intensive financed activities. Some sample metrics are included in the template. Institutions are to disclose several metrics for each sector that is relevant to their financing activity. These are to cover emission intensity metrics, technology mix-based metrics and production-based metrics. Institutions are to rely on the assessment of the underlying assets and activities linked to the financial instruments.

For loans whose use of proceeds is known, the value shall be included for the relevant sector and alignment metric. For loans whose use of proceeds is unknown, the gross carrying amount of the exposure shall be allocated to the relevant sectors and alignment metrics based on the counterparties' activity distribution, including by counterparties' turnover by activity.

Institutions shall add a row in the template for each relevant combination of sectors disclosed in column (b) and alignment metrics included in column (d).

- (f) Column (f): the point in time distance of the column (d) metric(s) to the 2030 data points of the Net Zero Emissions by 2050 Scenario (NZE2050), shall be expressed in percentage points. That distance shall represent the current degree of alignment with the scenario indicator for 2030 and shall be expressed as the difference between the indicator in column (d) and the IEA scenario projection for 2030, divided by the scenario benchmark indicator and converted into percentage terms.

Institutions can find the relevant information and the applicable scenario indicators for 2030 per sector on the IEA website. In particular, institutions shall refer to the “Net Zero by 2050 – A Roadmap for the Global Energy Sector” that the IEA publish on an annual basis <sup>(19)</sup> \*. The specific data points and indicators can be downloaded from the excel table included in the Net Zero by 2050 Scenario designed by the International Energy Agency

The exposures’ underlying activities shall be considered aligned where the level of the indicator is below that of the benchmark for decreasing benchmarks (carbon intensive activities) or above for increasing benchmarks (low carbon activities);

$$\text{Distance} = \frac{\text{Metric at reference year} - (\text{IEA scenario metric in 2030})}{(\text{IEA scenario metric in 2030})} * 100$$

- (g) Column (g): institutions’ target for 3 years after the year of reference indicated in column (e) and the alignment metric indicated in column (d). Column (g) shall indicate the portfolio alignment path and targets that institutions plan to achieve to remain on track with the IEA scenario in the long term.

**Template 4 – Banking book – Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms. Fixed format**

1. Institutions shall use the following instructions to disclose the information required in ‘Template 4: Banking book – Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms, as set out in Annex XXXIX to this Regulation.
2. Institutions shall disclose in this template aggregate information on exposures towards the most carbon-intensive counterparties in the world. They shall include aggregated and anonymised information on the gross carrying amount of exposures towards up to 20 counterparties that are among the top 20 most carbon-intensive corporates worldwide. Information shall be based on publicly available reputable and accurate information. Examples of data sources to identify the top carbon-intensive companies include the Carbon Majors Database and Reports of the Carbon Disclosure Project and Climate Accountability Institute as well as Thomson Reuters.
3. Institutions shall disclose in the narrative accompanying the disclosure the source of the data they use. Where institutions are not able to identify exposures towards the top 20 carbon-intensive firms in the world, they shall explain why they have not indicated such exposures, including in the case in which they do not have any exposures towards the top 20 carbon-intensive firms in the world.

|   | Column                            | Instructions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a | Gross carrying amount (aggregate) | <p>Gross carrying amount has the meaning referred to in Part 1 of Annex V to Implementing Regulation (EU) 2021/451. It includes loans and advances, debt securities and equity instruments, classified under the accounting portfolios in the banking book according to that Implementing Regulation, excluding financial assets held for trading and held for sale assets.</p> <p>Institutions shall include the aggregate exposures towards up to 20 counterparties of the institution that are among the top 20 most carbon-intensive corporates worldwide.</p> |

|   |                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---|-----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| b | Gross carrying amount towards the company compared to total gross carrying amount (aggregate) | Institutions shall disclose the percentage resulting from the aggregate gross carrying amount indicated in column (a), divided by the total gross carrying amount of the institutions' exposures in the banking book, as referred to in Part 1 of Annex V to Implementing Regulation (EU) 2021/451, including loans and advances, debt securities and equity instruments in the banking book, classified under the accounting portfolios in the banking book in accordance with that Implementing Regulation, excluding financial assets held for trading and held for sale assets.                                                           |
| c | Of which environmentally sustainable (CCM)                                                    | Institutions shall disclose the aggregate gross carrying amount of environmentally sustainable exposures contributing to the objective of climate change mitigation. That amount shall be based on the purpose of the activity funded, for special purpose lending, or on the counterparty's information on the level of alignment of its economic activities with Regulation (EU) 2020/852, for the objective of climate change mitigation (% of turnover contributing substantially to climate change mitigation).<br><br>Institutions shall start disclosing this information with first disclosure reference date as of 31 December 2023. |
| d | Average maturity                                                                              | Institutions shall disclose the average maturity of the exposures considered in the computation weighted by the gross carrying amount of the exposure.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| e | Number of top 20 polluting firms included                                                     | Institutions shall indicate the number of top polluting companies included in the calculation of the aggregate gross carrying amount.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

**Template 5 – Banking book – Indicators of potential climate change physical risk: Exposures subject to physical risk.** Fixed format.

1. Institutions shall use the following instructions to disclose the information required in 'Template 5: Banking book – Indicators of potential climate change physical risk: Exposures subject to physical risk', as set out in Annex XXXIX to this Regulation.
2. Institutions shall include in this template information on exposures in the banking book, including loans and advances, debt securities and equity instruments not held-for-trading and not held-for-sale, towards non-financial corporates, on loans collateralized with immovable property and on repossessed real estate collaterals, exposed to chronic and acute climate-related hazards, with a breakdown by sector of economic activity (NACE classification) and by geography of location of the activity of the counterparty or of the collateral, for those sectors and geographical areas subject to climate change acute and chronic events.
3. For the identification of geographies prone to specific climate-related hazards, institutions shall use dedicated portals and databases. To obtain information on the characteristics of locations sensitive to climate-change events, institutions may use the data offered by Union bodies and by national government authorities including meteorological, environmental, statistical agencies or geoscience organisations. Examples of data sources to identify geographical areas subject to climate change related hazards include ((<sup>20</sup>)\*): GFDRR – ThinkHazard! (covering heatwaves, water scarcity and stress, floods, wildfires, hurricanes, landslide); PREP – PREPdata (coastal flood, extreme heat, landslide, water scarcity and stress, wildfire); WRI – Aqueduct Water Risk Atlas (flood, coastal flood, water scarcity and stress) Swiss Re – CatNet® (flood, tropical cyclone (hurricane & typhoon), wildfire); World Bank – Climate Change Knowledge Portal (extreme heat, extreme precipitation, drought); PCA – Global Drought Risk platform (drought); NOAA – Historical hurricane tracks (tropical cyclone (hurricane & typhoon)).

4. When the counterparty is a holding company, institutions shall consider the NACE sector of the specific obligor controlled by the holding company (if different than the holding company itself) which receives the funding, particularly in those cases where the obligor is a non-financial corporate. Similarly, where the direct counterparty of the institution (the obligor) is an SPV, institutions shall disclose the relevant information under the NACE sector associated with the economic activity of the parent company of the SPV. The classification of the joint exposures towards more than one obligor shall be based on the characteristics of the obligor that was the most relevant for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor.
5. Institutions shall disclose the information in this template on a best effort basis and explain in the narrative accompanying the template the sources of information and methods that they have used to identify exposures subject to climate-change physical risk.

| Columns | Instructions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a       | <p><b>Geographical area subject to climate change acute and chronic events</b></p> <p>Institutions shall cover geographical areas exposed to adverse impact from climate-change physical events. These geographical areas include the countries or other geographical or administrative regions where the counterparty's activities or the collateral are located, and which are exposed to chronic or acute climate-change events. For geographical coverage of the exposures, institutions shall use the level of divisions indicated in Nomenclature of Territorial Units for Statistics (or NUTS), as appropriate.</p>                                                                                                                                                                                     |
| b       | <p><b>Gross carrying amount</b></p> <p>Institutions shall disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451 of those exposures towards non-financial corporates (including loans and advances, debt securities and equity instruments), classified under the accounting portfolios in the banking book in accordance with that Implementing Regulation, excluding financial assets held for trading and held for sale assets.</p>                                                                                                                                                                                                                                                                                                                    |
| c – o   | <p><b>of which exposures sensitive to impact from climate change physical events</b></p> <p>Institutions shall disclose the gross carrying amount of exposures prone to impact from climate change physical events. The gross carrying amount of exposures prone to impact from climate change physical events may be equal to the full exposure amount disclosed in column (b) of this template or may be a part of that exposure amount.</p>                                                                                                                                                                                                                                                                                                                                                                 |
| c – g   | <p><b>Breakdown by maturity bucket</b></p> <p>Institutions shall allocate the exposures to the relevant bucket depending on the residual maturity of the financial instrument, taking into account the following:</p> <ol style="list-style-type: none"> <li>(a) where the amount is to be repaid in instalments, the exposure shall be allocated in the maturity bucket corresponding to the last instalment;</li> <li>(b) where an exposure has no stated maturity for reasons other than the counterparty having the choice of the repayment date, the amount of this exposure shall be disclosed in column '&gt; 20 years';</li> <li>(c) to compute the average maturity of the exposure, institutions shall weigh the maturity of each exposure by the gross carrying amount of the exposures.</li> </ol> |
| h       | <p><b>of which exposures sensitive to impact from chronic climate change events</b></p> <p>Institutions shall disclose the gross carrying amount of exposures sensitive to impact from chronic climate-change events only, including hazards relating to gradual changes in weather and climate and having a possible impact on economic output and productivity.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                          |

|         |                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| i       | <p><b>of which exposures sensitive to impact from acute climate change events</b></p> <p>Institutions shall disclose the gross carrying amount of exposures sensitive to impact from acute climate change events only, including hazards that may cause sudden damage to properties, disruption of supply chains, and depreciation of assets.</p>                                                                                      |
| j       | <p><b>of which exposures sensitive to impact both from chronic and acute climate change events</b></p> <p>Institutions shall disclose the gross carrying amount subject to impact from both chronic and acute climate change events, referred to in columns (h) and (i).</p>                                                                                                                                                           |
| k       | <p><b>Of which stage 2</b></p> <p>Institutions applying IFRS shall disclose the gross carrying amount of 'Stage 2' instruments as defined in IFRS 9.</p> <p>The columns on 'Of which stage 2' shall not be disclosed by institutions that apply national generally accepted accounting principles based on Directive 86/635/EEC.</p>                                                                                                   |
| l       | <p><b>Of which non-performing exposures</b></p> <p>Institutions shall disclose the gross carrying amount of non-performing exposures as referred to in Article 47a(3) Regulation (EU) No 575/2013, which are prone to impact from climate change events.</p>                                                                                                                                                                           |
| m, n, o | <p><b>Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions</b></p> <p>Institutions shall disclose the amounts referred to in Part 2, points 11, 69, 70, 71, 106 and 110, of Annex V to Implementing Regulation (EU) 2021/451.</p>                                                                                                                                                      |
| n       | <p><b>of which Stage 2 exposures</b></p> <p>Column (m) shall contain the accumulated impairment amount of stage 2 exposures.</p> <p>Institutions applying IFRS shall disclose the gross carrying amount of 'Stage 2' instruments as defined in IFRS 9.</p> <p>The columns on 'Of which stage 2' shall not be disclosed by institutions that apply national generally accepted accounting principles based on Directive 86/635/EEC.</p> |
| o       | <p><b>of which non-performing exposures</b></p> <p>Institutions shall disclose the amount of the accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions attributable to non-performing exposures, as referred to in Article 47a(3) Regulation (EU) No 575/2013.</p>                                                                                                                      |

**Template 6 – Summary of key performance indicators (KPIs) on the Taxonomy-aligned exposures.** Fixed format.

1. Institutions shall provide in template 6 an overview of the KPIs calculated on the basis of templates 7 and 8 of Annex XXXIX, including the green asset ratio (GAR) as referred to in Commission Delegated Regulation (EU) 2021/2178 ((<sup>21</sup>)\*)

2. While Delegated Regulation (EU) 2021/2178 requires entities to estimate and disclose the GAR twice, once based on the turnover taxonomy alignment of the counterparty (for non-financial corporates) for those exposures the purpose of which is not to finance specific identified activities (general purpose lending), and again based on the capital expenditure (CapEx) taxonomy alignment of the counterparty for the same general purpose lending exposures, in this template institutions shall only disclose the GAR once, based on the turnover alignment of the counterparty for the general purpose lending part only.
3. For the stock, GAR (climate change mitigation), GAR (climate change adaptation), GAR (climate change mitigation and climate change adaptation) shall correspond to the KPI included in columns (b), (g) and (l) respectively of Template 8, accordingly. Similarly, for the flow, GAR (climate change mitigation), GAR (climate change adaptation), GAR (climate change mitigation and climate change adaptation) shall correspond to the KPI included in row 1, columns (r), (w) and (ab) of the same Template 8.
4. Information on the coverage shall be included in Template 8, row 1, column (p) for GAR stock, and (af) for GAR flow.
5. Institutions shall disclose this information with first reference date as of 31 December 2023, which is in line with the first reference date for the disclosure of the information on the GAR referred to in Delegated Regulation (EU) 2021/2178.

**Template 7 – Mitigating actions: Assets for the calculation of GAR. Fixed format**

1. Institutions shall use the following instructions to disclose the information required in ‘Template 7 – Mitigating actions: Assets for the calculation of GAR’, as set out in Annex XXXIX to this Regulation.
2. Institutions shall disclose in this template information on gross carrying amount of institutions’ loans and advances, debt securities and equity instruments on their banking book, with a breakdown of the information by type of counterparty, including financial corporations, non-financial corporations, households, local governments as well as real estate lending towards households, and the taxonomy eligibility and taxonomy alignment of the exposures with regard to the environmental objectives of climate change mitigation and climate change adaptation as referred to in Article 9, points (a) and (b), of Regulation (EU) 2020/852.
3. In particular, institutions shall include in this template information necessary for the calculation of the GAR in accordance with Delegated Regulation (EU) 2021/2178. While Delegated Regulation (EU) 2021/2178 requires institutions to estimate and disclose the GAR twice, once based on the turnover taxonomy alignment of the counterparty (for non-financial corporates) for those exposures the purpose of which is not to finance specific identified activities (general purpose lending), and again based on the CapEx taxonomy alignment of the counterparty for the same general purpose lending exposures, in this template institutions shall only disclose the GAR once based only on the turnover alignment of the counterparty for the general purpose lending part.
4. Based on that information, institutions shall calculate and disclose their GAR as referred to in Delegated Regulation (EU) 2021/2178. The information included shall relate to climate change mitigation and climate change adaptation as referred to in Article 9, points (a) and (b), of Regulation (EU) 2020/852.
5. Institutions shall disclose this information with first reference date as of 31 December 2023 that is the first disclosure reference date for the information on the GAR as referred to in Delegated Regulation (EU) 2021/2178.

| Columns | Instructions                                                                                                                                                    |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a       | <b>Gross carrying amount</b><br>Institutions shall disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451. |

|   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| b | <p><b>Of which: towards taxonomy relevant sectors</b></p> <p>Institutions shall disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>Institutions shall disclose the gross carrying amount of eligible exposures towards sectors (4 level NACE codes) relevant for the corresponding environmental objective according to the Taxonomy, as specified in Annex I to the Commission Delegated Regulation (EU) 2021/2139 ((<sup>22</sup>)*).</p> <p>Institutions shall disclose exposures towards relevant sectors under the objective of climate change mitigation in accordance with Article 9, point (a), and Article 10 of Regulation (EU) 2020/852.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| c | <p><b>Of which: environmentally sustainable</b></p> <p>Institutions shall disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>Institutions shall disclose the gross carrying amount of eligible exposures that are environmentally sustainable, as specified in the Annex I to Delegated Regulation (EU) 2021/2139.</p> <p>Institutions shall disclose environmentally-sustainable exposures under the objective of climate-change mitigation in accordance with Article 9, point (a), and Article 10 of Regulation (EU) 2020/852.</p> <p>When the use of proceeds is known (specialised lending, including project finance loans, as referred to in Annex V to Implementing Regulation (EU) 2021/451), institutions shall disclose the extent to which the exposure is environmentally-sustainable. Such disclosure is based on the extent which the funded project substantially contributes to climate change mitigation, in accordance with Article 10 of Regulation (EU) 2020/852, or is an enabling activity in accordance with Article 16 of that Regulation, and meets the criteria specified in Article 3 of that Regulation. When the use of proceeds is unknown, institutions shall disclose the extent to which the exposure is environmentally sustainable by using the information received from the counterparty, in accordance with Article 8 of Regulation (EU) 2020/852, on the proportion of the turnover derived from products or services associated with economic activities that qualify as environmentally sustainable under Article 3 of that Regulation.</p> <p>Each exposure shall be considered only once and shall be allocated to only one environmental objective. Where the exposures are relevant for more than one environmental objective, the allocation shall be made to the most relevant objective.</p> |
| d | <p><b>Of which: specialised lending</b></p> <p>Institutions shall disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>Specialised lending exposures shall be understood as referred to in Article 147(8) of Regulation (EU) No 575/2013. It includes exposures which are environmentally sustainable under the objective of climate-change mitigation in accordance with Article 9, point (a), and Article 10 of Regulation (EU) 2020/852.</p> <p>When the use of proceeds is known, in the case of specialised lending institutions shall disclose the extent to which the exposure is environmentally sustainable based on the extent and proportion to which the specific project funded qualify as contributing substantially to climate change mitigation (project specific information), in accordance with Article 10 of Regulation (EU) 2020/852, or as enabling activity in accordance with Article 16, and meets the criteria specified in Article 3 of that Regulation. Institutions shall provide transparent information on the kind of economic activities that are being funded through specialised lending. Where the same specialised lending exposure is relevant to two environmental objectives, institutions shall allocate it to the most relevant one.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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| e | <p><b>Of which: transitional</b></p> <p>Article 10 of Regulation (EU) 2020/852.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| f | <p><b>Of which: enabling</b></p> <p>Article 16 of Regulation (EU) 2020/852.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| g | <p><b>Of which: towards taxonomy relevant sectors</b></p> <p>Institutions shall disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>Institutions shall disclose the gross carrying amount of eligible exposures towards sectors (4 level NACE codes) relevant for the corresponding environmental objective according to the Taxonomy, as specified in Annex II to Delegated Regulation (EU) 2021/2139.</p> <p>Institutions shall disclose exposures towards relevant sectors under the objective of climate change adaptation in accordance with Article 9, point (b), and Article 11 of Regulation (EU) 2020/852.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| h | <p><b>Of which: environmentally sustainable</b></p> <p>Institutions shall disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>Institutions shall disclose the gross carrying amount of eligible exposures that are environmentally sustainable, as specified in Annex II to Delegated Regulation (EU) 2021/2139.</p> <p>Institutions shall disclose environmentally-sustainable exposures under the objective of climate change adaptation in accordance with Article 9, point (b), and Article 11 of Regulation (EU) 2020/852.</p> <p>When the use of proceeds is known, in the case of specialised lending institutions shall disclose the extent to which the exposure is environmentally sustainable based on the extent and proportion to which the funded project qualifies as contributing substantially to climate change adaptation, in accordance with Article 11 of Regulation (EU) 2020/852, or as enabling activity in accordance with Article 16 of that Regulation, and meets the criteria specified in its Article 3 of that Regulation.</p> <p>Where the use of proceeds is unknown, institutions shall disclose the extent to which the exposure is environmentally sustainable by using the information from the counterparty, in accordance with Article 8 of Regulation (EU) 2020/852, on the proportion of the turnover derived from products or services associated with economic activities that qualify as environmentally sustainable under Article 3 of that Regulation.</p> <p>Each exposure shall be considered only once and shall be allocated to only one environmental objective. Where the exposures are relevant for more than one environmental objective, exposures shall be allocated to the most relevant objective.</p> |

