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Pillar 3 disclosure guideline

Financial service cooperatives belonging to a network, credit unions not members of a federation, trust companies, savings companies, and other authorized deposit institutions.

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Scope of application

This guideline is intended for financial services cooperatives belonging to a network¹, credit unions that are not members of a federation, trust companies, savings companies and other authorized deposit institutions governed by the following statutes:

- *Act respecting financial services cooperatives, CQLR, c. C-67.3;*
- *Deposit Institutions and Deposit Protection Act, CQLR, c. I-13.2.2;*
- *Trust Companies and Savings Companies Act, CQLR, c. S-29.02.*

The terms “financial institution” and “institution” refer to all financial entities covered by the above legislation.

Even though all financial institutions must comply with the Pillar 3 disclosure requirements (“Pillar 3”), some of the tables and templates are needed only for financial institutions that have been designated as systemically important financial institutions (“SIFIs”) by the Autorité des marchés financiers (“AMF”).

AMF Note

Financial institutions designated as Category III small and medium-sized deposit institutions² in the AMF’s segmentation are exempt from the provisions of this guideline.

1. Provisions relating to financial disclosure

1.1. Introduction

1. The provision of meaningful information about common key risk metrics to market participants is a fundamental tenet of a sound banking system. It reduces information asymmetry and improves the comparability of financial entities’ risk profiles within and across jurisdictions. The AMF expects institutions to comply with the disclosure requirements in this guideline in order to enable market participants to access key information regarding each financial institution’s regulatory capital adequacy and risk exposures and thereby increase transparency and confidence about its exposure to risk and the overall adequacy of its regulatory capital.
2. A key goal of this guideline is to improve comparability and consistency of disclosures. To that end, the guideline refers to harmonized templates taken from the BCBS documents. However, it is recognized that a balance needs to be struck between, on the one hand, the use of mandatory templates that promote consistency of reporting and comparability across financial entities and, on the other hand, the need to allow senior management sufficient flexibility to provide commentary on an institution’s specific risk profile. Accordingly, this revision introduces fixed templates for quantitative information that is considered essential for the analysis of an institution’s regulatory capital requirements, and flexible form templates for information which is considered meaningful to the market but not essential for the

¹ For the AMF, a financial services cooperative is an entity or institution defined in the scope of application of the *Capital Adequacy Guideline – Financial services cooperatives and credit unions not members of a federation, trust companies, savings companies and other deposit institutions*. That guideline will be referred to as the “CAG” within this guideline.

² See section 1.2 of chapter 1 of the CAG.

analysis of an institution's regulatory capital adequacy. In addition, senior management must supplement the mandatory information required in each template with a qualitative explanation regarding the institution's specific circumstances and risk profile.

1.2. Reporting location

3. The AMF expects all financial institutions to publish their Pillar 3 report in a standalone document that provides a readily accessible source of prudential measures for users. The Pillar 3 report may be included as a appendix to, or as a separate section of, an institution's financial report, but it must be easily identifiable to readers. Signposting/References to another document is permitted under certain circumstances, as set out in paragraphs 17–19 below. In addition, the AMF expects all financial institutions to publish their Pillar 3 report quarterly and to ensure that they remain available on their website for at least five years from their publication date.

1.3. Frequency and timing of disclosures

4. The reporting frequencies for each disclosure requirement are set out in the schedule provided in paragraph 23 below. The frequencies vary between quarterly, or annual reporting depending upon the nature of the specific disclosure requirement and the institution's size. [BCBS, DIS 10.5]
5. A financial institution's Pillar 3 report must be published concurrently with its financial report for the corresponding period. If a Pillar 3 disclosure is required to be published for a period when a financial institution does not produce any financial report, the disclosure requirement must be published as soon as practicable. However, the time lag must not exceed that allowed to the institution for its financial reporting period-ends. For example, if an institution reports only annually and its annual financial statements are made available five weeks after the end of the annual reporting period-end, interim Pillar 3 disclosures on a quarterly basis must be available within five weeks after the end of the relevant quarter.

1.4. Reliability of data

6. The information provided by institutions under Pillar 3 must be subject, at a minimum, to the same level of internal review and internal control processes as the information provided by institutions for their financial reporting (i.e., the level of data reliability must be the same as for information provided within the management discussion and analysis part of the financial report).
7. The AMF expects institutions to establish a formal board-approved disclosure policy for Pillar 3 information that sets out the internal controls and procedures for disclosure of such information. The key elements of this policy should be described in the year-end Pillar 3 report or cross-referenced to another location where they are available. The board of directors and senior management are responsible for establishing and maintaining an effective internal control structure over the disclosure of financial information, including Pillar 3 disclosures. They must also ensure that appropriate review of the disclosures takes place. The internal audit function should review compliance with this guideline on initial application and, subsequently, on a periodic basis. The initial review should be conducted within one

year after implementation of this guideline. Subsequent reviews of disclosures should be conducted on a periodic basis consistent with the institution's normal reporting verification cycle. One or more senior officers of the institution, ideally at senior management level or equivalent, must therefore attest in writing that Pillar 3 disclosures have been prepared in accordance with the institution's internal control processes.

1.5. Proprietary and confidential information

8. The disclosure requirements set out below are intended to strike an appropriate balance between the need to disclose relevant information and the protection of proprietary and confidential information. In exceptional cases, disclosure of certain items required by Pillar 3 may reveal the position of an institution or contravene its legal obligations by making public information that is proprietary or confidential in nature. In such cases, an institution does not need to disclose those specific items but must disclose more general information about the subject matter of the requirement instead. The institution must also provide a statement indicating that the specific items have not been disclosed and explain the reasons why.

2. Guiding principles

9. The AMF follows the BCBS's five guiding principles for Pillar 3 disclosures by financial institutions. Pillar 3 complements the minimum risk-based capital requirements and other quantitative requirements (Pillar 1) and the prudential regulation process (Pillar 2). It is also intended to promote market discipline by providing meaningful regulatory information to investors and other interested parties on a consistent and comparable basis. The guiding principles aim to provide a firm foundation for achieving transparent, high-quality Pillar 3 risk disclosures that will enable users to better understand and compare a financial institution's business and its risks. [BCBS, DIS 10.13]
10. The principles are as follows:

Principle 1: Disclosures should be clear

Disclosures should be presented in a form that is understandable to key stakeholders (i.e., investors, analysts, financial customers and others) and communicated through an accessible medium. Important messages should be highlighted and easy to find. Complex issues should be explained in simple language with important terms defined. Related risk information should be presented together. [BCBS, DIS 10.14]

Principle 2: Disclosures should be comprehensive

Disclosures should describe an institution's main activities and all significant risks, supported by relevant underlying data and information. Significant changes in risk exposures between reporting periods should be described, together with the appropriate response by management. [BCBS, DIS 10.15]

Disclosures should provide sufficient information in both qualitative and quantitative terms on an institution's processes and procedures for identifying, measuring and managing those risks. The level of detail of such disclosure should be proportionate to an institution's complexity. [BCBS, DIS 10.16]

Approaches to disclosure should be sufficiently flexible to reflect how senior management and the board of directors internally assess and manage risks and strategy, helping users to better understand the institution's risk tolerance/appetite. [BCBS, DIS 10.17]

Principle 3: Disclosures should be meaningful to users

Disclosures should highlight an institution's most significant current and emerging risks and how those risks are managed, including information that is likely to receive market attention. Where meaningful, linkages must be provided to line items on the balance sheet or the income statement. Disclosures that do not add value to users' understanding or do not communicate useful information should be avoided. Furthermore, information which is no longer meaningful or relevant to users should be removed. [BCBS, DIS 10.18]

Principle 4: Disclosures should be consistent over time

Disclosures should be consistent over time to enable key stakeholders to identify trends in an institution's risk profile across all significant aspects of its business. Additions, deletions and other important changes in disclosures from previous reports, including those arising from an institution's specific, regulatory or market developments, should be highlighted and explained. [BCBS, DIS 10.19]

Principle 5: Disclosures should be comparable across financial institutions

The level of detail and the format of presentation of disclosures should enable key stakeholders to perform meaningful comparisons of business activities, prudential metrics, risks and risk management between financial entities and across jurisdictions. [BCBS, DIS 10.20]

3. Presentation of the disclosure requirements

3.1. Tables and templates

11. The disclosure requirements are presented either in the form of tables or templates. Templates must be completed with quantitative data in accordance with the definitions provided. Tables generally relate to qualitative requirements. Institutions may choose the format they prefer when presenting the information requested in tables. In addition, systemically important financial institutions must follow the disclosure formats described below.

12. In line with Principle 3 above, the information provided in the templates and tables should be meaningful to users. The disclosure requirements in this guideline that necessitate an assessment from financial institutions are specifically identified. When preparing these individual tables and templates, institutions will need to consider carefully how widely the disclosure requirement should apply. If an institution considers that the information requested in a template or table is not meaningful to users, for example because the exposures and risk-weighted assets (RWAs) amounts are deemed immaterial, it may choose not to disclose part or all of the information requested. In such circumstances, however, the institution must provide a statement explaining why the information is considered not relevant to users. It should describe the portfolios excluded from the disclosure requirement and the aggregate total RWAs those portfolios represent.