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| i | <p><b>Of which: specialised lending</b></p> <p>Institutions are to disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>Specialised lending exposures shall be understood as referred to in Article 147(8) of Regulation (EU) No 575/2013.</p> <p>Institutions shall disclose special lending exposures which are environmentally sustainable under the objective of climate change adaptation in accordance with Article 9, point (b), and Article 11 of Regulation (EU) 2020/852.</p> <p>Institutions shall disclose the extent to which the exposure is environmentally sustainable by using the information from the counterparty.</p> <p>When the use of proceeds is known, in the case of specialised lending institutions shall disclose the extent to which the exposure is environmentally sustainable based on the extent and proportion to which the specific funded project qualifies as contributing substantially to climate change adaptation (project specific information), in accordance with Article 11 of Regulation (EU) 2020/852, or as enabling activity in accordance with Article 16 of that Regulation, and meets the criteria specified in its Article 3 of that Regulation. Institutions shall provide transparent information on the kind of economic activities that are being funded through specialised lending. Where the same specialised lending exposure can be relevant for two environmental objectives, the exposure shall be allocated to the most relevant one.</p> |
| j | <p><b>Of which: adaptation</b></p> <p>Article 11 of Regulation (EU) 2020/852. These activities shall cover those that are not enabling activities.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| k | <p><b>Of which: enabling</b></p> <p>Article 16 of Regulation (EU) 2020/852.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| l | <p><b>Of which: towards taxonomy relevant sectors</b></p> <p>Institutions shall disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>Institutions shall include the sum of column (b) and column (g) of this template.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| m | <p><b>Of which: environmentally sustainable</b></p> <p>Institutions shall disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>Institutions shall include the sum of column (c) and column (h) of this template.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| n | <p><b>Of which: specialised lending</b></p> <p>Institutions shall disclose the gross carrying amount as defined in Part 1 of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>Specialised lending exposures shall be understood as referred to in Article 147(8) of Regulation (EU) No 575/2013.</p> <p>Institutions shall include the sum of column (d) and column (i) of this template.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| o | <p><b>Of which: transitional/adaptation</b></p> <p>Article 10 and Article 11 of Regulation (EU) 2020/852.</p> <p>Institutions shall include the sum of column (e) and column (j) of this template.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

| p                         | <p><b>Of which: enabling</b></p> <p>Article 16 of Regulation (EU) 2020/852.</p> <p>Institutions shall include the sum of column (f) and column (k) of this template.</p>                                                                                                                                                                   |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Rows                      | Instructions                                                                                                                                                                                                                                                                                                                               |
|                           | <p><b>GAR – Covered assets in both numerator and denominator</b></p> <p>Eligible exposures shall be those that are related to the counterparties and asset classes covered in the scope of the disclosure requirements in accordance with Article 8 of Regulation (EU) 2020/852.</p>                                                       |
| 1                         | <p><b>Loans and advances, debt securities and equity instruments not HfT eligible for GAR</b></p> <p>Institutions shall disclose loans and advances, debt securities and equity instruments classified in the banking book, not held for trading and not held for sale as defined in Annex V to Implementing Regulation (EU) 2021/451.</p> |
| 2                         | <p><b>Financial corporations</b></p> <p>Institutions shall disclose the exposures referred to in Part 1, point 42, point (c) and point (d), of Annex V to Implementing Regulation (EU) 2021/451.</p>                                                                                                                                       |
| 3                         | <p><b>Credit institutions</b></p> <p>Institutions shall disclose the exposures referred to in Part 1, point 42, letter (c), of Annex V to Implementing Regulation (EU) 2021/451.</p>                                                                                                                                                       |
| 4, 9, 13, 17, 21, 34, 40  | <p><b>Loans and advances</b></p> <p>Institutions shall disclose the loans and advances referred to in Part 1, point 32, of Annex V to Implementing Regulation (EU) 2021/451.</p>                                                                                                                                                           |
| 5, 10, 14, 18, 22, 37, 41 | <p><b>Debt securities</b></p> <p>Institutions shall disclose the debt securities as referred to in Part 1, point 31, of Annex V to Implementing Regulation (EU) 2021/451.</p>                                                                                                                                                              |
| 6, 11, 15, 19, 23, 38, 42 | <p><b>Equity instruments</b></p> <p>Institutions shall disclose the equity instruments as referred to in Annex V to Implementing Regulation (EU) 2021/451. Equity instruments in the banking book include investments in associates, joint ventures and subsidiaries which are not fully or proportionally consolidated.</p>               |
| 7                         | <p><b>Other financial corporations</b></p> <p>Institutions shall disclose the exposures to other financial corporations as referred to in Part 1, point 42, letter (d), of Annex V to Implementing Regulation (EU) 2021/451.</p>                                                                                                           |
| 8                         | <p><b>Of which: investment firms</b></p> <p>Institutions shall disclose the exposures to investment firms as defined in Article 4, paragraph (1), point (2), of Regulation (EU) No 575/2013.</p>                                                                                                                                           |

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| 12 | <p><b>Of which: management companies</b></p> <p>Institutions shall disclose the exposures to management companies as defined in Article 4(1), point (19), of Regulation (EU) No 575/2013.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 16 | <p><b>Of which: insurance undertakings</b></p> <p>Institutions shall disclose the exposures to insurance undertakings as defined in Article 4, paragraph (1), point (5), of Regulation (EU) No 575/2013</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 20 | <p><b>Non-financial corporations subject to NFRD disclosure obligations</b></p> <p>Institutions shall disclose the exposures to non-financial corporation as referred to in Part 1, point 42, letter (e), of Annex V to Implementing Regulation (EU) 2021/451, which are subject to disclosure obligations under Directive 2014/95/EU.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 28 | <p><b>Of which: commercial real estate loans</b></p> <p>Institutions shall disclose the exposures referred to in Part 2, point 173, letter (a), and point 239ix of Annex V to Implementing Regulation (EU) 2021/451.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 24 | <p><b>Households</b></p> <p>Institutions shall disclose the loans and advances as referred to in Part 1, point 42, letter (f), of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>Institutions are to collect information from their counterparties bilaterally through the loan origination process, and the regular credit review and monitoring process.</p>                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 25 | <p><b>Of which: loans collateralised by residential immovable property</b></p> <p>Institutions shall disclose the loans and advances collateralised by residential immovable property as referred to in Part 2, point 173, letter (a), of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>The alignment of those exposures to Regulation (EU) 2020/852 shall only be assessed following a simplified approach for the objective of climate change mitigation in accordance with the technical screening criteria for buildings, namely renovation and acquisition and ownership in accordance with points 7.2., 7.3., 7.4., 7.5, 7.6., and 7.7. respectively, of Annex I to Delegated Regulation (EU) 2021/2139, based on the energy efficiency of the underlying collateral.</p> |
| 26 | <p><b>Of which: building renovation loans</b></p> <p>Institutions shall disclose the loans that are granted to households with the purpose of renovating their house.</p> <p>The alignment of these exposures to Regulation (EU) 2020/852 shall only be assessed following a simplified approach for the objective of climate change mitigation in accordance with the technical screening criteria for buildings, namely renovation and acquisition and ownership in accordance with points 7.2., 7.3., 7.4., 7.5, 7.6., and 7.7., respectively, of Annex I to Delegated Regulation (EU) 2021/2139, based on the energy efficiency of the underlying collateral.</p>                                                                                                                      |
| 27 | <p><b>Of which motor vehicle loans</b></p> <p>Institutions shall disclose the motor vehicle loans as referred to in Part 2, point 173, letter (b)(ii), of Annex V to Implementing Regulation (EU) 2021/451 and other loans granted for the acquisition of a motor vehicle assessed following a simplified approach for the objective of climate change mitigation in accordance with the technical screening criteria for financing, renting, leasing of vehicles in accordance with Section 6.5 of Annex I to Delegated Regulation (EU) 2021/2139, based on the energy efficiency of the underlying vehicle.</p>                                                                                                                                                                          |

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| 28 | <b>Local governments financing</b><br>The addition of rows 29 and 30.                                                                                                                                                                                                                                                                                        |
| 29 | <b>Housing financing</b><br>Institutions shall disclose the loans granted by institutions to local government with the aim of funding the acquisition of public housing.                                                                                                                                                                                     |
| 30 | <b>Other local government financing</b><br>Institutions shall disclose the loans granted by institutions to local government with the aim of funding specialised lending exposures other than those resulting from the acquisition of public housing.                                                                                                        |
| 31 | <b>Collateral obtained by taking possession: residential and commercial immovable properties</b><br>Institutions shall disclose the collateral obtained by taking possession as referred to in Part 2, point 341, of Annex V to Implementing Regulation (EU) 2021/451.                                                                                       |
| 32 | <b>Total GAR assets</b><br>This row shall be equal to row 1 of this template.                                                                                                                                                                                                                                                                                |
|    | <b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>                                                                                                                                                                                                                                                                   |
| 33 | <b>EU Non-financial corporations (not subject to NFRD disclosure obligations)</b><br>Institutions shall disclose exposures to non-financial corporation as defined in Part 1, point 42(e), of Annex V to Implementing Regulation (EU) 2021/451, which are located in the Union and not subject to disclosure obligations under Directive 2014/95/EU.         |
| 37 | <b>Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)</b><br>Institutions shall disclose exposures to non-financial corporation as defined in Part 1, point 42(e) of Annex V to Implementing Regulation (EU) 2021/451, which are located outside the Union and not subject to disclosure obligations under Directive 2014/95/EU. |
|    | <b>Assets excluded from the numerator for GAR (covered in the denominator)</b>                                                                                                                                                                                                                                                                               |
| 41 | <b>Derivatives</b><br>Institutions shall disclose derivatives not held for trading as referred to in Part 1, Section 10, of Annex V to Implementing Regulation (EU) 2021/451.                                                                                                                                                                                |
| 42 | <b>On demand interbank loans</b><br>Institutions shall disclose 'Other demand deposits' as referred in to Part 2, point 3, of Annex V to Implementing Regulation (EU) 2021/451.                                                                                                                                                                              |
| 43 | <b>Cash and cash-related assets</b><br>Institutions shall disclose 'Cash on hand' as referred to in Part 2, point 1, of Annex V to Implementing Regulation (EU) 2021/451.                                                                                                                                                                                    |

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| 44 | <b>Other assets (including goodwill, commodities etc.)</b><br>Institutions shall disclose other assets in the balance-sheet of the institution not included in rows 41, 42 and 43 of this template.                            |
| 45 | <b>Total assets in the denominator (GAR)</b><br>This row shall be the sum of rows 32, 33, 37 and 41 to 44 of this template.                                                                                                    |
|    | <b>Other assets excluded from both the numerator and denominator for GAR calculation</b>                                                                                                                                       |
| 46 | <b>Sovereigns</b><br>Institutions shall disclose general governments as referred to in Part 1, point 42, of Annex V to Implementing Regulation (EU) 2021/451, excluding exposures included in rows 29 and 30 of this template. |
| 47 | <b>Central bank exposures</b><br>Institutions shall disclose exposures towards central banks.                                                                                                                                  |
| 48 | <b>Trading book</b><br>Institutions shall disclose financial assets held for trading or trading financial assets as defined in the applicable accounting principles.                                                           |
| 49 | <b>Total assets excluded from numerator and denominator</b><br>This row shall be the sum of rows 46, 47 and 48 of this template.                                                                                               |
| 50 | <b>Total assets</b><br>This row shall be the sum of rows 45 and 49 of this template.                                                                                                                                           |

### Template 8 – GAR (%)

1. Institutions shall use the following instructions to disclose the information required in 'Template 8 – GAR (%)', as set out in Annex XXXIX to this Regulation.
2. Based on the information included in template 7, institutions shall disclose in this template the GAR as referred to in Delegated Regulation (EU) 2021/2178.
3. The purpose of this template is to show to what extent institutions' activities qualify as environmentally sustainable in accordance with Articles 3 and 9 of Regulation (EU) 2020/852 so that stakeholders can understand the actions put in place by the institutions to mitigate climate change transition and physical risks.
4. Delegated Regulation (EU) 2021/2178 requires institutions to estimate and disclose the GAR twice. Once, the disclosure is based on the turnover taxonomy alignment of the counterparty (for non-financial corporates) for those exposures the purpose of which is not to finance specific identified activities (general purpose lending). A second disclosure is based on the CapEx alignment to Regulation (EU) 2020/852 of the counterparty for the same general purpose lending exposures. In this template, institutions shall only disclose the GAR once, based on the turnover alignment of the counterparty for the general purpose lending part only.
5. Institutions shall start disclosing this information with first reference date as of 31 December 2023, which is in line with the first reference date for the disclosure of the information on the GAR referred to in Delegated Regulation (EU) 2021/2178.

| Columns | Instructions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a       | <p><b>Proportion of assets funding taxonomy relevant sectors</b></p> <p>Institutions shall disclose the proportion of the stock of assets funding activities referred to in Regulation (EU) 2020/852 (i.e. eligible assets) in total stock of covered assets. This item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible assets funding taxonomy-relevant sectors referred to in Regulation (EU) 2020/852 for the objective of climate change mitigation as referred to in the instructions corresponding to column (b) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered assets as defined in the instructions corresponding to column (a) of Template 7.</p> |
| b       | <p><b>Of which: environmentally sustainable</b></p> <p>Institutions shall disclose the proportion of the stock of assets funding environmentally sustainable activities (i.e., aligned assets) in the stock of eligible assets. The item shall be expressed in percentage terms.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible assets funding environmentally sustainable activities for the objective of climate-change mitigation as referred to in the instructions corresponding to column (c) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered exposures as referred to in the instructions corresponding to column (a) of Template 7.</p>                                                |
| c       | <p><b>Of which: specialised lending</b></p> <p>Institutions shall disclose the proportion of the stock of assets categorised as specialised lending funding environmentally sustainable activities for the objective of climate change mitigation in the stock of assets funding environmentally sustainable activities. The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of assets as referred to in the instructions corresponding to column (d) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered assets as referred to in the instructions corresponding to column (a) of Template 7.</p>                                                                     |
| d       | <p><b>Of which: transitional</b></p> <p>Article 10 of Regulation (EU) 2020/852.</p> <p>Institutions shall disclose the proportion of the stock of assets related to transitional activities for the objective of climate change mitigation in the stock of assets funding environmentally sustainable activities. The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of assets as referred to in the instructions corresponding to column (e) of Template 8.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered assets as referred to in the instructions corresponding to column (a) of Template 7.</p>                                                                            |

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| e | <p><b>Of which: enabling</b></p> <p>Article 16 of Regulation (EU) 2020/852.</p> <p>Institutions shall disclose the proportion of the stock of assets related to enabling activities for the objective of climate change mitigation in the stock of assets funding environmentally sustainable activities. The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of assets as referred to in the instructions corresponding to column (f) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered assets as referred to in the instructions corresponding to column (a) of Template 7.</p>                                |
| f | <p><b>Proportion of assets funding taxonomy relevant sectors</b></p> <p>Institutions shall disclose the proportion of the stock of assets funding taxonomy-relevant activities (i.e. eligible assets) in total stock of covered assets. The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible assets funding taxonomy-relevant sectors for the objective of climate change adaptation as referred to in the instructions corresponding to column (g) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered assets as referred to in the instructions corresponding to column (a) of Template 7.</p>        |
| g | <p><b>Of which: environmentally sustainable</b></p> <p>Institutions shall disclose the proportion of the stock of assets funding environmentally sustainable activities (i.e. aligned assets) in the stock of eligible assets. The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible assets funding environmentally sustainable activities for the objective of climate change adaptation as referred to in the instructions corresponding to column (h) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered exposures as referred to in the instructions corresponding to column (a) of Template 7.</p> |
| h | <p><b>Of which: specialised lending</b></p> <p>Institutions shall disclose the proportion of the stock of assets categorised as specialised lending funding environmentally sustainable activities for the objective of climate change adaptation in the stock of assets funding environmentally sustainable activities. The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of assets as referred to in the instructions corresponding to column (i) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered assets as referred to in the instructions corresponding to column (a) of Template 7.</p>                 |

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| i | <p><b>Of which: adaptation</b></p> <p>Article 11 of Regulation (EU) 2020/852.</p> <p>Institutions shall disclose the proportion of the stock of assets related to adaptation activities for the objective of climate change adaptation in the stock of assets funding environmentally sustainable activities. The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of assets as referred to in the instructions corresponding to column (j) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered assets as referred to in the instructions corresponding to column (a) of Template 7.</p>                                                                  |
| j | <p><b>Of which: enabling</b></p> <p>Article 16 of Regulation (EU) 2020/852.</p> <p>Institutions shall disclose the proportion of the stock of assets related to enabling activities for the objective of climate change adaptation in the stock of assets funding environmentally sustainable activities. The item shall be expressed in percentage terms.</p> <p>The numerator of the KPI shall be the gross carrying amount of assets as referred to in the instructions corresponding to column (k) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered assets as referred to in the instructions corresponding to column (a) of Template 7.</p>                                                                  |
| k | <p><b>Proportion of assets funding taxonomy relevant sectors</b></p> <p>Institutions shall disclose the proportion of the stock of assets funding taxonomy-relevant activities (i.e. eligible assets) for the objectives of climate change mitigation and climate change adaptation, compared to the total stock of covered assets. The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible assets funding taxonomy relevant sectors as referred to in the instructions corresponding to column (l) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered assets as referred to in the instructions corresponding to column (a) of Template 7.</p> |
| l | <p><b>Of which: environmentally sustainable</b></p> <p>Institutions shall disclose the proportion of the stock of assets funding environmentally sustainable activities for the objectives of climate change mitigation and adaptation in the stock of eligible assets. The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible assets funding environmentally sustainable activities as referred to in the instructions corresponding to column (m) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered exposures as referred to in the instructions corresponding to column (a) of Template 7.</p>                                             |

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| m | <p><b>Of which: specialised lending</b></p> <p>Institutions shall disclose the proportion of the stock of assets categorised as specialised lending funding environmentally-sustainable activities for the objectives of climate change mitigation and adaptation in the stock of assets funding environmentally sustainable activities. The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of assets as referred to in the instructions corresponding to column (n) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered assets as referred to in the instructions corresponding to column (a) of Template 7.</p>                                                                                                                                                                                                                                       |
| n | <p><b>Of which: transitional/adaptation</b></p> <p>Articles 10 and 11 of Regulation (EU) 2020/852.</p> <p>The percentage shall correspond to column (d) and column (i).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| o | <p><b>Of which: enabling</b></p> <p>Article 16 of Regulation (EU) 2020/852.</p> <p>The percentage shall correspond to column (e) and column (j).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| p | <p><b>Proportion of total assets covered</b></p> <p>Institutions shall disclose the proportion of total assets covered by the GAR. The item shall be expressed in percentage terms.</p> <p>The numerator of the KPI shall be the gross carrying amount of the stock of covered assets as referred to in the instructions corresponding to column (1) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of total assets on institutions' balance sheet as referred to in the instructions corresponding to row 50 of Template 7.</p>                                                                                                                                                                                                                                                                                                                                                                                           |
| q | <p><b>Proportion of new assets funding taxonomy relevant sectors</b></p> <p>Institutions shall disclose the proportion of new assets (i.e. assets originated within the current disclosure period) funding taxonomy-relevant activities (i.e. eligible assets) for the objective of climate change mitigation in total new eligible assets (i.e. eligible assets originated within the current disclosure period). New assets shall be calculated net of repayments and other reductions.</p> <p>This item shall be expressed as in percentage terms.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets funding taxonomy relevant sectors as referred to in the instructions corresponding to column (b) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p> |

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| r | <p><b>Of which: environmentally sustainable</b></p> <p>Institutions shall disclose the proportion of new assets (i.e. assets originated within the current disclosure period) funding environmentally sustainable activities for the objective of climate change mitigation in total new eligible assets (i.e. eligible assets originated within the current disclosure period). New assets shall be calculated net of repayments and other reductions.</p> <p>The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets as referred to in the instructions corresponding to column (c) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p>                                                                           |
| s | <p><b>Of which: specialised lending</b></p> <p>Institutions shall disclose the proportion of new assets (i.e. assets originated within the current disclosure period) categorised as specialised lending funding environmentally sustainable activities for the objective of climate change mitigation in total new eligible assets (i.e. assets originated within the current disclosure period) funding environmentally sustainable activities. New eligible assets shall be calculated net of repayments and other reductions.</p> <p>The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets as referred to in the instructions corresponding to column (d) of Template 8.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p> |
| t | <p><b>Of which: transitional</b></p> <p>Article 10 of Regulation (EU) 2020/852.</p> <p>Institutions shall disclose the proportion of the new assets (i.e. assets originated within the current disclosure period) related to transitional activities for the objective of climate change mitigation in total new eligible assets (i.e. assets originated within the current disclosure period) funding environmentally sustainable activities. New eligible assets shall be calculated net of repayments and other reductions.</p> <p>The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets as referred to in the instructions corresponding to column (e) of Template 8.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered new assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p>    |

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| u | <p><b>Of which: enabling</b></p> <p>Article 16 of Regulation (EU) 2020/852.</p> <p>Institutions shall disclose the proportion of the new assets (i.e. assets originated within the current disclosure period) related to enabling activities for the objective of climate change mitigation in total new eligible assets (i.e. assets originated within the current disclosure period) funding environmentally sustainable activities. New eligible assets shall be calculated net of repayments and other reductions.</p> <p>The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets as referred to in the instructions corresponding to column (f) of Template 8.</p> <p>The denominator of the KPI shall be the gross carrying amount of covered new assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p>  |
| v | <p><b>Proportion of new assets funding taxonomy relevant sectors</b></p> <p>Institutions shall disclose the proportion of new assets (i.e. assets originated within the current disclosure period) funding activities covered by Regulation (EU) 2020/852 for the objective of climate change adaptation in total new eligible assets (i.e. eligible assets originated within the current disclosure period). New assets shall be calculated net of repayments and other reductions.</p> <p>This item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets funding taxonomy relevant sectors as referred to in the instructions corresponding to column (g) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p> |
| w | <p><b>Of which: environmentally sustainable</b></p> <p>Institutions shall disclose the proportion of new assets (i.e. assets originated within the current disclosure period) funding environmentally sustainable activities for the objective of climate change adaptation in total new eligible assets (i.e. eligible assets originated within the current disclosure period). New assets shall be calculated net of repayments and other reductions.</p> <p>This item shall be expressed in percentage terms.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets as referred to in the instructions corresponding to column (h) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p>                                                            |

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| x | <p><b>Of which: specialised lending</b></p> <p>Institutions shall disclose the proportion of new assets (i.e. assets originated within the current disclosure period) categorised as specialised lending funding environmentally sustainable activities for the objective of climate change adaptation in total new eligible assets (i.e. assets originated within the current disclosure period) funding environmentally sustainable activities. New eligible assets shall be calculated net of repayments and other reductions.</p> <p>This item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets as referred to in the instructions corresponding to column (i) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p> |
| y | <p><b>Of which: adaptation</b></p> <p>Article 11 of Regulation (EU) 2020/852.</p> <p>Institutions shall disclose the proportion of the new assets (i.e. assets originated within the current disclosure period) related to transitional activities for the objective of climate change adaptation in total new eligible assets (i.e. assets originated within the current disclosure period) funding environmentally sustainable activities. New eligible assets shall be calculated net of repayments and other reductions.</p> <p>This item shall be expressed in percentage terms.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets as referred to in the instructions corresponding to column (j) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p>  |
| z | <p><b>Of which: enabling</b></p> <p>Article 16 of Regulation (EU) 2020/852.</p> <p>Institutions shall disclose the proportion of the new assets (i.e. assets originated within the current disclosure period) related to enabling activities for the objective of climate change adaptation in total new eligible assets (i.e. assets originated within the current disclosure period) funding environmentally sustainable activities. New eligible assets shall be calculated net of repayments and other reductions.</p> <p>This item shall be expressed in percentage terms.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets as referred to in the instructions corresponding to column (k) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p>        |

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| aa | <p><b>Proportion of assets funding taxonomy relevant sectors</b></p> <p>Institutions shall disclose the proportion of new assets (i.e. assets originated within the current disclosure period) funding activities covered by the objectives laid down in Regulation (EU) 2020/852 of climate change mitigation and climate change adaptation in total new eligible assets (i.e. eligible assets originated within the current disclosure period). New assets shall be calculated net of repayments and other reductions.</p> <p>This item shall be expressed in percentage terms.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets funding taxonomy relevant sectors as referred to in the instructions corresponding to column (l) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p> |
| ab | <p><b>Of which: environmentally sustainable</b></p> <p>Institutions shall disclose the proportion of new assets (i.e. assets originated within the current disclosure period) funding environmentally sustainable activities for the objective of climate change mitigation and climate change adaptation in total new eligible assets (i.e. eligible assets originated within the current disclosure period). New assets shall be calculated net of repayments and other reductions.</p> <p>This item shall be expressed in percentage terms.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets as referred to in the instructions corresponding to column (m) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p>                                                                      |
| ac | <p><b>Of which: specialised lending</b></p> <p>Institutions shall disclose the proportion of new assets (i.e. assets originated within the current disclosure period) categorised as specialised lending funding environmentally sustainable activities for the objectives of climate change mitigation and climate change adaptation in total new assets (i.e. assets originated within the current disclosure period) funding environmentally sustainable activities. New assets shall be calculated net of repayments and other reductions.</p> <p>This item shall be expressed in percentage terms.</p> <p>The numerator of the KPI shall be the gross carrying amount of eligible new assets as referred to in the instructions corresponding to column (n) of Template 7.</p> <p>The denominator of the KPI shall be the gross carrying amount of new covered assets from those assets, as referred to in the instructions corresponding to column (a) of Template 7.</p>             |
| ad | <p><b>Of which: transitional/adaptation</b></p> <p>Articles 10 and 11 of Regulation (EU) 2020/852.</p> <p>The percentage shall correspond to column (t) and column (y).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| ae | <p><b>Of which: enabling</b></p> <p>Article 16 of Regulation (EU) 2020/852.</p> <p>The percentage shall correspond to column (u) and column (z).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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| af | <p><b>Proportion of new total assets covered</b></p> <p>Institutions shall disclose the proportion of new total assets covered by the GAR. New assets shall be calculated net of repayments and other reductions.</p> <p>The item shall be expressed as a percentage.</p> <p>The numerator of the KPI shall be the difference in the gross carrying amount of covered assets, as referred to in the instructions corresponding to row 1 of Template 7, between current disclosure period (t) and previous disclosure period (t-1).</p> <p>The denominator of the KPI shall be the difference in the gross carrying amount of new total assets, as referred to in the instructions corresponding to row 53 of Template 7, between current disclosure period (t) and previous disclosure period (t-1).</p> |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| Rows | Instructions                                                                                                                                                     |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1    | <b>GAR</b> as referred to in Delegated Regulation (EU) 2021/2178.                                                                                                |
| 2    | <p><b>Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation</b></p> <p>GAR % for exposures in row 1 of Template 7.</p> |
| 3    | <p><b>Financial corporations</b></p> <p>GAR % for exposures in row 2 of Template 7.</p>                                                                          |
| 4    | <p><b>Credit institutions</b></p> <p>GAR % for exposures in row 3 of Template 7.</p>                                                                             |
| 5    | <p><b>Other financial corporations</b></p> <p>GAR % for exposures in row 7 of Template 7.</p>                                                                    |
| 6    | <p><b>Of which: investment firms</b></p> <p>GAR % for exposures in row 8 of Template 7.</p>                                                                      |
| 7    | <p><b>Of which: management companies</b></p> <p>GAR % for exposures in row 12 of Template 7.</p>                                                                 |
| 8    | <p><b>Of which: insurance undertakings</b></p> <p>GAR % for exposures in row 16 of Template 7.</p>                                                               |
| 9    | <p><b>NFCs subject to NFRD disclosure obligations</b></p> <p>GAR % for exposures in row 20 of Template 7.</p>                                                    |
| 10   | <p><b>Households</b></p> <p>GAR % for exposures in row 24 of Template 7.</p>                                                                                     |
| 11   | <p><b>Of which loans collateralised by residential immovable property</b></p> <p>GAR % for exposures in row 25 of Template 7.</p>                                |
| 12   | <p><b>Of which building renovation loans</b></p> <p>GAR % for exposures in row 26 of Template 7.</p>                                                             |

|    |                                                                                                                                                  |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------|
| 13 | <b>Of which motor vehicle loans</b><br>GAR % for exposures in row 27 of Template 7.                                                              |
| 14 | <b>Local government financing</b><br>GAR % for exposures in row 28 of Template 7.                                                                |
| 15 | <b>Housing financing</b><br>GAR % for exposures in row 29 of Template 7.                                                                         |
| 16 | <b>Other local government financing</b><br>GAR % for exposures in row 30 of Template 7.                                                          |
| 17 | <b>Collateral obtained by taking possession: residential and commercial immovable properties</b><br>GAR % for exposures in row 31 of Template 7. |

#### Template 9 – Mitigating actions: BTAR

- Article 9 of Implementing Regulation (EU) 2021/2178 provides that the Commission reviews the application of that Regulation by 30 June 2024. The Commission is to assess in particular the need for any further amendments with regards to the inclusion of:
  - exposures to central governments and central banks in the numerator and denominator of key performance indicators of financial undertakings;
  - exposures to undertakings that do not publish a non-financial statement pursuant to Articles 19a or 29a of Directive 2013/34/EU in the numerator of key performance indicators of financial undertakings.
- Institutions may choose to include in this template the following information. For those counterparties that are non-financial corporates and do not have disclosure obligations, institutions may disclose, on a reasonable effort basis and based on information already available and collected on a voluntary and bilateral basis from their counterparties or calculated using estimates, extended information on the taxonomy eligibility and taxonomy alignment as referred to in Regulation (EU) 2020/852 with regard to the environmental objectives of climate-change mitigation and adaptation, as referred to in Article 9, points (a) and (b), of Regulation (EU) 2020/852, of those exposures towards European non-financial corporations that are not subject to the disclosure obligations laid down in Directive 2013/34/EU and non-European non-financial corporations not subject to the disclosure obligations laid down in Directive 2013/34/EU. That information may be disclosed only once, based on counterparties' turnover alignment for the general-purpose lending loans, as in the case of the GAR.

The first disclosure reference date of this template is as of 31 December 2024. Institutions are not required to disclose this information before 1 January 2025.

#### Template 9.1 – Mitigating actions: Assets for the calculation of BTAR

- Institutions may disclose in this template the gross carrying amount of the assets relevant for the calculation of the BTAR. This template shall only apply to counterparties that are not subject to disclosure obligations.

|   |                                                                  |
|---|------------------------------------------------------------------|
| 1 | <b>TOTAL GAR ASSETS</b><br>As disclosed in row 32 of template 7. |
|---|------------------------------------------------------------------|

|   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2 | <p><b>EU Non-financial corporations (not subject to NFRD disclosure obligations)</b></p> <p>Institutions shall disclose exposures to non-financial corporation as defined in Part 1, point 42(e), of Annex V to Implementing Regulation (EU) 2021/451, which are located in the Union and which are not subject to disclosure obligations under Directive 2013/34/EU.</p> <p>Where the counterparty is not subject to disclosures under Article 8 of Regulation (EU) 2020/852, for the calculation of the percentage of taxonomy-aligned exposures as referred to in Regulation (EU) 2020/852, institutions may, on a reasonable effort basis, collect information from their counterparties on a voluntary and bilateral basis through the loan origination, and regular credit review and monitoring process. Only where the counterparty is not able or willing to provide the relevant data, credit institutions shall make use of internal estimates and proxies and explain in the narrative accompanying the template the extend of use of those estimates and the kind of estimates applied. Where institutions are unable to collect on a voluntary and bilateral basis or estimate relevant information, or are unable to do it in a reasonable way that is not overly burdensome for them or their counterparties, they shall explain that fact in the narrative accompanying the template, explaining the reasons and counterparties affected.</p> <p>For disclosures involving corporates not subject to disclosure obligations under Directive 2013/34/EU, including small and medium enterprises (SMEs), when assessing general purpose lending/financing with unknown use of proceeds, institutions shall follow a simplified approach and focus their assessment on the main economic activity of the corporate, that is, on their main source of turnover, in order to determine the overall alignment of the exposures with Regulation (EU) 2020/852. In the case of specialised lending, the assessment shall be based on the extent to which the specific project funded qualifies as contributing substantially to climate change mitigation or adaptation (project specific information).</p> |
| 4 | <p><b>Of which: loans collateralised by commercial immovable property</b></p> <p>The exposures referred to in Part 2, point 173, letter (a), and point 239ix, of Annex V to Implementing Regulation (EU) 2021/451.</p> <p>The taxonomy-alignment as referred to in Regulation (EU) 2020/852 of those exposures shall only be assessed following a simplified approach, for the objective of climate change mitigation in accordance with the technical screening criteria for buildings, namely renovation and acquisition and ownership in accordance with points 7.2., 7.3., 7.4., 7.5, 7.6., and 7.7. respectively, of Annex I to Delegated Regulation (EU) 2021/2139, based on the energy efficiency of the underlying collateral.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 5 | <p><b>Of which: building renovation loans</b></p> <p>Loans that are granted to SMEs and other non-financial corporations not subject to disclosure obligations under Directive 2014/95/EU with the purpose of renovating a building.</p> <p>The taxonomy alignment as referred to in Regulation (EU) 2020/852 of these exposures shall only be assessed following a simplified approach, for the objective of climate change mitigation in accordance with the technical screening criteria for buildings, namely renovation and acquisition and ownership in accordance with points 7.2., 7.3., 7.4., 7.5, 7.6., and 7.7. respectively, of Annex I to Delegated Regulation (EU) 2021/2139, based on the energy efficiency of the underlying collateral.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

|               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8             | <p><b>Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)</b></p> <p>Exposures to non-financial corporation as referred to in Part 1, point 42, letter (e), of Annex V to Implementing Regulation (EU) 2021/451, which are located outside the Union and not subject to disclosure obligations under Directive 2014/95/EU.</p> <p>Where institutions are providing that information in their disclosures under Article 8 of Regulation (EU) 2020/852 in accordance with Article 7(7) of Delegated Regulation (EU) 2021/2178, they shall disclose here the same information. Otherwise, institutions shall collect information from their counterparties on a bilateral basis through the loan origination, and regular credit review and monitoring process, or use the following proxies for the disclosure of information on non-EU exposures on a best-effort-basis:</p> <ul style="list-style-type: none"> <li>(a) their own models and the classification of exposures according to them; in this case institutions shall explain the main features of the models applied;</li> <li>(b) where available, counterparties' public disclosures based on international standards (including TCFD); institutions shall in that case explain the type of information available and the standards applied;</li> <li>(c) other publicly available data.</li> </ul> <p>Institutions are to explain in the narrative accompanying this template the sources used for the disclosure of this information. Where institutions are unable to collect on a bilateral basis or estimate relevant information or are unable to do it in a reasonable way that is not overly burdensome for them or their counterparties, they shall explain that fact in the narrative accompanying the template, explaining the reasons and counterparties affected.</p> <p>For this type of counterparties, when assessing general purpose lending/financing with unknown use of proceeds, institutions shall follow a simplified approach and focus their assessment on the main economic activity of the corporate, that is, on their main source of turnover, in order to determine the overall alignment of the exposures with Regulation (EU) 2020/852. In the case of specialised lending, the assessment shall be based on the extent and proportion to which the specific project funded qualify as contributing substantially to climate change mitigation or adaptation (project specific information), and for the real estate portfolio the assessment shall be conducted for the objective of climate change mitigation based on the energy efficiency of the underlying collateral and their alignment with criteria specified for the relevant activities in Regulation (EU) 2020/852.</p> |
| Row 12        | <p>TOTAL BTAR ASSETS</p> <p>Sum of rows 1, 2 and 8</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Rows 13 to 19 | See definitions in template 7 (rows 41 to 50)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

**Template 9.2 – BTAR %**

Institutions may disclose in this template the percentage of BTAR assets as disclosed in template 1 compared to the total assets in the denominator of the BTAR as disclosed in row 17 of template 9.1.

**Template 9.3 – BTAR %**

This template contains a summary of the BTAR KPI, breakdown by climate change environmental objective, and total, and with the breakdown for stock and flow.

**Template 10 – Other climate change mitigating actions that are not covered in Regulation (EU) 2020/852**

1. This template covers other climate change mitigating actions and includes exposures of the institutions that are not taxonomy-aligned as referred to in Regulation (EU) 2020/852 according to templates 7 and 8 but that still support counterparties in the transition and adaptation process for the objectives of climate change mitigation and climate change adaptation. Those mitigating actions and activities shall include bonds and loans issued under standards other than the Union standards, including green bonds; sustainable bonds that are linked to aspects on climate change; sustainability-linked bonds that are linked to aspects on climate change; green loans; sustainability-linked loans that are linked to aspects on climate change; sustainability-linked loans that are linked to aspects on climate change.
2. Institutions shall include in the narrative accompanying this template detailed explanations on the nature and type of mitigating actions reflected in this template, including information on the type of risks that they aim to mitigate, climate change objectives that they support and information on the related counterparties and the timing of the actions. They shall also explain why those exposures are not fully aligned with the criteria laid down in Regulation (EU) 2020/852, and are not sustainable in accordance with Regulation (EU) 2020/852 but still contribute towards mitigating climate change risk transition or physical risk, as well as any other relevant information that may help understand the risk management framework of the institution.
3. Institutions shall start disclosing the information included in the templates with first disclosure reference date as of 31 December 2022.

| Columns | Instructions                                                                                                                                                                                 |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a       | <b>Type of financial instrument</b><br>Institutions shall disclose the type of financial instrument as referred to in Annex V to Implementing Regulation (EU) 2021/451.                      |
| b       | <b>Type of counterparty</b><br>Institutions shall disclose the type of counterparty as referred to in Part 1, point 42, of Annex V to Implementing Regulation (EU) 2021/451.                 |
| c       | <b>Gross carrying amount (million EUR)</b><br>Institutions shall disclose the gross carrying amount as referred to in Part 1, point 34, of Annex V to Implementing Regulation (EU) 2021/451. |
| d       | <b>Type of risk mitigated (Climate change transition risk)</b><br>Institutions shall disclose the type of risk that is being mitigated with that action: climate change transition risk.     |
| e       | <b>Type of risk mitigated (Climate change physical risk)</b><br>Institutions shall disclose the type of risk that is being mitigated with that action: climate change physical risk.         |

|   |                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| f | <p><b>Qualitative information on the nature of the mitigating actions</b></p> <p>Institutions shall describe the nature of the mitigating actions contributing to climate change mitigation referred to in Article 10 of Regulation (EU) 2020/852 and to climate-change adaptation referred to in Article 11 of that Regulation, and on the reasons why the exposures are not regarded as taxonomy-aligned for the purpose of the GAR.’</p> |
|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

<sup>(1)\*</sup> OJ L 282, 19.10.2016, p. 4.

<sup>(2)\*</sup> COM/2019/640 final.

<sup>(3)\*</sup> Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

<sup>(4)\*</sup> Directive 2014/95/EU of the European Parliament and of the Council of 22 October 2014 amending Directive 2013/34/EU as regards disclosure of non-financial and diversity information by certain large undertakings and groups (OJ L 330, 15.11.2014, p. 1).

<sup>(5)\*</sup> C/2019/4490 (OJ C 209, 20.6.2019, p. 1).

<sup>(6)\*</sup> Recommendations of the Task Force on Climate-related Financial Disclosures, <https://www.fsb-tcfd.org/recommendations>.

<sup>(7)\*</sup> United Nations Environment Programme Finance Initiative (UNEP FI), <https://www.unepfi.org>;

<sup>(8)\*</sup> Global Reporting Initiative Sustainability Reporting Standards, <https://www.globalreporting.org/standards>.

<sup>(9)\*</sup> United Nations' Principles for Responsible Investment (UNPRI), <https://www.unpri.org>.

<sup>(10)\*</sup> Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338).

<sup>(11)\*</sup> Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJ L 393, 30.12.2006, p. 1).

<sup>(12)\*</sup> Commission Delegated Regulation (EU) 2020/1818 of 17 July 2020 supplementing Regulation (EU) 2016/1011 of the European Parliament and of the Council as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks (OJ L 406, 3.12.2020, p. 17).

<sup>(13)\*</sup> 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).

<sup>(14)\*</sup> <https://carbonaccountingfinancials.com/standard>.

<sup>(15)\*</sup> <https://www.cdp.net/en>.