3.2. Templates with a fixed format

13. Where the format of a template is described as fixed, institutions must complete the fields in accordance with the instructions given.
14. If a row/column is not considered to be relevant to an institution's activities or the required information would not be meaningful to users (e.g., immaterial from a quantitative perspective), the institution may delete the specific row/column from the template, but the numbering of the subsequent rows and columns must not be altered. Institutions may add extra rows and extra columns to fixed format templates in order to provide additional detail to a disclosure requirement by adding sub-rows or columns, but the numbering of prescribed rows and columns in the template must not be altered.

3.3. Templates/tables with a flexible format

15. Where the format of a template is described as flexible, institutions may present the required information either in the format provided in this guideline or in one that better suits the institution. The format for the presentation of qualitative information in tables is not prescribed.
16. However, where a customized presentation of the information is used, the institution must provide information comparable with that required for Pillar 3 disclosure (i.e., at a similar level of granularity as if the template/table were completed as presented in this guideline).

3.4. Signposting

17. Institutions may disclose in a document separate from their Pillar 3 report (e.g., in an institution's annual report or through published regulatory reporting) the templates/tables with a flexible format, and the fixed format templates where the criteria in paragraph 18 are met. In such circumstances, the institution must signpost clearly in its Pillar 3 report where the disclosure requirements have been published. This signposting in the Pillar 3 report must include:
- the title and number of the disclosure requirement;
 - the full name of the separate document in which the disclosure requirement has been published;
 - a web link, where relevant; and

- the page and paragraph number of the separate document where the disclosure requirements can be located.
18. The disclosure requirements for templates with a fixed format may be disclosed by institutions in a separate document other than the Pillar 3 report, provided all of the following criteria are met:
- The information contained in the signposted document is equivalent in terms of presentation and content to that required in the fixed template and allows users to make meaningful comparisons with information provided by financial entities disclosing the fixed format templates.
 - The information contained in the signposted document is based on the same scope of consolidation as the one used in Chapter 1 of the CAG.
 - The disclosure in the signposted document is mandatory.
19. Institutions can only make use of signposting to another document if the level of reliability of the data presented in the separate document is equivalent to, or greater than, the internal reliability level required for the Pillar 3 report (see paragraph 6 on reliability, above).

3.5. Qualitative narrative to accompany the disclosure requirements

20. Institutions are expected to supplement the quantitative information provided in both fixed and flexible templates with a narrative commentary to explain at least any significant changes between reporting periods and any other issues that management considers to be of interest to market participants. The form taken by this additional narrative is at the institution's discretion.
21. Disclosure of additional quantitative and qualitative information will provide market participants with a broader picture of an institution's risk position and promotes market discipline.
22. Additional voluntary risk disclosures allow institutions to present information relevant to their business model that may not be adequately captured by the standardized requirements. Additional quantitative information that institutions choose to disclose must provide sufficient meaningful information to enable market participants to understand and analyze any figures provided. It must also be accompanied by a qualitative discussion. Any additional disclosure must comply with the five guiding principles described in Section 2.

4. Format and reporting frequency of each disclosure requirement

23. The chart below presents a summary of the financial disclosure requirements, whether they are required in a fixed or flexible format. It also lists the publishing frequency associated with each template and table. Financial institutions must disclose the information that applies to them according to the chart below. Subject to the adaptations described in Section 5, all the charts refer to BCBS requirements.

4.1. Current templates and tables

Templates and tables	Format	Frequency	Financial institutions targeted	Notes for non-SIFIs
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Overview

KM2 – Key metrics – total loss-absorbing capacity (TLAC) requirements (at resolution group level)	Fixed	Quarterly	SIFIs	
OVA – Financial institution risk management approach	Flexible	Annual	SIFIs	
OV1 – Overview of risk-weighted assets (RWA)	Fixed	Quarterly	SIFIs	

Comparison

CMS1 – Comparison of modelled and standardised RWA at risk level	Fixed	Quarterly	SIFIs	
CMS2 – Comparison of modelled and standardised RWA for credit risk at asset class level	Fixed	Quarterly	SIFIs	