<sup>(16)\*</sup> Directive 2010/31/EU of the European Parliament and of the Council of 19 May 2010 on the energy performance of buildings (OJ L 153, 18.6.2010, p. 13).

<sup>(17)\*</sup> Directive 2012/27/EU of the European Parliament and of the Council of 25 October 2012 on energy efficiency, amending Directives 2009/125/EC and 2010/30/EU and repealing Directives 2004/8/EC and 2006/32/EC (OJ L 315, 14.11.2012, p. 1).

<sup>(18)\*</sup> Net Zero Emissions by 2050 Scenario (NZE) –IEA (2021), World Energy Model, IEA, Paris <https://www.iea.org/reports/world-energy-model>

<sup>(19)\*</sup> 2021 report can be found under this link.

<sup>(20)\*</sup> For more examples, please refer to the UNEP FI and Acclimatise report: "Chartering New Climate. State-of-the-art tools and data for banks to assess credit risks and opportunities from physical climate change impacts", September 2020, <https://www.unepfi.org/publications/banking-publications/charting-a-new-climate/> The report provides detailed information with regard to time periods covered, use of future scenarios, spatial resolution and coverage, format of outputs to be received from particular datasets as well as licensing and cost (please note that most portals and databases offer free-to-use access). Moreover, the report elaborates on different techniques of physical risk assessment and measurement, like e.g. heat mapping, correlation analysis, dedicated tools and analytics.

<sup>(21)\*</sup> Commission Delegated Regulation (EU) 2021/2178 of 6 July 2021 supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by specifying the content and presentation of information to be disclosed by undertakings subject to Articles 19a or 29a of Directive 2013/34/EU concerning environmentally sustainable economic activities, and specifying the methodology to comply with that disclosure obligation (OJ L 443, 10.12.2021, p. 9).

<sup>(22)\*</sup> Commission Delegated Regulation (EU) 2021/2139 of 4 June 2021 supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by establishing the technical screening criteria for determining the conditions under which an economic activity qualifies as contributing substantially to climate change mitigation or climate change adaptation and for determining whether that economic activity causes no significant harm to any of the other environmental objectives (OJ L 442, 9.12.2021, p. 1).

**COMMISSION IMPLEMENTING REGULATION (EU) 2022/2454****of 14 December 2022****laying down implementing technical standards for the application of Directive 2002/87/EC of the European Parliament and of the Council with regard to supervisory reporting of risk concentrations and intra-group transactions****(Text with EEA relevance)**

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2002/87/EC of the European Parliament and of the Council of 16 December 2002 on the supplementary supervision of credit institutions, insurance undertakings and investment firms in a financial conglomerate and amending Council Directives 73/239/EEC, 79/267/EEC, 92/49/EEC, 92/96/EEC, 93/6/EEC and 93/22/EEC, and Directives 98/78/EC and 2000/12/EC of the European Parliament and of the Council <sup>(1)</sup>, and in particular Article 21a(2), points (b) and (c), thereof,

Whereas:

- (1) According to Article 7(2), second subparagraph, Article 8(2), third subparagraph, and Annex II to Directive 2002/87/EC, coordinators are responsible for supervising significant risk concentrations and intra-group transactions at the level of financial conglomerates.
- (2) When supervising significant risk concentrations and intra-group transactions, coordinators and other relevant competent authorities are to take into account the specific group and risk management structure of the financial conglomerate and the existing sector-specific requirements on intra-group transactions and risk concentrations, in particular when identifying the significant risk concentrations and significant intra-group transactions that regulated entities and mixed financial holding companies in a particular financial conglomerate are to report pursuant to Articles 7(2) and 8(2) of Directive 2002/87/EC.
- (3) To help coordinators and other relevant competent authorities to identify potential issues for the assessment of the risks taken by the conglomerate and to facilitate coordinated supervisory practices across the Union, regulated entities and mixed financial holding companies should report significant intra-group transactions and significant risk concentrations in a consistent and standardised manner.
- (4) To allow for sufficient time for financial conglomerates to adapt to the new reporting requirements, this date of application of this Regulation should be deferred.
- (5) This Regulation is based on the draft implementing technical standards submitted to the Commission by the European Supervisory Authorities (European Banking Authority, European Insurance and Occupational Pensions Authority, European Securities and Markets Authority).
- (6) The European Supervisory Authorities have conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the advice of the European Supervisory Authorities' respective Stakeholder Groups in accordance with

<sup>(1)</sup> OJ L 35, 11.2.2003, p. 1.

Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council <sup>(?)</sup>, Regulation (EU) No 1094/2010 of the European Parliament and of the Council <sup>(?)</sup> and Regulation (EU) No 1095/2010 of the European Parliament and of the Council <sup>(?)</sup> respectively,

HAS ADOPTED THIS REGULATION:

#### Article 1

##### **Scope and frequency of reporting on significant intra-group transactions and risk concentrations**

1. Without prejudice to the obligations laid down in Articles 7(2) and 8(2) of Directive 2002/87/EC, the coordinator appointed in accordance with Article 10 of that Directive may demand regulated entities or mixed financial holding companies to submit information about significant risk concentrations and significant intra-group transactions on an *ad hoc* basis, after having consulted the relevant competent authorities.
2. Regulated entities or mixed financial holding companies shall ensure that the data reported in accordance with Articles 7(2) and 8(2) of Directive 2002/87/EC are consistent with the data submitted in accordance with the requirements of the relevant sectoral rules as defined in Article 2(7) of that Directive, and in particular with Regulation (EU) No 575/2013 of the European Parliament and of the Council <sup>(?)</sup> and Commission Delegated Regulation (EU) 2015/35 <sup>(?)</sup>.
3. In accordance with Annex II to Directive 2002/87/EC, the coordinator, after having consulted the relevant competent authorities, shall specify the type of transactions that regulated entities or mixed financial holding companies shall report.
4. Regulated entities or mixed financial holding companies shall submit to the coordinator any requested information and any corrections to the data without undue delay.

#### Article 2

##### **Format of reporting on significant risk concentrations**

1. When reporting information on significant risk concentrations in accordance with Article 7(2) of Directive 2002/87/EC, regulated entities or mixed financial holding companies shall submit the information referred to in templates FC.06, FC.07 and FC.08 of Annex I to this Regulation in accordance with the instructions laid down in Annex II to this Regulation.
2. When reporting, in accordance with Article 3(5), point (e), of Commission Delegated Regulation (EU) 2015/2303 <sup>(?)</sup>, to the coordinator appointed in accordance with Article 10 of Directive 2002/87/EC, information on the management of conflicts of interests and risks of contagion at the level of the financial conglomerate regarding significant risk concentrations, regulated entities or mixed financial holding companies shall use the format requested by that coordinator.

<sup>(?)</sup> Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

<sup>(?)</sup> Regulation (EU) No 1094/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/79/EC (OJ L 331, 15.12.2010, p. 48).

<sup>(?)</sup> Regulation (EU) No 1095/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Securities and Markets Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/77/EC (OJ L 331, 15.12.2010, p. 84).

<sup>(?)</sup> Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

<sup>(?)</sup> Commission Delegated Regulation (EU) 2015/35 of 10 October 2014 supplementing Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (OJ L 12, 17.1.2015, p. 1).

<sup>(?)</sup> Commission Delegated Regulation (EU) 2015/2303 of 28 July 2015 supplementing Directive 2002/87/EC of the European Parliament and of the Council with regard to regulatory technical standards specifying the definitions and coordinating the supplementary supervision of risk concentration and intra-group transactions (OJ L 326, 11.12.2015, p. 34).

*Article 3***Format of reporting on significant intra-group transactions**

1. When reporting information on significant intra-group transactions in accordance with Article 8(2) of Directive 2002/87/EC, regulated entities or mixed financial holding companies shall submit the information referred to in templates FC.00 to FC.05 of Annex I to this Regulation in accordance with the instructions laid down in Annex II to this Regulation.
2. When reporting, in accordance with Article 2(4), point (d), of Delegated Regulation (EU) 2015/2303, to the coordinator appointed in accordance with Article 10 of Directive 2002/87/EC information on the management of conflicts of interests and risks of contagion at the level of the financial conglomerate regarding significant intra-group transactions, regulated entities or mixed financial holding companies shall use the format requested by the coordinator.

*Article 4***Transmission**

Regulated entities or mixed financial holding companies shall submit the information referred to in Articles 1, 2 and 3 of this Regulation in the data exchange formats specified by the coordinator, in accordance with the following specifications:

- (a) data points shall be reported using no decimals and precision equivalent to units;
- (b) the reporting currency shall be the one used for the preparation of the consolidated financial statements.

*Article 5***Entry into force and date of application**

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

It shall apply from 31 December 2023.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 14 December 2022.

*For the Commission*  
*The President*  
Ursula VON DER LEYEN

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## ANNEX I

**Templates for reporting on intra-group transactions (IGT) and risk concentration (RC)**

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FC.00 Summary template

FC.01 Equity-type transactions, debt and asset transfers

FC.02 Derivatives

FC.03 Off-balance sheet and contingent liabilities

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FC.07 Risk Concentration – Exposure by currency, sector, country

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FC.00 Summary template

Financial conglomerate name

R01

Threshold for significant IGT

R02.0

R02.1

R02.2

Quantitative limit (Art. 7.3)

R03

For IGT and risk concentration

Reporting unit

R04

Reporting currency

R05

| Information on intragroup transactions                             |                                        | Intragroup transactions from the insurance sector |                         |                                    | Intragroup transactions from the bank sector |                         |                                    | Intragroup transactions from other undertakings of the group |                         |                                    |
|--------------------------------------------------------------------|----------------------------------------|---------------------------------------------------|-------------------------|------------------------------------|----------------------------------------------|-------------------------|------------------------------------|--------------------------------------------------------------|-------------------------|------------------------------------|
|                                                                    |                                        | To the banking sector                             | To the insurance sector | To other undertakings of the group | To the banking sector                        | To the insurance sector | To other undertakings of the group | To the banking sector                                        | To the insurance sector | To other undertakings of the group |
|                                                                    |                                        | FC0010                                            | FC0020                  | FC0030                             | FC0040                                       | FC0050                  | FC0060                             | FC0070                                                       | FC0080                  | FC0090                             |
| A - Equity-type transactions, debt, asset transfer and derivatives |                                        |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| 1                                                                  | Debt instruments                       |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| 2                                                                  | Capital instruments                    |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| 3                                                                  | Other asset transfers                  |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| 4                                                                  | Derivatives                            |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| B - Off-balance-sheet and contingent liabilities                   |                                        |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| 5                                                                  | Guarantees                             |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| 6                                                                  | Other off balance sheet item           |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| C- Insurance/reinsurance transactions                              |                                        |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| D - P&L transactions                                               |                                        |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| 7                                                                  | Commissions paid to business providers |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| 8                                                                  | Fees and other charges                 |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| 9                                                                  | Interests                              |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |
| 10                                                                 | Dividends                              |                                                   |                         |                                    |                                              |                         |                                    |                                                              |                         |                                    |

FC.01 Equity-type transactions, debt and asset transfers

| Identification of the transaction |                                        |                                         |                                  |                               |                      |                                         |                                  |                               |                       |                           |
|-----------------------------------|----------------------------------------|-----------------------------------------|----------------------------------|-------------------------------|----------------------|-----------------------------------------|----------------------------------|-------------------------------|-----------------------|---------------------------|
| ID of the intragroup transaction  | Identification of the parties involved |                                         |                                  |                               |                      |                                         |                                  |                               | Indirect transactions | Single economic operation |
|                                   | Investor/lender name                   | Identification code for investor/lender | Type of code for investor/lender | Sector of the investor/lender | Issuer/borrower name | Identification code for issuer/borrower | Type of code for issuer/borrower | Sector of the issuer/borrower |                       |                           |
|                                   |                                        |                                         |                                  |                               |                      |                                         |                                  |                               |                       |                           |
| FC0010                            | FC0020                                 | FC0030                                  | FC0031                           | FC0040                        | FC0050               | FC0060                                  | FC0061                           | FC0070                        | FC0080                | FC0090                    |
|                                   |                                        |                                         |                                  |                               |                      |                                         |                                  |                               |                       |                           |

| Identification of the instrument |                                       |                               |            | Characteristics of the transaction |               |                           |                            |                          |                     |                                                         |                       | Comments |
|----------------------------------|---------------------------------------|-------------------------------|------------|------------------------------------|---------------|---------------------------|----------------------------|--------------------------|---------------------|---------------------------------------------------------|-----------------------|----------|
| ID Code of the instrument        | ID Code of the Type of the instrument | Description of the instrument |            | Maturity of the transaction        |               | Amount of the transaction |                            |                          |                     | Associated P&L                                          |                       |          |
|                                  |                                       | Type of instrument            | Instrument | Issue date                         | Maturity date | Currency of transaction   | Amount at transaction date | Amount at reporting date | Value of collateral | Amount of dividends/ interest/coupon and other payments | Coupon/ interest rate |          |
|                                  |                                       |                               |            |                                    |               |                           |                            |                          |                     |                                                         |                       |          |
| FC0100                           | FC0101                                | FC0110                        | FC0120     | FC0130                             | FC0140        | FC0150                    | FC0160                     | FC0170                   | FC0180              | FC0190                                                  | FC0200                | FC0210   |
|                                  |                                       |                               |            |                                    |               |                           |                            |                          |                     |                                                         |                       |          |

FC.02 Derivatives

| Identification of the transaction |                                        |                                             |                                      |                                |                      |                                            |                                     |                                         |                       |                           | Identification of the instrument |                                       |                               |                    |                           |
|-----------------------------------|----------------------------------------|---------------------------------------------|--------------------------------------|--------------------------------|----------------------|--------------------------------------------|-------------------------------------|-----------------------------------------|-----------------------|---------------------------|----------------------------------|---------------------------------------|-------------------------------|--------------------|---------------------------|
| ID of the intragroup transaction  | Identification of the parties involved |                                             |                                      |                                |                      |                                            |                                     |                                         | Indirect transactions | Single economic operation | ID Code of the instrument        | ID Code of the Type of the instrument | Description of the instrument |                    |                           |
|                                   | Investor/buyer name                    | Identification code of the investor / buyer | Type of code of the investor / buyer | Sector of the investor / buyer | Issuer / seller name | Identification code of the issuer / seller | Type of code of the issuer / seller | Financial sector of the issuer / seller |                       |                           |                                  |                                       | Type of instrument            | Type of protection | Purpose of the instrument |
| FC0010                            | FC0020                                 | FC0030                                      | FC0031                               | FC0040                         | FC0050               | FC0060                                     | FC0061                              | FC0070                                  | FC0080                | FC0090                    | FC0100                           | FC0101                                | FC0110                        | FC0120             | FC0130                    |
|                                   |                                        |                                             |                                      |                                |                      |                                            |                                     |                                         |                       |                           |                                  |                                       |                               |                    |                           |

| Characteristics of the transaction |               |                             |                 |                 |                     |                                                                      |                                                        |                                                            |                                          |                                         |                                     |                                    |                                    | Comments |
|------------------------------------|---------------|-----------------------------|-----------------|-----------------|---------------------|----------------------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------------------|-----------------------------------------|-------------------------------------|------------------------------------|------------------------------------|----------|
| Maturity of the transaction        |               | Amount of the transaction   |                 |                 |                     | Asset/liability underlying the derivative                            |                                                        |                                                            |                                          |                                         |                                     |                                    | Associated P&L                     |          |
| Starting date                      | Maturity date | Currency of the transaction | Notional amount | Carrying amount | Value of collateral | Identification code of the asset/liability underlying the derivative | Type of code asset/liability underlying the derivative | Counterparty name for which credit protection is purchased | Swap delivered interest rate (for buyer) | Swap received interest rate (for buyer) | Swap delivered currency (for buyer) | Swap received currency (for buyer) | Revenues stemming from derivatives |          |
| FC0140                             | FC0150        | FC0160                      | FC0170          | FC0180          | FC0190              | FC0200                                                               | FC0201                                                 | FC0210                                                     | FC0220                                   | FC0230                                  | FC0240                              | FC0250                             | FC0260                             | FC0270   |
|                                    |               |                             |                 |                 |                     |                                                                      |                                                        |                                                            |                                          |                                         |                                     |                                    |                                    |          |

FC.03 Off-balance sheet and contingent liabilities

| Identification of the transaction |                                        |                                     |                              |                                  |                  |                                        |                                 |                                     |                       |                           |
|-----------------------------------|----------------------------------------|-------------------------------------|------------------------------|----------------------------------|------------------|----------------------------------------|---------------------------------|-------------------------------------|-----------------------|---------------------------|
| ID of intragroup transaction      | Identification of the parties involved |                                     |                              |                                  |                  |                                        |                                 |                                     | Indirect transactions | Single economic operation |
|                                   | Provider name                          | Identification code of the provider | Type of code of the provider | Financial sector of the provider | Beneficiary name | Identification code of the beneficiary | Type of code of the beneficiary | Financial sector of the beneficiary |                       |                           |
| FC0010                            | FC0020                                 | FC0030                              | FC0031                       | FC0040                           | FC0050           | FC0060                                 | FC0061                          | FC0070                              | FC0080                | FC0090                    |
|                                   |                                        |                                     |                              |                                  |                  |                                        |                                 |                                     |                       |                           |

| Characteristics of the transaction |                             |                                                            |                          |               |                                       |                                        |                                                  |                            |                                                    | Comments |
|------------------------------------|-----------------------------|------------------------------------------------------------|--------------------------|---------------|---------------------------------------|----------------------------------------|--------------------------------------------------|----------------------------|----------------------------------------------------|----------|
| Transaction type                   | Maturity of the transaction |                                                            | Value of the transaction |               |                                       |                                        |                                                  |                            | Associated P&L                                     |          |
|                                    | Transaction issue date      | Expiry date of agreement / contract underlying transaction | Currency of transaction  | Trigger event | Value of transaction at starting date | Value of transaction at reporting date | Maximum possible value of contingent liabilities | Value of guaranteed assets | Revenues stemming from the off balance sheet items |          |
| FC0100                             | FC0110                      | FC0120                                                     | FC0130                   | FC0140        | FC0150                                | FC0160                                 | FC0170                                           | FC0180                     | FC0190                                             | FC0200   |
|                                    |                             |                                                            |                          |               |                                       |                                        |                                                  |                            |                                                    |          |

FC.04 Insurance-reinsurance

| Identification of the transaction |                                        |                                              |                                       |                                    |                        |                                              |                                   |                                 |                       |                           | Identification of the transaction |             |
|-----------------------------------|----------------------------------------|----------------------------------------------|---------------------------------------|------------------------------------|------------------------|----------------------------------------------|-----------------------------------|---------------------------------|-----------------------|---------------------------|-----------------------------------|-------------|
| ID of the intragroup transaction  | Identification of the parties involved |                                              |                                       |                                    |                        |                                              |                                   |                                 | Indirect transactions | Single economic operation | Description of the transaction    |             |
|                                   | Insured party/cedent name              | Identification code for insured party/cedent | Type of code for insured party/cedent | Sector of the insured party/cedent | Insurer/Reinsurer name | Identification code of the insurer/reinsurer | Type of code of insurer/reinsurer | Sector of the insurer/reinsurer |                       |                           | Type of transaction               | Transaction |
|                                   |                                        |                                              |                                       |                                    |                        |                                              |                                   |                                 |                       |                           |                                   |             |
| FC0010                            | FC0020                                 | FC0030                                       | FC0031                                | FC0040                             | FC0050                 | FC0060                                       | FC0061                            | FC0070                          | FC0080                | FC0090                    | FC0100                            | FC0110      |
|                                   |                                        |                                              |                                       |                                    |                        |                                              |                                   |                                 |                       |                           |                                   |             |

| Characteristics of the transaction |             |                           |                              |                 |                                |                                                |                         |                        |                  | Comments |
|------------------------------------|-------------|---------------------------|------------------------------|-----------------|--------------------------------|------------------------------------------------|-------------------------|------------------------|------------------|----------|
| Validity period of the transaction |             | Amount of the transaction |                              |                 |                                | Associated P&L                                 |                         |                        | Line of business |          |
| Starting date                      | Expiry date | Currency of transaction   | Maximum cover by transaction | Net receivables | Total reinsurance recoverables | Reinsurance technical result (for reinsurance) | Premium (for insurance) | Claims (for insurance) |                  |          |
|                                    |             |                           |                              |                 |                                |                                                |                         |                        |                  |          |
| FC0120                             | FC0130      | FC0140                    | FC0150                       | FC0160          | FC0170                         | FC0180                                         | FC0190                  | FC0200                 | FC0210           | FC0220   |
|                                    |             |                           |                              |                 |                                |                                                |                         |                        |                  |          |

| ID of intra-group transaction | Identification of the parties involved |                                      |                               |                            |                   |                                      |                               |                            | Indirect transactions | Single economic operation |
|-------------------------------|----------------------------------------|--------------------------------------|-------------------------------|----------------------------|-------------------|--------------------------------------|-------------------------------|----------------------------|-----------------------|---------------------------|
|                               | Revenue side name                      | Identification code for revenue side | Type of code for revenue side | Sector of the revenue side | Expense side name | Identification code for expense side | Type of code for expense side | Sector of the expense side |                       |                           |
| FC0010                        | FC0020                                 | FC0030                               | FC0031                        | FC0040                     | FC0050            | FC0060                               | FC0061                        | FC0070                     | FC0080                | FC0090                    |
|                               |                                        |                                      |                               |                            |                   |                                      |                               |                            |                       |                           |

| Identification of the transaction |             | Characteristics of the transaction |                  |        | Comments |
|-----------------------------------|-------------|------------------------------------|------------------|--------|----------|
| Type of transaction               | Transaction | Currency of transaction            | Transaction date | Amount |          |
| FC0100                            | FC0110      | FC0120                             | FC0130           | FC0140 | FC0150   |
|                                   |             |                                    |                  |        |          |

## FC.06 Risk Concentration - Exposure by counterparties

| Name of the external counterparty | Identification code of the external counterparty | ID code type of the external counterparty | Name of the group (in case of group of counterparties) | Rating | Nominated ECAI | Sector | Country | Entity of the financial conglomerate | ID code of the entity of the financial conglomerate |
|-----------------------------------|--------------------------------------------------|-------------------------------------------|--------------------------------------------------------|--------|----------------|--------|---------|--------------------------------------|-----------------------------------------------------|
| FC0010                            | FC0020                                           | FC0030                                    | FC0040                                                 | FC0050 | FC0051         | FC0060 | FC0070  | FC0080                               | FC0090                                              |
|                                   |                                                  |                                           |                                                        |        |                |        |         |                                      |                                                     |

| ID code Type of the entity of the financial conglomerate | Equity | Bonds  | Assets whose risks are mainly borne by the policyholders | Derivatives | Other investments | Loans and mortgages | Guarantees and commitments | Insurance policies | External reinsurance |
|----------------------------------------------------------|--------|--------|----------------------------------------------------------|-------------|-------------------|---------------------|----------------------------|--------------------|----------------------|
| FC0100                                                   | FC0110 | FC0120 | FC0130                                                   | FC0140      | FC0150            | FC0160              | FC0170                     | FC0180             | FC0190               |
|                                                          |        |        |                                                          |             |                   |                     |                            |                    |                      |

| Others direct exposures | Description of others | Indirect exposures | Transactions where there is an exposure to underlying assets | Currency | Total amount of the exposure | Credit or insurance risk mitigation technique | Exemptions | Amount of the exposures after Credit or insurance risk mitigation technique and exemptions |
|-------------------------|-----------------------|--------------------|--------------------------------------------------------------|----------|------------------------------|-----------------------------------------------|------------|--------------------------------------------------------------------------------------------|
| FC0200                  | FC0210                | FC0220             | FC0230                                                       | FC0240   | FC0250                       | FC0260                                        | FC0270     | FC0280                                                                                     |
|                         |                       |                    |                                                              |          |                              |                                               |            |                                                                                            |

**FC.07 Risk Concentration – Exposure by currency, sector, country****Exposure by currency**

| Currency area | Exposure | %       |
|---------------|----------|---------|
|               |          |         |
|               |          |         |
|               |          |         |
|               |          |         |
| Total         |          | 100,00% |

**Exposure by sector**

| Sector | Exposure | %       |
|--------|----------|---------|
|        |          |         |
|        |          |         |
|        |          |         |
|        |          |         |
| Total  |          | 100,00% |

**Exposure by country**

| Country | Exposure | %       |
|---------|----------|---------|
|         |          |         |
|         |          |         |
|         |          |         |
|         |          |         |
| Total   |          | 100,00% |

**FC.08 Risk Concentration – Exposure by asset class and rating****Equity**

|       | Exposure | Share of total assets |
|-------|----------|-----------------------|
| Total |          |                       |

**National government, international financial organisation and central banks bonds**

| Rating               | Exposure | %       |
|----------------------|----------|---------|
| AAA                  |          |         |
| AA                   |          |         |
| A                    |          |         |
| BBB                  |          |         |
| Non investment grade |          |         |
| Total                |          | 100,00% |

**Regional governments, local authorities and public sector entities bonds**

| Rating               | Exposure | %       |
|----------------------|----------|---------|
| AAA                  |          |         |
| AA                   |          |         |
| A                    |          |         |
| BBB                  |          |         |
| Non investment grade |          |         |
| Total                |          | 100,00% |

**Corporate bonds**

| Rating               | Exposure | %       |
|----------------------|----------|---------|
| AAA                  |          |         |
| AA                   |          |         |
| A                    |          |         |
| BBB                  |          |         |
| Non investment grade |          |         |
| Total                |          | 100,00% |

## ANNEX II

## INSTRUCTIONS ON REPORTING ON INTRA-GROUP TRANSACTIONS AND RISK CONCENTRATION

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## PART I: GENERAL INSTRUCTIONS

### 1. Structure and conventions

#### 1.1. Structure

The framework consists of nine blocks of templates:

- (a) a summary template that gives an overview of intra-group transactions;
- (b) an equity-type debt or asset template that gives an overview of intra-group transactions by all individual entities included in the scope of consolidation of the reporting entity regarding debt instruments, equity instruments or other asset transfers;
- (c) a derivatives template that gives an overview of intra-group transactions by all individual entities included in the scope of the reporting for derivatives;
- (d) off-balance-sheet items and contingent liabilities;
- (e) insurance and reinsurance;
- (f) profit and loss;
- (g) risk concentration exposure by counterparty;
- (h) risk concentration exposure by currency, sector and country;
- (i) risk concentration exposure by asset class and rating.

Legal references shall be provided for each template. Part I of this annex sets out further detailed information regarding more general aspects of the reporting in each block of templates, instructions concerning specific positions and validation rules.

Institutions shall report using only the templates that are relevant, depending on the threshold set by the competent authorities.

#### 1.2. Numbering convention

This annex follows the labelling convention set in the templates when referring to the columns, rows and cells of the templates.

The following general notation is used in the instructions: {Template;Row;Column}.

#### 1.3. Sign convention

Any amount that increases the exposure of an entity during the reporting period must be stated as a positive figure and any amount that reduces the total exposure of the entity must be stated as a negative figure. The figures shall relate only to the reporting period in question and not to previous reporting periods. Where a negative sign (-) precedes the label of an item, no positive figure shall be reported for that item.

#### 1.4. Valuation

When not specified, the value of the item shall be stated in accordance with the sectoral rules of the entity within the group.

The exchange rate used to report a currency exposure shall be the closing rate on the last day for which the relevant exchange rate is available in the reporting period to which the asset or liability relates.

#### 1.5. Scope

Where sector-wide reporting is required, ancillary services undertakings as defined in Article 4(1), point (18), of Regulation (EU) No 575/2013 of the European Parliament and of the Council<sup>(1)</sup> shall be treated as part of the banking sector.

---

<sup>(1)</sup> Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

Where sector-wide reporting is required, investment firms as defined in Article 4(1), point (1), of Directive 2014/65/EU of the European Parliament and of the Council <sup>(2)</sup> shall be treated as part of the banking sector.

## PART II: TEMPLATE-RELATED INSTRUCTIONS

### 1. FC.00 Summary template

#### 1.1. General remarks

Part II of this annex sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the table in point 1.2. identifies the items to be reported by identifying the relevant columns and lines as shown in the template in that Annex.

In FC.00, the summary template, the total volume of all significant intra-group transactions between entities of a specific financial conglomerate within a given reporting period as set out in Article 8(2) of Directive 2002/87/EC shall be reported.

Where two or more transactions are part of a single economic operation, the value reported shall be the maximum cumulative exposure at any point in time during a given reporting period.

The information provided in the table shall therefore be the aggregation of values provided in the other reporting sheets.

Intra-group transactions where at least one party to the transaction is a regulated entity shall be reported. Transactions between investment funds (which are not covered either by the definition of an investment firm or by the definition of a regulated entity) and other non-regulated entities shall therefore not be reported.

#### 1.2. Instructions concerning specific positions

|                  | ITEM                                                               | INSTRUCTIONS                                                                                                                                                                                                                                                                                                                                                   |
|------------------|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| R01              | Financial conglomerate name                                        | Insert the financial conglomerate name.                                                                                                                                                                                                                                                                                                                        |
| R02              | Thresholds for significant IGTs                                    | Insert the numerical value of the thresholds specified in Article 8(2) of Directive 2002/87/EC.                                                                                                                                                                                                                                                                |
| R03              | Quantitative limit                                                 | Insert the numerical value of the quantitative limit specified in Article 7(3) of Directive 2002/87/EC.                                                                                                                                                                                                                                                        |
| R04              | Reporting unit                                                     | State the reporting unit: 1; 1 000; 1 000 000, etc. for templates FC.01, FC.02, FC.03, FC.04, FC.05, FC.06, FC.07 and FC.08.                                                                                                                                                                                                                                   |
| R05              | Reporting currency                                                 | State the reporting currency: euro, pound sterling, Danish krone for templates FC.01, FC.02, FC.03, FC.04, FC.05, FC.06, FC.07 and FC.08.                                                                                                                                                                                                                      |
| Line A<br>FC0010 | A - Equity-type transactions, debt, asset transfer and derivatives | 'FC0010' shall be equal to the sum of line 1 FC0010, line 2 FC0010, line 3 FC0010 and line 4 FC0010.                                                                                                                                                                                                                                                           |
| Line 1<br>FC0010 | Debt instruments                                                   | 'FC0010' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt andr asset' where:<br>— the entity under 'FC0020' has been identified as 'insurance sector';<br>and<br>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and<br>— FC0110 is equal to 'bonds/debt'. |

<sup>(2)</sup> 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 (OJ L 173, 12.6.2014, p. 349).

|                  |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line 1<br>FC0020 | Debt instruments | <p>'FC0020' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0110 is equal to 'bonds/debt'.</li> </ul>                                                       |
| Line 1<br>FC0030 | Debt instruments | <p>'FC0030' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> <li>— FC0110 is equal to 'bonds/debt'.</li> </ul>                                         |
| Line 1<br>FC0040 | Debt instruments | <p>'FC0040' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0110 is equal to 'bonds/debt'.</li> </ul> |
| Line 1<br>FC0050 | Debt instruments | <p>'FC0050' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0110 is equal to 'bonds/debt'.</li> </ul>                            |
| Line 1<br>FC0060 | Debt instruments | <p>'FC0060' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> <li>— FC0110 is equal to 'bonds/debt'.</li> </ul>              |
| Line 1<br>FC0070 | Debt instruments | <p>'FC0070' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0110 is equal to 'bonds/debt'.</li> </ul>              |
| Line 1<br>FC0080 | Debt instruments | <p>'FC0080' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0110 is equal to 'bonds/debt'.</li> </ul>                                         |

|                  |                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|------------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line 1<br>FC0090 | Debt instruments    | <p>'FC0090' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> <li>— FC0110 is equal to 'bonds/debt'.</li> </ul>                            |
| Line 2<br>FC0010 | Capital instruments | <p>'FC0010' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0110 is equal to 'Equity type'.</li> </ul>                            |
| Line 2<br>FC0020 | Capital instruments | <p>'FC0020' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0110 is equal to 'Equity type'.</li> </ul>                                                       |
| Line 2<br>FC0030 | Capital instruments | <p>'FC0030' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> <li>— FC0110 is equal to 'Equity type'.</li> </ul>                                         |
| Line 2<br>FC0040 | Capital instruments | <p>'FC0040' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0110 is equal to 'Equity type'.</li> </ul> |
| Line 2<br>FC0050 | Capital instruments | <p>'FC0050' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0110 is equal to 'Equity type'.</li> </ul>                            |
| Line 2<br>FC0060 | Capital instruments | <p>'FC0060' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> <li>— FC0110 is equal to 'Equity type'.</li> </ul>              |

|                  |                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line 2<br>FC0070 | Capital instruments   | <p>'FC0070' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0110 is equal to 'Equity type'.</li> </ul>                        |
| Line 2<br>FC0080 | Capital instruments   | <p>'FC0080' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0110 is equal to 'Equity type'.</li> </ul>                                                   |
| Line 2<br>FC0090 | Capital instruments   | <p>'FC0090' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> <li>— FC0110 is equal to 'Equity type'.</li> </ul>                                     |
| Line 3<br>FC0010 | Other asset transfers | <p>'FC0010' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0110 is equal to 'Other asset transfers'.</li> </ul>                            |
| Line 3<br>FC0020 | Other asset transfers | <p>'FC0020' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0110 is equal to 'Other asset transfers'.</li> </ul>                                                       |
| Line 3<br>FC0030 | Other asset transfers | <p>'FC0030' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> <li>— FC0110 is equal to 'Other asset transfers'.</li> </ul>                                         |
| Line 3<br>FC0040 | Other asset transfers | <p>'FC0040' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0110 is equal to 'Other asset transfers'.</li> </ul> |

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| Line 3<br>FC0050 | Other asset transfers | <p>'FC0050' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0110 is equal to 'Other asset transfers'.</p>               |
| Line 3<br>FC0060 | Other asset transfers | <p>'FC0060' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0110 is equal to 'Other asset transfers'.</p> |
| Line 3<br>FC0070 | Other asset transfers | <p>'FC0070' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> </ul> <p>— FC0110 is equal to 'Other asset transfers'.</p> |
| Line 3<br>FC0080 | Other asset transfers | <p>'FC0080' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0110 is equal to 'Other asset transfers'.</p>                            |
| Line 3<br>FC0090 | Other asset transfers | <p>'FC0090' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0110 is equal to 'Other asset transfers'.</p>              |
| Line 4<br>FC0010 | Derivatives           | <p>'FC0010' shall be equal to the sum of the amounts declared under 'FC0180' in sheet 'FC.02 Derivatives' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'.</li> </ul>                                                                                        |
| Line 4<br>FC0020 | Derivatives           | <p>'FC0020' shall be equal to the sum of the amounts declared under 'FC0180' in sheet 'FC.02 Derivatives' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'.</li> </ul>                                                                                                                   |

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| Line 4<br>FC0030 | Derivatives                                  | 'FC0030' shall be equal to the sum of the amounts declared under 'FC0180' in sheet 'FC.02 Derivatives' where:<br>— the entity under 'FC0020' has been identified as 'insurance sector'; and<br>— the entity under 'FC0050' has been identified as 'other undertaking of the group'.                                         |
| Line 4<br>FC0040 | Derivatives                                  | 'FC0040' shall be equal to the sum of the amounts declared under 'FC0180' in sheet 'FC.02 Derivatives' where:<br>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and<br>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'. |
| Line 4<br>FC0050 | Derivatives                                  | 'FC0050' shall be equal to the sum of the amounts declared under 'FC0180' in sheet 'FC.02 Derivatives' where:<br>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and<br>— the entity under 'FC0050' has been identified as 'insurance sector'.                            |
| Line 4<br>FC0060 | Derivatives                                  | 'FC0060' shall be equal to the sum of the amounts declared under 'FC0180' in sheet 'FC.02 Derivatives' where:<br>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and<br>— the entity under 'FC0050' has been identified as 'other undertaking of the group'.              |
| Line 4<br>FC0070 | Derivatives                                  | 'FC0070' shall be equal to the sum of the amounts declared under 'FC0180' in sheet 'FC.02 Derivatives' where:<br>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and<br>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'.              |
| Line 4<br>FC0080 | Derivatives                                  | 'FC0080' shall be equal to the sum of the amounts declared under 'FC0180' in sheet 'FC.02 Derivatives' where:<br>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and<br>— the entity under 'FC0050' has been identified as 'insurance sector'.                                         |
| Line 4<br>FC0090 | Derivatives                                  | 'FC0090' shall be equal to the sum of the amounts declared under 'FC0180' in sheet 'FC.02 Derivatives' where:<br>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and<br>— the entity under 'FC0050' has been identified as 'other undertaking of the group'.                           |
| Line B           | Off-balance-sheet and contingent liabilities | Shall be equal to the sum of lines 5 and 6 for the respective columns.                                                                                                                                                                                                                                                      |

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| Line 5<br>FC0010 | Guarantees | <p>'FC0010' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> </ul> <p>— FC0100 is equal to 'Guarantee'.</p>                            |
| Line 5<br>FC0020 | Guarantees | <p>'FC0020' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0100 is equal to 'Guarantee'.</p>                                                       |
| Line 5<br>FC0030 | Guarantees | <p>'FC0030' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0100 is equal to 'Guarantee'.</p>                                         |
| Line 5<br>FC0040 | Guarantees | <p>'FC0040' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> </ul> <p>— FC0100 is equal to 'Guarantee'.</p> |
| Line 5<br>FC0050 | Guarantees | <p>'FC0050' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0100 is equal to 'Guarantee'.</p>                            |
| Line 5<br>FC0060 | Guarantees | <p>'FC0060' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0100 is equal to 'Guarantee'.</p>              |

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| Line 5<br>FC0070 | Guarantees                     | <p>'FC0070' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0100 is equal to 'Guarantee'.</li> </ul> |
| Line 5<br>FC0080 | Guarantees                     | <p>'FC0080' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0100 is equal to 'Guarantee'.</li> </ul>                            |
| Line 5<br>FC0090 | Guarantees                     | <p>'FC0090' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group' and</li> <li>— FC0100 is equal to 'Guarantee'.</li> </ul>               |
| Line 6<br>FC0010 | Other off-balance- sheet items | <p>'FC0010' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0100 is not equal to 'Guarantee'.</li> </ul>           |
| Line 6<br>FC0020 | Other off-balance- sheet items | <p>'FC0020' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0100 is not equal to 'Guarantee'.</li> </ul>                                      |
| Line 6<br>FC0030 | Other off-balance- sheet items | <p>'FC0030' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> <li>— FC0100 is not equal to 'Guarantee'.</li> </ul>                        |

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| Line 6<br>FC0040 | Other off-balance- sheet items | <p>'FC0040' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0100 is not equal to 'Guarantee'.</li> </ul> |
| Line 6<br>FC0050 | Other off-balance- sheet items | <p>'FC0050' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0100 is not equal to 'Guarantee'.</li> </ul>                            |
| Line 6<br>FC0060 | Other off-balance- sheet items | <p>'FC0060' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> <li>— FC0100 is not equal to 'Guarantee'.</li> </ul>              |
| Line 6<br>FC0070 | Other off-balance- sheet items | <p>'FC0070' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— FC0100 is not equal to 'Guarantee'.</li> </ul>              |
| Line 6<br>FC0080 | Other off-balance- sheet items | <p>'FC0080' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> <li>— FC0100 is not equal to 'Guarantee'.</li> </ul>                                         |
| Line 6<br>FC0090 | Other off-balance- sheet items | <p>'FC0090' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.03 Off-balance-sheet and contingent liabilities' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> <li>— FC0100 is not equal to 'Guarantee'.</li> </ul>                           |