Composition of capital and TLAC

Templates and tables	Format	Frequency	Financial institutions targeted	Notes for non-SIFIs
CC1 – Composition of regulatory capital	Fixed	Quarterly	All	
CC2 – Reconciliation of regulatory capital to balance sheet	Flexible	Quarterly	All	
CCA – Main features of regulatory capital instruments and of other total loss-absorbing capacity (TLAC) – eligible instruments	Flexible	Quarterly	SIFIs	

TLAC1 – TLAC composition for global systemically important institutions (G-SIFIs) (at resolution group level)	Fixed	Quarterly	SIFIs	
TLAC2 – Material subgroup entity – creditor ranking at legal entity level	Fixed	Quarterly	G-SIFIs	
TLAC3 – Resolution entity – creditor ranking at legal entity level	Fixed	Quarterly	SIFIs	

Links between financial statements and regulatory exposures

LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Flexible	Annual	SIFIs	
LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Flexible	Annual	SIFIs	
LIA – Explanations of differences between accounting and regulatory exposure amounts	Flexible	Annual	SIFIs	
PV1 – Prudent valuation adjustments (PVAs)	Fixed	Annual	SIFIs	

Credit risk

Templates and tables	Format	Frequency	Financial institutions targeted	Notes for non-SIFIs
CRA – General qualitative information about credit risk	Flexible	Annual	All	
CR1 – Credit quality of assets	Fixed	Quarterly	All	
CR2 – Changes in stock of defaulted loans and debt securities	Fixed	Quarterly	SIFIs	
CRB – Additional disclosure related to the credit quality of assets	Flexible	Annual	SIFIs	
CRC – Qualitative disclosure related to credit risk mitigation techniques	Flexible	Annual	SIFIs	
CR3 – Credit risk mitigation techniques - overview	Fixed	Quarterly	SIFIs	
CRD – Qualitative disclosure on institutions' use of external credit ratings under the standardised approach for credit risk	Flexible	Annual	SIFIs	
CR4 – Standardized approach – Credit risk exposure and credit risk mitigation effects	Fixed	Quarterly	SIFIs	
CR5 – Standardised approach – Exposures by asset classes and risk weights	Fixed	Quarterly	SIFIs	
CRE – Qualitative disclosure related to internal ratings-based (IRB) models	Flexible	Annual	SIFIs	
CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range	Fixed	Quarterly	SIFIs	
CR7 – IRB – Effect on RWA of credit derivatives used as credit risk mitigation (CRM) techniques	Fixed	Quarterly	SIFIs	

CR8 – RWA flow statements of credit risk exposures under IRB	Fixed	Quarterly	SIFIs	
CR9 – IRB – Backtesting of probability of default (PD) per portfolio	Flexible	Annual	SIFIs	
CR10 – IRB (specialised lending under the slotting approach)	Flexible	Quarterly	SIFIs	

Counterparty credit risk³

Templates and tables	Format	Frequency	Financial institutions targeted	Notes for non-SIFIs
CCRA – Qualitative disclosure related to CCR	Flexible	Annual	SIFIs	
CCR1 – Analysis of CCR exposures by approach	Fixed	Quarterly	SIFIs	
CCR3 – Standardised approach – CCR exposures by regulatory portfolio and risk weights	Fixed	Quarterly	SIFIs	
CCR4 – IRB – CCR exposures by portfolio and probability-of-default (PD) scale	Fixed	Quarterly	SIFIs	
CCR5 – Composition of collateral for CCR exposures	Flexible	Quarterly	SIFIs	Annual disclosure
CCR6 – Credit derivatives exposures	Flexible	Quarterly	SIFIs	Annual disclosure
CCR7 – RWA flow statements of CCR exposures under the internal models method (IMM)	Fixed	Quarterly	SIFIs	
CCR8 – Qualitative disclosure related to CCR	Fixed	Quarterly	SIFIs	Annual disclosure

³ These requirements only apply if the SMSB carried out these activities during the reporting period or is exposed to these risks at the end of the reporting period.

Securitisation

Templates and tables	Format	Frequency	Financial institutions targeted	Notes for non-SIFIs
SECA – Qualitative disclosure requirements related to securitisation exposures	Flexible	Annual	SIFIs	
SEC1 – Securitisation exposures in the banking book	Flexible	Quarterly	SIFIs	
SEC2 – Securitisation exposures in the trading book	Flexible	Quarterly	SIFIs	
SEC3 – Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	Fixed	Quarterly	SIFIs	
SEC4 – Securitisation exposures in the banking book and associated capital requirements – bank acting as investor	Fixed	Quarterly	SIFIs	

Asset encumbrance

ENC – Asset encumbrance	Fixed	Quarterly	All	
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Remuneration