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| Line C<br>FC0010 | Insurance/reinsurance transactions    | 'FC0010' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.04 Insurance-reinsurance' where:<br>— the entity under 'FC0020' has been identified as 'insurance sector';<br>and<br>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'.                                                 |
| Line C<br>FC0020 | Insurance/reinsurance transactions    | 'FC0020' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.04 Insurance-reinsurance' where:<br>— the entity under 'FC0020' has been identified as 'insurance sector';<br>and<br>— the entity under 'FC0050' has been identified as 'insurance sector'.                                                                            |
| Line C<br>FC0030 | Insurance/reinsurance transactions    | 'FC0030' shall be equal to the sum of the amounts declared under 'FC0160' in sheet 'FC.04 Insurance-reinsurance' where:<br>— the entity under 'FC0020' has been identified as 'insurance sector';<br>and<br>— the entity under 'FC0050' has been identified as 'other undertaking of the group'.                                                              |
| Line D           | P&L transactions                      | Shall be equal to the sum of lines 7, 8, 9 and 10 for the respective columns.                                                                                                                                                                                                                                                                                 |
| Line 7<br>FC0010 | Commission paid to business providers | 'FC0010' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'insurance sector';<br>and<br>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and<br>— FC0100 is equal to 'Commission'.                         |
| Line 7<br>FC0020 | Commission paid to business providers | 'FC0020' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'insurance sector';<br>and<br>— the entity under 'FC0050' has been identified as 'insurance sector';<br>and<br>— FC0100 is equal to 'Commission'.                                                 |
| Line 7<br>FC0030 | Commission paid to business providers | 'FC0030' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'insurance sector';<br>and<br>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and<br>— FC0100 is equal to 'Commission'.                                      |
| Line 7<br>FC0040 | Commission paid to business providers | 'FC0040' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and<br>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and<br>— FC0100 is equal to 'Commission'. |

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| Line 7<br>FC0050 | Commission paid to<br>business providers | 'FC0050' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and<br>— the entity under 'FC0050' has been identified as 'insurance sector'; and<br>— FC0100 is equal to 'Commission'.               |
| Line 7<br>FC0060 | Commission paid to<br>business providers | 'FC0060' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and<br>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and<br>— FC0100 is equal to 'Commission'. |
| Line 7<br>FC0070 | Commission paid to<br>business providers | 'FC0070' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and<br>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and<br>— FC0100 is equal to 'Commission'. |
| Line 7<br>FC0080 | Commission paid to<br>business providers | 'FC0080' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and<br>— the entity under 'FC0050' has been identified as 'insurance sector'; and<br>— FC0100 is equal to 'Commission'.                            |
| Line 7<br>FC0090 | Commission paid to<br>business providers | 'FC0090' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and<br>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and<br>— FC0100 is equal to 'Commission'.              |
| Line 8<br>FC0010 | Fees and others                          | 'FC0010' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'insurance sector'; and<br>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and<br>— FC0100 is equal to 'Fees' or 'Others'.         |
| Line 8<br>FC0020 | Fees and others                          | 'FC0020' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'insurance sector'; and<br>— the entity under 'FC0050' has been identified as 'insurance sector'; and<br>— FC0100 is equal to 'Fees' or 'Others'.                                    |

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| Line 8<br>FC0030 | Fees and others | <p>'FC0030' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0100 is equal to 'Fees' or 'Others'.</p>                                         |
| Line 8<br>FC0040 | Fees and others | <p>'FC0040' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> </ul> <p>— FC0100 is equal to 'Fees' or 'Others'.</p> |
| Line 8<br>FC0050 | Fees and others | <p>'FC0050' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0100 is equal to 'Fees' or 'Others'.</p>                            |
| Line 8<br>FC0060 | Fees and others | <p>'FC0060' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0100 is equal to 'Fees' or 'Others'.</p>              |
| Line 8<br>FC0070 | Fees and others | <p>'FC0070' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> </ul> <p>— FC0100 is equal to 'Fees' or 'Others'.</p>              |
| Line 8<br>FC0080 | Fees and others | <p>'FC0080' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0100 is equal to 'Fees' or 'Others'.</p>                                         |
| Line 8<br>FC0090 | Fees and others | <p>'FC0090' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0100 is equal to 'Fees' or 'Others'.</p>                           |

|                  |          |                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| Line 9<br>FC0010 | Interest | <p>'FC0010' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> </ul> <p>— FC0100 is equal to 'Interest'.</p>                            |
| Line 9<br>FC0020 | Interest | <p>'FC0020' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0100 is equal to 'Interest'.</p>                                                       |
| Line 9<br>FC0030 | Interest | <p>'FC0030' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0100 is equal to 'Interest'.</p>                                         |
| Line 9<br>FC0040 | Interest | <p>'FC0040' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> </ul> <p>— FC0100 is equal to 'Interest'.</p> |
| Line 9<br>FC0050 | Interest | <p>'FC0050' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0100 is equal to 'Interest'.</p>                            |
| Line 9<br>FC0060 | Interest | <p>'FC0060' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0100 is equal to 'Interest'.</p>              |
| Line 9<br>FC0070 | Interest | <p>'FC0070' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> </ul> <p>— FC0100 is equal to 'Interest'.</p>              |

|                   |           |                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line 9<br>FC0080  | Interest  | <p>'FC0080' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0100 is equal to 'Interest'.</p>                                          |
| Line 9<br>FC0090  | Interest  | <p>'FC0090' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0100 is equal to 'Interest'.</p>                            |
| Line 10<br>FC0010 | Dividends | <p>'FC0010' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> </ul> <p>— FC0100 is equal to 'Dividends'.</p>                            |
| Line 10<br>FC0020 | Dividends | <p>'FC0020' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0100 is equal to 'Dividends'.</p>                                                       |
| Line 10<br>FC0030 | Dividends | <p>'FC0030' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'insurance sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and</li> </ul> <p>— FC0100 is equal to 'Dividends'.</p>                                         |
| Line 10<br>FC0040 | Dividends | <p>'FC0040' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and</li> </ul> <p>— FC0100 is equal to 'Dividends'.</p> |
| Line 10<br>FC0050 | Dividends | <p>'FC0050' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&amp;L' where:</p> <ul style="list-style-type: none"> <li>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and</li> <li>— the entity under 'FC0050' has been identified as 'insurance sector'; and</li> </ul> <p>— FC0100 is equal to 'Dividends'.</p>                            |

|                   |           |                                                                                                                                                                                                                                                                                                                                                 |
|-------------------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Line 10<br>FC0060 | Dividends | 'FC0060' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and<br>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and<br>— FC0100 is equal to 'Dividends'. |
| Line 10<br>FC0070 | Dividends | 'FC0070' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and<br>— the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and<br>— FC0100 is equal to 'Dividends'. |
| Line 10<br>FC0080 | Dividends | 'FC0080' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and<br>— the entity under 'FC0050' has been identified as 'insurance sector'; and<br>— FC0100 is equal to 'Dividends'.                            |
| Line 10<br>FC0090 | Dividends | 'FC0090' shall be equal to the sum of the amounts declared under 'FC0140' in sheet 'FC.05 P&L' where:<br>— the entity under 'FC0020' has been identified as 'other undertaking of the group'; and<br>— the entity under 'FC0050' has been identified as 'other undertaking of the group'; and<br>— FC0100 is equal to 'Dividends'.              |

## 2. FC.01 Equity-type transactions, debt and asset transfers

### 2.1. General remarks

This part of the annex sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template in that Annex.

This part of the annex relates to the information that financial conglomerates are to provide at least once a year.

In this template, all significant intra-group transactions between entities of a financial conglomerate referred to in Article 8(2) of Directive 2002/87/EC related to equity, debt, reciprocal financing <sup>(3)</sup> and asset transfers shall be reported.

Those significant intra-group transactions include:

- (a) equity and other capital items, including participations in related entities and transfer of shares of entities related to the financial conglomerate;
- (b) debt, including bonds, loans, collateralised debt and other transactions of similar nature with periodic predetermined interest or coupon or premium payments for a predetermined period of time;
- (c) other asset transfers such as transfers of property and transfers of shares of other companies unrelated to (i.e. outside) the financial conglomerate.

<sup>(3)</sup> As set out in Article 223 of Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taken-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (OJ L 335, 17.12.2009, p. 1).

Financial conglomerates shall complete this template for all significant intra-group transactions that have to be reported, i.e. (i) between regulated entities of different sectors belonging to the same group; (ii) between regulated entities of the same sector belonging to the same group; (iii) between a regulated entity and a non-regulated entity belonging to the same group; and (iv) between a regulated entity and any natural or legal person linked to the undertakings of the group by close links.

Intra-group transactions shall be reported in this template that were either:

- (a) in force at the start of the reporting period;
- (b) initiated during the reporting period and outstanding at the reporting date; or
- (c) initiated and expired/matured during the reporting period.

Two or more transactions between entities of the group which, from an economic perspective (i) contribute to the same risk, (ii) serve the same purpose or (iii) are temporally connected in a plan, shall be considered a single economic operation. All transactions which are part of a single economic operation shall be reported whenever those transactions collectively are at or above the corresponding threshold for significant intra-group transactions, even if the transactions are individually below the threshold. Any element added to significant intra-group transactions shall be reported as a separate intra-group transaction, even where the element in its own right falls below the significant threshold limit. For example, where an undertaking increases an initial loan to a related undertaking, that addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 000 000 transaction between A and B where A records EUR 10 000 000, but B only receives EUR 9 500 000 because transaction costs of EUR 500 000 have been incurred), the maximum amount shall be reported in the template as the transaction amount (EUR 10 000 000 in this example).

Indirect transactions shall be defined as any transaction shifting risk exposures either (i) between entities within the financial conglomerate (including transactions with special purpose vehicles, collective investment undertakings, ancillary entities or unregulated entities) or (ii) between entities outside the financial conglomerate (but where ultimately the risk exposure is brought back or stays within the financial conglomerate). Where there is a chain of related intra-group transactions (e.g. A invests in B and B invests in C), these transactions shall be reported as indirect transactions. Therefore, A to C transactions shall be reported and the comments shall mention the intermediary steps. In the case of a cascade of transactions (e.g. from A to B to C to D sequentially, where both B and C are in the conglomerate but are unregulated entities), those transactions shall also be reported.

## 2.2. Instructions concerning specific positions

|        | ITEM                                    | INSTRUCTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0010 | ID of intra-group transaction           | Unique internal identification code for each intra-group transaction. It shall be consistent over time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| FC0020 | Investor/lender name                    | Name of the entity that is buying the equity or lending to a related undertaking within the financial conglomerate - i.e. the entity that recognises the transaction as an asset on its balance sheet (debit - balance sheet).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| FC0030 | Identification code for investor/lender | The unique identification code attached to the investor/buyer/transferee by this order of priority if available: <ul style="list-style-type: none"> <li>— legal entity identifier (LEI);</li> <li>— specific code.</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— for regulated undertakings of the European Economic Area (EEA) within the financial conglomerate, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority;</li> <li>— for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, the identification code shall be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial</li> </ul> |

|        |                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                         | conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| FC0031 | Type of code for investor/lender        | Type of ID code used for the 'Identification code for investor/lender' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0040 | Sector of the investor/lender           | Where the investor/lender is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'.<br>Where the investor/lender is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| FC0050 | Issuer/borrower name                    | Name of the entity that is issuing the equity/capital item or borrowing money (issuing debt), i.e. the entity that recognises the transaction as a liability or capital on its balance sheet (credit - balance sheet).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| FC0060 | Identification code for issuer/borrower | The unique identification code attached to the investor/buyer/transferee by this order of priority where available:<br>— legal entity identifier (LEI);<br>— specific code.<br>Specific code:<br>— for EEA regulated undertakings within the financial conglomerate, insert the identification code used in the local market and assigned by the undertaking's competent supervisory authority;<br>— for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, the identification code shall be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits. |
| FC0061 | Type of code for issuer/borrower        | Type of ID code used for the 'Identification code for issuer/borrower' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0070 | Sector of the issuer/borrower           | Where the issuer/borrower is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'.<br>Where the issuer/borrower is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| FC0080 | Indirect transactions                   | Where the reported intra-group transaction is part of an indirect transaction (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported IGT is not part of an indirect transaction, indicate 'No'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

|        |                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0090 | Single economic operation      | Where the reported IGT is part of a single economic operation (see point 2.1 'general remarks' above) report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell.<br>Where the reported IGT is not part of a single economic operation, indicate 'No'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| FC0100 | ID code of the instrument      | This is the identification code of the instrument (capital, debt, etc.) between the two counterparties identified using the following priority:<br>— ISO 6166 code of ISIN when available<br>— other recognised codes (e.g. CUSIP, Bloomberg Ticker, Reuters RIC)<br>— A code assigned by the undertaking, where the options above are not available. This code shall be consistent over time.<br>This may be different from the intra-group transaction code provided in cell FC0010.                                                                                                                                                                                                                                                                                                                                                                                          |
| FC0101 | ID code type of the instrument | Type of ID code used for the 'ID code of the instrument' item. One of the options in the following closed list of codes shall be used:<br>1 - ISO 6166 for ISIN code<br>2 - CUSIP (the Committee on Uniform Securities Identification Procedures number allocated by the CUSIP Service Bureau for United States and Canadian companies)<br>3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)<br>4 - WKN (Wertpapier-Kennnummer, the alphanumeric German identification number)<br>5 - Bloomberg Ticker (Bloomberg letters code that identifies a company's securities)<br>6 - BBGID (the Bloomberg Global ID)<br>7 - Reuters RIC (Reuters instrument code)<br>8 - FIGI (Financial Instrument Global Identifier)<br>9 - other code provided by members of the Association of National Numbering Agencies<br>99 - A code allocated by the undertaking. |
| FC0110 | Type of instrument             | Identify the type of instrument.<br>The following closed list of codes shall be used:<br>1 - bonds/debt<br>2 - equity type<br>3 - other asset transfer.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| FC0120 | Instrument                     | Identify the instrument. The following closed list of codes shall be used:<br>1 - bonds/debt - collateralised<br>2 - bonds/debt - uncollateralised<br>3 - equity type - shares/participations<br>4 - equity type - others<br>5 - other asset transfer - properties<br>6 - other asset transfer - others.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| FC0130 | Issue date                     | This is the earlier of the transaction/debt issue date and the date the intra-group transaction is effective from, where different from the issue date.<br>The date shall follow the ISO 8601 (yyyy-mm-dd) format.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

|        |                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0140 | Maturity date                                                                       | Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction expires/reaches maturity if applicable:<br>— for intra-group transaction with no maturity date use '9999-12-31';<br>— for perpetual securities use '9999-12-31'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| FC0150 | Currency of transaction                                                             | Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| FC0160 | Amount at transaction date                                                          | Amount of the transaction at transaction date reported in the reporting currency of the financial conglomerate.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| FC0170 | Amount at reporting date                                                            | Outstanding amount of the transaction at the reporting date where applicable, e.g. for debt issue, reported in the reporting currency of the financial conglomerate. Where there has been a full early settlement/prepayment, the balance of contractual amount shall be zero.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| FC0180 | Value of collateral                                                                 | The value of collateral for collateralised debt or asset value for intra-group transaction involving asset transfer, reported in the reporting currency of the financial conglomerate.<br>Collateral arrangements between undertakings of the same sector shall be valued in accordance with the rules of this sector, e.g. intra-group transactions between two credit institutions within a financial conglomerate may be valued in accordance with Regulation (EU) No 575/2013.<br>Collateral arrangements between undertakings from different sectors shall be valued in accordance with the sectoral rules of the consolidating entity, e.g. intra-group transactions between a credit institution that is the ultimate parent company and an insurance undertaking within a financial conglomerate would be valued according to Regulation (EU) No 575/2013.                                                                                                                                                               |
| FC0190 | Amount of dividends/interest/coupon and other payments made during reporting period | This cell shall capture any payments made in relation to the intra-group transactions recorded in this template for the reporting period (6 months up to the reporting date).<br>That includes:<br>— dividends for the current year including paid or declared but unpaid dividends;<br>— any deferred dividends from previous years paid during the reporting period (i.e. any deferred dividends paid that impacted the P&L for the reporting period);<br>— interest payments made in relation to debt instruments;<br>— any other payments made in relation to the intra-group transactions that are reported in this template, e.g. charges on asset transfers;<br>— the amount of total top-ups where applicable, i.e. total additional money invested during the reporting period, such as an additional payments on partly paid shares or increasing loan amount during the period (when reporting top-ups as a separate item).<br>This amount shall be reported in the reporting currency of the financial conglomerate. |
| FC0200 | Coupon/interest rate                                                                | The interest or coupon rate as a percentage, where applicable. For variable interest rate, this shall include the reference rate and the interest rate above it.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| FC0210 | Comments                                                                            | Comments shall contain:<br>— a notification where the transaction has not been performed at arm's length;<br>— any other relevant information regarding the economic nature of the operation.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

### 3. FC.02 - IGT - Derivatives

#### 3.1. General remarks

This part sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template in that Annex.

This part of the annex relates to information that financial conglomerates are to provide at least once a year.

In this template, all significant intra-group transactions related to derivatives between entities that fall within the scope of financial conglomerate supervision as set out in Article 8(2) of Directive 2002/87/EC shall be reported. Significant intra-group transactions related to derivatives shall be reported where the carrying amount of the derivative exceeds the threshold.

They include:

- (a) interest rate contracts, including swaps, forward agreements, futures and options;
- (b) foreign exchange contracts, including swaps, forward agreements, futures and options;
- (c) contracts of a similar nature concerning other reference items or indices.

Financial conglomerates shall complete this template for all significant intra-group transactions required to be reported, i.e. (i) between regulated entities of different sectors belonging to the same group; (ii) between regulated entities of the same sector belonging to the same group; (iii) between a regulated entity and a non-regulated entity belonging to the same group; and (iv) between a regulated entity and any natural or legal person linked to the undertakings of the group by close links.

In this template, intra-group transactions shall be reported that were:

- (a) in force at the start of the reporting period;
- (b) initiated during the reporting period and outstanding at the reporting date;
- (c) initiated and expired/matured during the reporting period.

Two or more transactions between entities of the group which, from an economic perspective (i) contribute to the same risk, (ii) serve the same purpose or (iii) are temporally connected in a plan, shall be a single economic operation. All transactions which are part of a single economic operation shall be reported whenever those transactions are collectively at or above the corresponding threshold for significant intra-group transactions, even if they individually fall below the threshold.

Any element added to significant intra-group transactions shall be reported as a separate intra-group transaction, even if the element in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking, the addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 000 000 transaction between A and B where A records EUR 10 000 000, but B only receives EUR 9 500 000 because transaction costs of EUR 500 000 have been incurred), the maximum amount shall be reported in the template as the transaction amount (EUR 10 000 000 in this example).

Indirect transactions shall be defined as any transaction shifting risk exposures either (i) between entities within the financial conglomerate (including transactions with special purpose vehicles, collective investment undertakings, ancillary entities or unregulated entities) or (ii) between entities outside the financial conglomerate (but where ultimately the risk exposure is brought back or stays within the financial conglomerate). Where there is a chain of related intra-group transactions (e.g. A invests in B and B invests in C), such transaction shall be reported as an indirect transaction. Therefore, A to C transactions shall be reported and the intermediary steps shall be mentioned in the comments. In the case of a cascade of transactions (e.g. from A to B to C to D sequentially, where both B and C are in the conglomerate but are unregulated entities), those transactions shall also be reported.

### 3.2. Instructions concerning specific positions

|        | ITEM                                      | INSTRUCTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0010 | ID of intragroup transaction              | Unique internal identification code for each intragroup transaction. It shall be consistent over time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| FC0020 | Investor/buyer name                       | Name of the entity that is investing/buying the derivative, or of the counterparty with the long position. For swaps the payer is the payer of the fixed rate that receives the floating rate.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| FC0030 | Identification code of the investor/buyer | The unique identification code attached to the investor/buyer/transferee by this order of priority if available: <ul style="list-style-type: none"> <li>— legal entity identifier (LEI);</li> <li>— specific code.</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— for EEA regulated undertakings within the financial conglomerate, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority;</li> <li>— for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, the identification code shall be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.</li> </ul> |
| FC0031 | Type of code of the investor/buyer        | Type of ID code used for the 'Identification code of the investor/buyer' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| FC0040 | Sector of the investor/buyer              | Where the investor/buyer is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'. Where the investor/buyer is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| FC0050 | Issuer/seller name                        | Name of the entity that is issuing/selling the derivative or of the counterparty with the short position. For swaps the receiver receives the fixed rates and pays the floating rate.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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|--------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0060 | Identification code of the issuer/seller | <p>The unique identification code attached to the investor/buyer/transferee by this order of priority if available:</p> <ul style="list-style-type: none"> <li>— legal entity identifier (LEI);</li> <li>— specific code.</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— for EEA regulated undertakings within the financial conglomerate, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority;</li> <li>— for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, the identification code shall be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.</li> </ul> |
| FC0061 | Type of code of the issuer/seller        | Type of ID code used for the 'Identification code of the issuer/seller' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| FC0070 | Financial sector of the issuer/seller    | <p>Where the issuer/seller is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'.</p> <p>Where the issuer/seller is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| FC0080 | Indirect transactions                    | Where the reported intra-group transaction is part of an indirect transaction (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in the cell. Where the reported intra-group transaction is not part of an indirect transaction, indicate 'No'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| FC0090 | Single economic operation                | Where the reported intra-group transaction is part of a single economic operation (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in the cell. Where the reported intra-group transaction is not part of a single economic operation, indicate 'No'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| FC0100 | ID code of the instrument                | <p>This is the identification code of the instrument (capital, debt, etc.) between the two counterparties identified using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— other recognised codes (e.g. CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— a code allocated by the undertaking when the options above are not available. This code shall be consistent over time.</li> </ul> <p>This may be different from the intra-group transaction code provided in cell FC0010.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                      |

|        |                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| FC0101 | ID code type of the instrument | Type of ID code used for the 'ID code of the instrument' item. One of the options in the following closed list of codes shall be used:<br>1 - ISO 6166 for ISIN code<br>2 - CUSIP (the Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for United States and Canadian companies)<br>3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)<br>4 - WKN (Wertpapier-Kennnummer, the alphanumeric German identification number)<br>5 - Bloomberg Ticker (Bloomberg letters code that identifies a company's securities)<br>6 - BBGID (the Bloomberg Global ID)<br>7 - Reuters RIC (Reuters instrument code)<br>8 - FIGI (Financial Instrument Global Identifier)<br>9 - other code by members of the Association of National Numbering Agencies<br>99 - A code allocated by the undertaking. |
| FC0110 | Type of instrument             | Identify the transaction type. The following closed list of codes shall be used:<br>1 - derivatives - futures<br>2 - derivatives - forwards<br>3 - derivatives - options<br>4 - derivatives - others<br>5 - guarantees - credit protection<br>6 - guarantees - others<br>7 - swaps<br>8 - others.<br>A repurchase agreement shall be considered as cash transaction plus forward contract.                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| FC0120 | Type of protection             | Identify the transaction type. The following closed list of codes shall be used:<br>1 - credit default<br>2 - interest rate<br>3 - currency<br>4 - others.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| FC0130 | Purpose of the instrument      | Describe the use of the derivative (e.g. micro/macro hedge, efficient portfolio management). 'Micro hedge' refers to derivatives covering a single financial instrument, forecast transaction or liability. 'Macro hedge' refers to derivatives covering a set of financial instruments, forecast transactions or liabilities. The following closed list of codes shall be used:<br>1 - micro hedge<br>2 - macro hedge<br>3 - matching assets and liabilities cash flows<br>4 - efficient portfolio management, other than 'Matching assets and liabilities cash flows'<br>5 - others.                                                                                                                                                                                                                                                                                |
| FC0140 | Starting date                  | Identify the ISO 8601 (yyyy-mm-dd) code of the date of the transaction/trade of the derivative contract. For rolled contracts, use the initial trade date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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|--------|----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0150 | Maturity date                                                        | Identify the ISO 8601 (yyyy-mm-dd) code of the contractually defined date of the close of the derivative contract - e.g. maturity date, expiring date for options (European or American), etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| FC0160 | Currency of transaction                                              | Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| FC0170 | Notional amount                                                      | The amount covered by or exposed to the derivative at the reporting date - i.e. the closing balance reported in the reporting currency of the group.<br>For futures and options, the notional amount corresponds to the contract size multiplied by the number of contracts. For swaps and forwards, it corresponds to the contract amount. Where a transaction has matured/expired during the reporting period and before the reporting date, the notional amount at the reporting date shall be zero.                                                                                                                                                                                                                                                                                                                                                                          |
| FC0180 | Carrying amount                                                      | The value of the derivative at the reporting date as reported in the balance sheet of the entity.<br>Where a transaction has matured/expired during the reporting period and before the reporting date, the carrying amount at the reporting date shall be the maximum carrying amount of the derivatives before the maturity of the transaction.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| FC0190 | Value of collateral                                                  | The value of the collateral pledged at the reporting date (zero if the derivative has been closed) if applicable. This shall be reported in the reporting currency of the financial conglomerate.<br>Collateral arrangements between undertakings of the same sector shall be valued in accordance with the rules of this sector (e.g. intra-group transactions between two credit institutions within a financial conglomerate may be valued in accordance with Regulation (EU) No 575/2013).<br>Collateral arrangements between undertakings from different sectors shall be valued in accordance with the sectoral rules of the consolidating entity (e.g. intra-group transactions between a credit institution which is the ultimate parent company and an insurance undertaking within a financial conglomerate would be valued according to Regulation (EU) No 575/2013). |
| FC0200 | Identification code of the asset/liability underlying the derivative | The ID code of the asset or liability underlying the derivative contract. This item shall be provided for derivatives that have a single underlying instrument or index in the undertaking's portfolio.<br>An index is considered a single instrument and shall be reported.<br>Insert the identification code of the instrument underlying the derivative using the following priority: <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN if available</li> <li>— other recognised codes (e.g. CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— A code allocated by the undertaking when the options above are not available. Shall be consistent over time</li> </ul>                                                                                                                                                                                             |

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|--------|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                            | <p>— 'Multiple assets/liabilities' if the underlying assets or liabilities are more than one.</p> <p>Where the underlying asset or liability is an index then the code of the index shall be reported.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| FC0201 | Type of code asset/liability underlying the derivative     | <p>Type of ID code used for the 'Identification code asset/liability underlying the derivative' item. One of the options in the following closed list of codes shall be used:</p> <ol style="list-style-type: none"> <li>1 - ISO 6166 for ISIN code</li> <li>2 - CUSIP (the Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for United States and Canadian companies)</li> <li>3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 - WKN (Wertpapier-Kennnummer, the alphanumeric German identification number)</li> <li>5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 - BBGID (the Bloomberg Global ID)</li> <li>7 - Reuters RIC (Reuters instrument code)</li> <li>8 - FIGI (Financial Instrument Global Identifier)</li> <li>9 - other code by members of the Association of National Numbering Agencies</li> <li>99 - A code allocated by the undertaking. This option shall also be used for the cases of 'Multiple assets/liabilities' and indexes'.</li> </ol> |
| FC0210 | Counterparty name for which credit protection is purchased | Name of the counterparty for which protection has been purchased for its default.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0220 | Swap delivered interest rate (for buyer)                   | Interest rate delivered under the swap contract (only for interest rate swaps).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| FC0230 | Swap received interest rate (for buyer)                    | Interest rate received under the swap contract (only for interest rate swaps).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| FC0240 | Swap delivered currency (for buyer)                        | Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| FC0250 | Swap received currency (for buyer)                         | Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| FC0260 | Revenues stemming from derivatives                         | Net revenues stemming from the investment or the purchase of derivatives. In line with the IFRS-based P&L, both realised and unrealised results are expected here. The amounts shall be stated with their clean value (in line with Directive 2009/138/EC). Interest will be reported in FC.05 P&L.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| FC0270 | Comments                                                   | <p>Comments shall include:</p> <ul style="list-style-type: none"> <li>— a notification if the transaction has not been performed at arm's length;</li> <li>— any other relevant information regarding the economic nature of the operation.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

#### 4. FC.03 - IGT - Off-balance-sheet and contingent liabilities

##### 4.1. General remarks

This part of the annex sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template in that Annex.

This part of the annex relates to the information that financial conglomerates are to provide at least once a year.

This template shall report all significant intra-group transactions between entities falling within the scope of financial conglomerate supervision as set out in Article 8(2) of Directive 2002/87/EC related to off-balance-sheet guarantees.

These include:

- (a) off-balance-sheet guarantees;
- (b) undrawn credit facilities;
- (c) assets purchased under outright forward purchase agreements (currency or other);
- (d) asset sale and repurchase agreements as referred to in Article 12(3) and (5) of Directive 86/635/EEC;
- (e) contingent liabilities.

Financial conglomerates shall complete this template for all significant intra-group transactions required to be reported, i.e. (i) between regulated entities of different sectors belonging to the same group; (ii) between regulated entities of the same sector belonging to the same group; (iii) between a regulated entity and a non-regulated entity belonging to the same group; and (iv) between a regulated entity and any natural or legal person linked to the undertakings of the group by close links.

This template shall include intra-group transactions that were:

- (a) in force at the start of the reporting period;
- (b) initiated during the reporting period and outstanding at the reporting date;
- (c) initiated and expired/matured during the reporting period.

Two or more transactions between entities of the group which, from an economic perspective (i) contribute to the same risk, (ii) serve the same purpose or (iii) are temporally connected in a plan, shall be considered as a single economic operation. All transactions which are part of a single economic operation shall be reported whenever those transactions are collectively at or above the corresponding threshold for significant intra-group transactions, even if they individually fall below the threshold. Any element added to significant intra-group transactions shall be reported as a separate intra-group transaction, even if the element in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking, the addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 000 000 transaction between A and B where A records EUR 10 000 000, but B only receives EUR 9 500 000 because transaction costs of EUR 500 000 have been incurred), the maximum amount shall be reported in the template as the transaction amount (EUR 10 000 000 in this example).

Indirect transactions shall be defined as any transaction shifting risk exposures either (i) between entities within the financial conglomerate (including transactions with special purpose vehicles, collective investment undertakings, ancillary entities or unregulated entities) or (ii) between entities outside the financial conglomerate (but where ultimately the risk exposure is brought back or stays within the financial conglomerate). Where there is a chain of related intra-group transactions (e.g. A invests in B and B invests in C), that transaction shall be reported as an indirect transaction. Therefore, A to C transactions shall be reported and the comments shall mention the intermediary steps. In the case of a cascade of transactions (e.g. from A to B to C to D sequentially, where both B and C are in the conglomerate but are unregulated entities), those transactions shall also be reported.

## 4.2. Instructions concerning specific positions

|        | ITEM                                   | INSTRUCTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0010 | ID of intra-group transaction          | Unique internal identification code for each intra-group transaction. It shall be consistent over time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| FC0020 | Provider name                          | Name of the entity that is providing the off-balance-sheet guarantee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| FC0030 | Identification code of the provider    | <p>The unique identification code attached to the provider by this order of priority if available:</p> <ul style="list-style-type: none"> <li>— legal entity identifier (LEI);</li> <li>— specific code.</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— for EEA regulated undertakings within the financial conglomerate, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority;</li> <li>— for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, identification code will be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.</li> </ul>         |
| FC0031 | Type of code of the provider           | Type of ID code used for the 'Identification code of the provider' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| FC0040 | Financial sector of the provider       | <p>Where the provider is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'.</p> <p>Where the provider is not part of the financial sector within the meaning of Article 2(8) of that Directive indicate 'other undertaking of the group'.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| FC0050 | Beneficiary name                       | Name of the entity that is benefiting from the off-balance-sheet guarantee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| FC0060 | Identification code of the beneficiary | <p>The unique identification code attached to the beneficiary by this order of priority if available:</p> <ul style="list-style-type: none"> <li>— legal entity identifier (LEI);</li> <li>— specific code.</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— for EEA regulated undertakings within the financial conglomerate, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority;</li> <li>— for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, the identification code shall be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.</li> </ul> |

|        |                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0061 | Type of code of the beneficiary                          | Type of ID code used for the 'Identification code of the beneficiary' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                    |
| FC0070 | Financial sector of the beneficiary                      | Where the beneficiary is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'.<br>Where the beneficiary is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.                                                                   |
| FC0080 | Indirect transactions                                    | Where the reported intra-group transaction is part of an indirect transaction (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of an indirect transaction, indicate 'No'.                                                                                                             |
| FC0090 | Single economic operation                                | Where the reported intra-group transaction is part of a single economic operation (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of a single economic operation, indicate 'No'.                                                                                                     |
| FC0100 | Transaction type                                         | Identify the type of transaction. The following closed list of codes shall be used:<br>1 - guarantees<br>2 - commitment<br>3 - letter of credit<br>4 - undrawn credit facilities<br>5 - assets purchased under outright forward purchase agreements (currency or other);<br>6 - asset sale and repurchase agreements as referred to in Article 12(3) and (5) of Directive 86/635/EEC;<br>7 - contingent liabilities<br>8 - other. |
| FC0110 | Transaction/issue date                                   | Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction/issue takes effect.                                                                                                                                                                                                                                                                                                                                      |
| FC0120 | Expiry date of agreement/contract underlying transaction | Where applicable, identify the ISO 8601 (yyyy-mm-dd) code of the date when the agreement/contract ends. If the expiry date is perpetual, use '9999-12-31'.                                                                                                                                                                                                                                                                        |
| FC0130 | Currency of transaction                                  | Identify the ISO 4217 alphabetic code of the currency in which the transaction took place. If there are two currencies involved, please identify both in cell FC0200.                                                                                                                                                                                                                                                             |
| FC0140 | Trigger event                                            | Where applicable, give a brief description of the event that would trigger the transaction/payment/liability (e.g. an event that would trigger a contingent liability).                                                                                                                                                                                                                                                           |
| FC0150 | Value of transaction at starting date                    | Value of the transaction or collateral pledged.<br>This item shall be reported in the reporting currency of the group.                                                                                                                                                                                                                                                                                                            |

|        |                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------|----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0160 | Value of transaction at reporting date             | Value of the transaction, collateral pledged.<br>This item shall be reported in the reporting currency of the group.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| FC0170 | Maximum possible value of contingent liabilities   | Maximum possible value of contingent liabilities, if available, regardless of their probability (i.e. the future cash flows required to settle the contingent liability over the lifetime of that contingent liability and discounted under the relevant risk-free interest rate term structure) of contingent liabilities included in the financial conglomerate's balance sheet. The sum of all possible cash flows if events were to trigger the guarantees provided by the 'provider' (cell FC0020) to the 'beneficiary' (Cell FC0050) to cover the payment of the liabilities due from the undertaking (includes letter of credit, undrawn committed borrowing facilities). This item shall not include amounts already reported under FC0150 and FC0160. |
| FC0180 | Value of guaranteed assets                         | Value of the guaranteed asset for which the guarantees are received. Sectoral valuation principles may be relevant in this case.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0190 | Revenues stemming from the off-balance-sheet items | Revenues associated with the provisions of the off-balance-sheet transactions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| FC0200 | Comments                                           | Comments shall include:<br>— a notification if the transaction has not been performed at arm's length;<br>— any other relevant information regarding the economic nature of the operation.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

## 5. FC.04 - IGT - Insurance and reinsurance

### 5.1. General remarks

This part of the annex sets out additional instructions for the templates provided in Annex I to this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template in that Annex.

This part of the annex relates to information that financial conglomerates are to provide at least once a year.

This template shall report all significant intra-group transactions between entities falling within the scope of financial conglomerate supervision according to Article 8(2) of Directive 2002/87/EC related to internal insurance and reinsurance within the group.

These include but are not limited to:

- (a) insurance contracts of entities falling within the scope of the group with insurance companies falling within the scope of the group;
- (b) reinsurance treaties between related undertakings of a group;
- (c) facultative reinsurance between related undertakings of a group;
- (d) any other transaction that results in transferring underwriting risk (insurance risk) between related undertakings of a group.

Financial conglomerates shall complete this template for all significant intra-group transactions required to be reported, i.e. (i) between regulated entities of different sectors belonging to the same group; (ii) between regulated entities of the same sector belonging to the same group; (iii) between a regulated entity and a non-regulated entity belonging to the same group; and (iv) between a regulated entity and any natural or legal person linked to the undertakings of the group by close links.

This template shall include IGTs that were:

- (a) in force at the start of the reporting period;

(b) initiated during the reporting period and outstanding at the reporting date;

(c) initiated and expired/matured during the reporting period.

Two or more transactions between entities of the group which, from an economic perspective (i) contribute to the same risk, (ii) serve the same purpose or (iii) are temporally connected in a plan, shall be considered a single economic operation. All transactions which are part of a single economic operation shall be reported whenever they are collectively at or above the corresponding threshold for significant intra-group transactions, even if they individually fall below the threshold.

Any element added to significant intra-group transactions shall be reported as a separate intra-group transaction, even if the element in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking, the addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 000 000 transaction between A and B where A records EUR 10 000 000, but B only receives EUR 9 500 000 because transaction costs of EUR 500 000 have been incurred), the maximum amount shall be reported in the template as the transaction amount (EUR 10 000 000 in this example). Indirect transactions shall be defined as any transaction shifting risk exposures either (i) between entities within the financial conglomerate (including transactions with special purpose vehicles, collective investment undertakings, ancillary entities or unregulated entities) or (ii) between entities outside the financial conglomerate (but where ultimately the risk exposure is brought back or stays within the financial conglomerate). Where there is a chain of related intra-group transactions (e.g. A invests in B and B invests in C), this transaction shall be reported as an indirect transaction. Therefore, A to C transaction shall be reported and the comments shall mention the intermediary steps. In the case of a cascade of transactions (e.g. from A to B to C to D sequentially, where both B and C are in the conglomerate but are unregulated entities), those transactions shall also be reported.

## 5.2. Instructions concerning specific positions

|        | ITEM                                         | INSTRUCTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0010 | ID of intra-group transaction                | Unique internal identification code for each intra-group transaction. It shall be consistent over time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| FC0020 | Insured party/cedent name                    | Legal name of the entity that has transferred the underwriting risk to another insurer or reinsurer within the group.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| FC0030 | Identification code for insured party/cedent | The unique identification code attached to the investor/buyer/transferee by this order of priority if available: <ul style="list-style-type: none"> <li>— legal entity identifier (LEI);</li> <li>— specific code.</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— for EEA regulated undertakings within the group, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority;</li> <li>— for non-EEA undertakings and non-regulated undertakings within the group, the identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.</li> </ul> |
| FC0031 | Type of code for insured party/cedent        | Type of ID code used for the 'Identification code for insured party/cedent' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

|        |                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0040 | Sector of the insured party/cedent       | Where the insured party or cedent is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'.<br>Where the insured party or cedent is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.                                                                                                                                                                                                                                                                                                                                                                                                                 |
| FC0050 | Insurer/reinsurer name                   | Legal name of the insurer or reinsurer to whom the underwriting risk has been transferred.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| FC0060 | Identification code of insurer/reinsurer | The unique identification code attached to the investor/buyer/transferee by this order of priority if available:<br>— legal entity identifier (LEI);<br>— specific code.<br>Specific code:<br>— for EEA regulated undertakings within the group, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority;<br>— for non-EEA undertakings and non-regulated undertakings within the group, the identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits. |
| FC0061 | Type of code of insurer/reinsurer        | Type of ID code used for the 'Identification code of insurer/reinsurer' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| FC0070 | Sector of the insurer/reinsurer          | The financial sector of the provider within the meaning of Article 2(8) of Directive 2002/87/EC, i.e. 'insurance sector'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0080 | Indirect transactions                    | Where the reported intra-group transaction is part of an indirect transaction (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of an indirect transaction, indicate 'No'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| FC0090 | Single economic operation                | Where the reported intra-group transaction is part of a single economic operation (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of a single economic operation, indicate 'No'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| FC0100 | Type of transaction                      | Identify the type of contract/treaty. The following closed list of codes shall be used:<br>1 - insurance<br>2 - reinsurance.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|        |                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0110 | Transaction                  | <p>If C100 = reinsurance, then identify the type of reinsurance contract/treaty. The following closed list of codes shall be used:</p> <ul style="list-style-type: none"> <li>1 - quota share</li> <li>2 - variable quota share</li> <li>3 - surplus</li> <li>4 - excess of loss (per event and per risk)</li> <li>5 - excess of loss (per risk)</li> <li>6 - excess of loss (per event)</li> <li>7 - excess of loss 'back-up' (protection against follow-on events which certain catastrophes can cause such as flooding or fire)</li> <li>8 - excess of loss with basis risk</li> <li>9 - reinstatement cover</li> <li>10 - aggregate excess of loss</li> <li>11 - unlimited excess of loss</li> <li>12 - stop loss</li> <li>13 - other proportional treaties</li> <li>14 - other non-proportional treaties</li> <li>15 - financial reinsurance</li> <li>16 - facultative proportional</li> <li>17 - facultative non-proportional.</li> </ul> <p>Other proportional treaties (code 13) and other non-proportional treaties (code 14) can be used for hybrid types of reinsurance treaties.</p> |
| FC0120 | Starting date                | Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the reinsurance contract/treaty in question.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| FC0130 | Expiry date                  | <p>Identify the ISO 8601 (yyyy-mm-dd) code of the expiry date of the reinsurance contract/treaty in question (i.e. the last date that the reinsurance contract/treaty in question is in force).</p> <p>This item is not reported if there is no expiry date (for example, the contract is open-ended and only ends when one of the parties gives notice to that effect).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| FC0140 | Currency of transaction      | Identify the ISO 4217 alphabetic code of the currency of payments for the specific reinsurance contract/treaty.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| FC0150 | Maximum cover by transaction | <p>For quota share or a surplus treaty, 100% of the maximum amount that has been set for the entire contract/treaty is stated here (e.g. EUR 10 000 000). In the case of unlimited cover, insert '-1' here.</p> <p>This item has to be reported in the currency of the transaction.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| FC0160 | Net receivables              | <p>The amount resulting from the sum of (i) claims paid by the (re)insurer but not yet reimbursed by the (re)insurer; (ii) commission to be paid by the (re)insurer; and (iii) other receivables minus debts to the (re)insurer. Cash deposits are excluded and are to be considered as guarantees received.</p> <p>This item has to be reported in the reporting currency of the group.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

|        |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0170 | Total reinsurance recoverables                 | <p>The total amount due from the reinsurer at the reporting date. This includes:</p> <ul style="list-style-type: none"> <li>— any premium provision for that part of the future reinsurance premium which has already been paid to the reinsurer;</li> <li>— any claims provision for claims outstanding for insurer which have to be paid by the reinsurer;</li> <li>— technical provisions for the amount reflecting the share of the reinsurer in the gross technical provisions. This item has to be reported in the reporting currency of the group.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| FC0180 | Reinsurance technical result (for reinsurance) | <p>Reinsurance result (for reinsured entity). This is the total reinsurance commission received by the reinsured entity <b>less</b> the gross reinsurance premiums paid by reinsured entity <b>plus</b> the claims paid by the reinsurer during the reporting period <b>plus</b> the total reinsurance recoverables at the end of the reporting period <b>less</b> the total reinsurance recoverables at the start of the reporting period.</p> <p>This item has to be reported in the reporting currency of the group.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0190 | Premiums (for insurance)                       | <p>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35.</p> <p>For annuities stemming from non-life insurance this cell is not applicable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| FC0200 | Claims (for insurance)                         | <p>Total amount of gross claims paid during the year (including claims management expenses).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| FC0210 | Line of business                               | <p>Identify the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, being reinsured.</p> <p>The following closed list of codes shall be used:</p> <ul style="list-style-type: none"> <li>1 - medical expense insurance</li> <li>2 - income protection insurance</li> <li>3 - workers' compensation insurance</li> <li>4 - motor vehicle liability insurance</li> <li>5 - other motor insurance</li> <li>6 - marine, aviation and transport insurance</li> <li>7 - fire and other damage to property insurance</li> <li>8 - general liability insurance</li> <li>9 - credit and suretyship insurance</li> <li>10 - legal expenses insurance</li> <li>11 - assistance</li> <li>12 - miscellaneous financial loss</li> <li>13 - proportional medical expense reinsurance</li> <li>14 - proportional income protection reinsurance</li> <li>15 - proportional workers' compensation reinsurance</li> <li>16 - proportional motor vehicle liability reinsurance</li> <li>17 - proportional other motor reinsurance</li> <li>18 - proportional marine, aviation and transport reinsurance</li> <li>19 - proportional fire and other damage to property reinsurance</li> <li>20 - proportional general liability reinsurance</li> <li>21 - proportional credit and suretyship reinsurance</li> <li>22 - proportional legal expenses reinsurance</li> <li>23 - proportional assistance reinsurance</li> <li>24 - proportional miscellaneous financial loss reinsurance</li> <li>25 - non-proportional health reinsurance</li> <li>26 - non-proportional casualty reinsurance</li> </ul> |

|        |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |          | 27 - non-proportional marine, aviation and transport reinsurance<br>28 - non-proportional property reinsurance<br>29 - insurance with profit participation<br>30 - index-linked and unit-linked insurance<br>31 - other life insurance<br>32 - annuities stemming from non-life insurance contracts and relating to health insurance obligations<br>33 - annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations<br>34 - life reinsurance<br>35 - health insurance<br>36 - health reinsurance<br>If a reinsurance arrangement covers more than one line of business, then select the most significant line of business from the list above. |
| FC0220 | Comments | Comments shall contain:<br>— a notification if the transaction has not been performed at arm's length;<br>— any other relevant information regarding the economic nature of the operation.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

## 6. FC.05 - IGT - P & L

### 6.1. General remarks

This annex sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template in that Annex.

This part of the annex relates to information that financial conglomerates are to provide at least once a year.

This template shall report the P&L related to all significant intra-group transactions between entities falling within the scope of financial conglomerate supervision according to Article 8(2) of Directive 2002/87/EC or P&L transaction related to or considered as significant intra-group transactions. These include but are not limited to:

- (a) fees;
- (b) commissions;
- (c) interest;
- (d) dividends.

Intra-group outsourcing or internal cost-sharing leading to significant intra-group transactions shall be reported.

Although interest and dividends are reported in FC.01 and FC.04, they also have to be reported in FC.05 P&L. Financial conglomerates shall complete this template for all significant intra-group transactions required to be reported, i.e. (i) between regulated entities of different sectors belonging to the same group; (ii) between regulated entities of the same sector belonging to the same group; (iii) between a regulated entity and a non-regulated entity belonging to the same group; and (iv) between a regulated entity and any natural or legal person linked to the undertakings of the group by close links.

This template shall include intra-group transactions that were:

- in force at the start of the reporting period;
- initiated during the reporting period and outstanding at the reporting date;
- initiated and expired/matured during the reporting period.

Two or more transactions between entities of the group which, from an economic perspective, (i) contribute to the same risk, (ii) serve the same purpose or (iii) are temporally connected in a plan, shall be considered a single economic operation.

All transactions which are part of a single economic operation shall be reported whenever they are collectively at or above the corresponding threshold for significant intra-group transactions, even if they individually fall below the threshold.

Any element added to significant intra-group transactions shall be reported as a separate intra-group transaction, even if the element in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking, the addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 000 000 transaction between A and B where A records EUR 10 000 000, but B only receives EUR 9 500 000 because transaction costs of EUR 500 000 have been incurred), the maximum amount shall be reported in the template as the transaction amount (EUR 10 000 000 in this example). Indirect transactions shall be defined as any transaction shifting risk exposures either (i) between entities within the financial conglomerate (including transactions with special purpose vehicles, collective investment undertakings, ancillary entities or unregulated entities) or (ii) between entities outside the financial conglomerate (but where ultimately the risk exposure is brought back or stays within the financial conglomerate). Where there is a chain of related intra-group transactions (e.g. A invests in B and B invests in C), this transaction shall be reported as an indirect transaction. Therefore, A to C transaction shall be reported and the comments shall mention the intermediary steps. In the case of a cascade of transactions (e.g. from A to B to C to D sequentially, where both B and C are in the conglomerate but are unregulated entities), those transactions shall also be reported.

## 6.2. Instructions concerning specific positions

|        | ITEM                                 | INSTRUCTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|--------|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0010 | ID of intra-group transaction        | Unique internal identification code for each intra-group transaction. It shall be consistent over time. If related to transactions already mentioned, use the same ID.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| FC0020 | Revenue side name                    | Legal name of the entity that received the revenue from another entity within the group.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| FC0030 | Identification code for revenue side | The unique identification code attached to the entity that received the revenue by this order of priority if available: <ul style="list-style-type: none"> <li>— legal entity identifier (LEI);</li> <li>— specific code.</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— for EEA regulated undertakings within the group, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority;</li> <li>— for non-EEA undertakings and non-regulated undertakings within the group, the identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.</li> </ul> |
| FC0031 | Type of code for revenue side        | Type of ID code used for the 'Identification code for revenue side' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

|        |                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0040 | Sector of the revenue side           | Where the entity that received the revenue from another entity within the group is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'.<br>Where the entity that received the revenue from another entity within the group is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.                                                                                                                                                                                                                                                                                                                            |
| FC0050 | Expense side name                    | Legal name of the entity that provided the revenue to another entity within the group.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| FC0060 | Identification code for expense side | The unique identification code attached to the entity that provided the revenue by this order of priority if available:<br>— legal entity identifier (LEI);<br>— specific code.<br>Specific code:<br>— for EEA regulated undertakings within the group, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority;<br>— for non-EEA undertakings and non-regulated undertakings within the group, the identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits. |
| FC0061 | Type of code for expense side        | Type of ID code used for the 'Identification code for expense side' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| FC0070 | Sector of the expense side           | Where the entity that provided the revenue to another entity within the group is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'.<br>Where the entity that provided the revenue to another entity within the group is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.                                                                                                                                                                                                                                                                                                                                |
| FC0080 | Indirect transactions                | Where the reported intra-group transaction is part of an indirect transaction (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of an indirect transaction, indicate 'No'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| FC0090 | Single economic operation            | Where the reported intra-group transaction is part of a single economic operation (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of a single economic operation, indicate 'No'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

|        |                         |                                                                                                                                                                                                                                                                                                                                                                         |
|--------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0100 | Type of transaction     | Identify the type of the P&L transaction. The following closed list of codes shall be used:<br>1 – fees<br>2 – commission<br>3 – interest<br>4 – dividends<br>5 – costs or revenues<br>6 – premiums for insurance<br>7 – claims for insurance<br>8 – technical result for reinsurance<br>9 – others.                                                                    |
| FC0110 | Transaction             | When applicable, instrument to which the revenue or the expense are linked.<br>The following closed list of codes shall be used:<br>1 - bonds/debt<br>2 - equity type<br>3 - other assets transfer<br>4 - derivative<br>5 - off-balance-sheet item<br>6 - intra-group outsourcing, internal cost sharing or rental agreement<br>7 - insurance/reinsurance<br>8 - other. |
| FC0120 | Currency of transaction | Identify the ISO 4217 alphabetic code of the currency of payments for the specific P&L transaction.                                                                                                                                                                                                                                                                     |
| FC0130 | Transaction date        | Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the P&L transaction.                                                                                                                                                                                                                                                                             |
| FC0140 | Amount                  | Amount of the transaction or price as per agreement/contract, reported in the reporting currency of the financial conglomerate.                                                                                                                                                                                                                                         |
| FC0150 | Comments                | Comments shall contain:<br>— a notification if the transaction has not been performed at arm's length;<br>— any other relevant information regarding the economic nature of the operation.                                                                                                                                                                              |

## 7. FC.06 Risk Concentration - Exposure by counterparties

### 7.1. General remarks

This annex sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the next table identifies the items that shall be reported by identifying the columns and lines as shown in the template in that Annex.

This template shall include all significant risk concentrations between entities falling within the scope of group supervision and third parties, and which can arise from the risk exposures mentioned in the template.

The aim is to list the significant exposures (value of the exposures in each kind of instrument listed in the template) by individual counterparty outside the scope of the financial conglomerate. If more than one entity of the financial conglomerate is involved, a separate line is necessary for each entity.

The exposure can be understood as the maximum possible exposure on a contractual basis. It is necessarily the exposure reflected on the balance sheet, on both gross basis and net basis taking into account any risk mitigation instruments or techniques. Thresholds are fixed by the coordinator after consulting the group itself.

For reporting purposes the terms 'group of connected counterparties' and 'group of counterparties' are deemed to be equivalent to 'group of connected clients' according to Article 4(1), point (39), of Regulation (EU) No 575/2013.

Data are to be reported by legal entity.

Data are to be provided in accordance with the sectoral rules.

## 7.2. Instructions concerning specific positions

|        | ITEM                                                   | INSTRUCTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0010 | Name of the external counterparty                      | This is the name of the external counterparty of the financial conglomerate.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| FC0020 | Identification code of the external counterparty       | The unique identification code attached to the investor/buyer/transferee by this order of priority if available: <ul style="list-style-type: none"> <li>— legal entity identifier (LEI);</li> <li>— specific code.</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— for EEA external counterparties: the identification code used in the local market (if the external counterparty is regulated, the identification code allocated by the external counterparty's competent supervisory authority);</li> <li>— for non-EEA external counterparties: the identification code shall be provided by the conglomerate. When allocating an identification code to each non-EEA or non-regulated counterparty, the conglomerate shall comply with the following format in a consistent manner: identification code of the group of the external counterparty + ISO 3166-1 alpha-2 code of the country of the external counterparty + 5 digits.</li> </ul> |
| FC0030 | ID code type of the external counterparty              | Type of ID code used for the 'Identification code of the external counterparty' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0040 | Name of the group (in case of group of counterparties) | Name of the group (if more than one of the external counterparties belong to the same group).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| FC0050 | Rating                                                 | Rating of the counterparty at the reporting reference date issued by the nominated credit assessment institution (ECAI). Where two or more credit assessments are available from nominated ECAIs and they correspond to different parameters for a rated item, the assessment generating the higher capital requirement shall be used.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| FC0051 | Nominated ECAI                                         | Identify the credit assessment institution (ECAI), giving the external rating in FC0050.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0060 | Sector                                                 | Identify the economic sector of the external counterparty on the basis of the latest version of the NACE code (the first level of hierarchy - the letter).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| FC0070 | Country                                                | Identify the ISO Code (3166-1 alpha-2) of the country from which the exposure comes from. If there is an issuer issuing an instrument for an entity, this is the country where the headquarters of the entity's issuer is located.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| FC0080 | Entity of the financial conglomerate                   | The name of the entity of the conglomerate related to the exposures. This concerns all entities and a separate entry has to be reported for each entity. If more than one entity of the conglomerate is involved, a separate line is necessary for each entity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

|        |                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0090 | ID code of the entity of the financial conglomerate      | <p>The unique identification code attached to the entity of the conglomerate by this order of priority if available:</p> <ul style="list-style-type: none"> <li>— legal entity identifier (LEI);</li> <li>— specific code.</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— for EEA entity of the conglomerate: identification code used in the local market. If entity of the conglomerate is regulated, the one allocated by the entity's competent supervisory authority;</li> <li>— for non-EEA entity of the conglomerate, the identification code shall be provided by the conglomerate. When allocating an identification code to each non-EEA or non-regulated entity of the conglomerate, the conglomerate shall comply with the following format in a consistent manner: identification code of the conglomerate + ISO 3166-1 alpha-2 code of the country of the entity of the conglomerate + 5 digits.</li> </ul> |
| FC0100 | ID code type of the entity of the financial conglomerate | Type of ID code used for the 'Identification code of the entity of the financial conglomerate' item. Use either the legal entity identifier (LEI) or the specific code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0110 | Equity                                                   | The total amount of the exposures in equity instruments toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| FC0120 | Bonds                                                    | The total amount of the exposures in bond instruments toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity. The exposures for which the exemptions are applicable (FC0260) shall be included in this cell.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| FC0130 | Assets whose risks are mainly borne by the policyholders | The total amount of exposures in assets whose risks are mainly borne by the policyholders toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity. Look-through approach shall be used when available.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| FC0140 | Derivatives                                              | The total amount of the exposures in derivatives toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity. The derivatives shall be reported at their replacement cost. The replacement cost shall be consistent with the one used under sectoral rules. If different exposures can be offset against each other, the data may be provided in net values (i.e. long exposure + short exposure).                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0150 | Other investments                                        | The total amount of the exposures in other investments toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| FC0160 | Loans and mortgages                                      | The total amount of the exposures in loans and mortgages toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|        |                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0170 | Guarantees and commitments                                   | The total amount of the exposures (i.e. the maximum actual exposure depending on the liability of the entity) in guarantees and commitments (including unpaid tranches of loans) toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity.<br>Guarantees issued by the entities of conglomerate shall be reported in this column, while guarantees where the financial conglomerate entities are beneficiaries shall be reported as credit or insurance risk mitigation deduction (FC0260) and in the indirect exposures cell (FC0220). |
| FC0180 | Insurance policies                                           | The total amount of the exposure in the insurance policies (liability limit or sum insured depending on which one represents the maximum possible exposure).                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| FC0190 | External reinsurance                                         | The total amount of the exposures in external reinsurance toward the external counterparty. In accordance with sectoral rules, the amount reported is to be reinsurance recoverable. If more than one entity of the group is involved, a separate line is necessary for each entity.                                                                                                                                                                                                                                                                                                                            |
| FC0200 | Other direct exposures                                       | The total amount of the exposures in other instruments toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity. If compensation is a possibility, the net value may be presented.                                                                                                                                                                                                                                                                                                                                                      |
| FC0210 | Description of others                                        | Description of the other instruments that are reported in FC0200.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| FC0220 | Indirect exposures                                           | Total amount of the exposures allocated to the guarantor or to the issuer of the collateral rather than to the immediate borrower. The protected reference original exposure (direct exposure) shall be deducted from the exposure to the original borrower in the columns of 'Eligible credit or insurance risk mitigation techniques'. The indirect exposure shall increase the exposure to the guarantor or issuer of collateral using the substitution effect.                                                                                                                                              |
| FC0230 | Transactions where there is an exposure to underlying assets | Total amount of exposure through transactions such as securitisation positions or exposures in the form of units or shares in collective investment undertakings ('CIUs') or through other transactions where there is an exposure to underlying assets.                                                                                                                                                                                                                                                                                                                                                        |
| FC0240 | Currency                                                     | Identify the ISO 4217 alphabetic code of the currency of the exposure.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| FC0250 | Total amount of the exposure                                 | Total exposure towards a single counterparty, where the asset and liabilities due from and to a single counterparty are netted off to define the total net maximum exposure (where possible). The total exposure measures the exposure towards a single counterparty and is defined as: long exposure + short exposure (contrary to a gross maximum exposure which is not requested here (i.e. long exposure + absolute value of short exposure)). No account shall be taken of any risk mitigation instruments or techniques when determining this item.                                                       |

|        |                                                                                            |                                                                                                                                                                                                                                                                   |
|--------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FC0260 | Credit or insurance risk mitigation technique                                              | Any deductions that come from the application of credit or insurance risk mitigation techniques allowed by the sectoral rules (e.g. reinsurance, the use of derivatives, or those risk mitigation techniques detailed by Chapter 4 of Regulation EU No 575/2013). |
| FC0270 | Exemptions                                                                                 | Any deductions that come from the application of exemptions according to the sectoral rules (e.g. Article 400 of Regulation (EU) No 575/2013 or Article 187 of Commission Delegated Regulation (EU) 2015/35).                                                     |
| FC0280 | Amount of the exposures after credit or insurance risk mitigation technique and exemptions | Amount of the exposures after credit or insurance risk mitigation technique and exemptions (net amount).                                                                                                                                                          |

8. **FC.07 Risk Concentration - Exposure by currency, sector, country**

The tables shall include the risk concentration between entities in the scope of group supervision and third parties. Exposures are to be represented by currency, sector and country, starting from the maximum exposure to the minimum one. If the country, sector or currency is not relevant, the figures may be reported under an 'Other' category.

The 'sector' shall present the split between the following sectors:

- public sector
- financial sector
- corporate sector divided by the NACE code (the first level of hierarchy - the letter).

The tables shall be based on all the exposures (full balance sheet) after credit or insurance risk mitigation technique and exemptions (net amount).

9. **FC.08 Risk Concentration - Exposure by asset class and rating**

The tables shall include the risk concentration between entities in the scope of group supervision and third parties represented by the combination of the main asset classes and rating. For bonds the tables are presented by the combination of asset class and rating. For equity exposure, the total exposure amount and the equity exposures' share of total assets (full balance sheet) shall be reported.

The table shall be based on all the exposures within the specified asset classes, after credit or insurance risk mitigation technique and exemptions (net amount).

Where two or more credit assessments are available from nominated ECAs and they correspond to different parameters for a rated item, the assessment generating the higher capital requirement shall be used.



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