REMA – Remuneration policy	Flexible	Annual	SIFIs	
REM1 – Remuneration awarded during financial year	Flexible	Annual	SIFIs	
REM2 – Special payments	Flexible	Annual	SIFIs	
REM3 – Deferred remuneration	Flexible	Annual	SIFIs	

Market risk

Templates and tables	Format	Frequency	Financial institutions targeted	Notes for non-SIFIs
MRA – General qualitative disclosure requirements related to market risk	Flexible	Annual	SIFIs	
MR1 – Market risk under the standardised approach	Fixed	Quarterly	SIFIs	
MRB – Qualitative disclosures for institutions using the IMA	Flexible	Annual	SIFIs	
MR2 – Market risk IMA per risk type	Fixed	Quarterly	SIFIs	
MR3 – Risk-weighted asset (RWA) flow statements of market risk exposures under IMA	Fixed	Quarterly	SIFIs	

Macroprudential supervisory measures

Templates and tables	Format	Frequency	Financial institutions targeted	Notes for non-SIFIs
G-SIFIs ⁴ Disclosure of SIFI indicators	Flexible	Annual	SIFIs	
CCyB1 – Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement	Flexible	Quarterly	SIFIs	

⁴ G-SIFIs: Financial institutions with a Basel III leverage ratio exposure measure (including exposures arising from insurance subsidiaries) exceeding C\$325 billion at financial year-end are required to publicly disclose their related financial year-end data no later than the date of their Q1 public disclosure of financial data in the following year. For example, if the exposure measure exceeds the C\$325 billion threshold at the 2021 financial year-end (Q4-2021), the institution will be required to publicly disclose the financial year-end data in its 2022 Q1 report. A financial institution may choose to disclose the required information within its published Pillar 3 report or within its Q1 financial report. If the financial institution chooses to disclose the required information in its Q1 financial report, it must be clearly indicated in the financial institution's Pillar 3 report. For application of this threshold, financial institutions should use the applicable exchange rate information provided on the BCBS website. The reporting instructions are available at https://www.bis.org/bcbs/gsib/reporting_instructions.html.

Leverage ratio

Templates and tables	Format	Frequency	Financial institutions targeted	Notes for non-SIFIs
LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure	Fixed	Quarterly	All	
LR2 – Leverage ratio common disclosure template	Fixed	Quarterly	All	

Operational risk

ORA – General qualitative information on an institution's operational risk framework	Flexible	Annual	All	
OR1 – Historical losses	Fixed	Annual	All	
OR2 – Business indicator and subcomponents	Fixed	Annual	All	
OR3 – Minimum required operational risk capital	Fixed	Annual	All	

Liquidity

Templates and tables	Format	Frequency	Financial institutions targeted	Notes for non-SIFIs
LIQA – Liquidity risk management	Flexible	Annual	SIFIs	
LIQ1 – Liquidity coverage ratio (LCR)	Flexible	Quarterly	SIFIs	
LIQ2 – Net stable funding ratio (NSFR)	Fixed	Quarterly	SIFIs	

Credit valuation adjustment risk

CVAA – General qualitative disclosure requirements related to CVA	Flexible	Annual	SIFIs	
CVAB – Qualitative disclosures for institutions using the SA-CVA	Flexible	Annual	SIFIs	

CVA1 – The reduced basic approach for CVA (BA-CVA)	Fixed	Quarterly	SIFIs	
CVA2 – The full basic approach for CVA (BA-CVA)	Fixed	Quarterly	SIFIs	
CVA3 – The standardised approach for CVA (SA-CVA)	Fixed	Quarterly	SIFIs	
CVA4 – RWA flow statements of CVA risk exposures under SA-CVA	Fixed	Quarterly	SIFIs	

4.2. Forthcoming templates and tables

24. The schedule below will need to be incorporated into the financial disclosure requirements.

Templates and tables	Format	Frequency	Financial institutions targeted
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Crypto-asset exposures

CAEA – Qualitative disclosure on crypto-asset activities	Flexible	Annual	All
CAE1 – Crypto-asset exposures and capital requirements for FIs using the comprehensive approach	Flexible	Quarterly	All
CAE2 – Accounting classification of crypto-assets and crypto-liabilities	Flexible	Quarterly	SIFIs

5. Adaptations for certain tables or templates

25. This section presents the templates and tables adapted by the AMF. Only templates KM1, CC1, CC2, TLAC1, CR1, CR2, CR3, CR4, CR5, CR10, CCR3, LR1 and LR2 have been adapted. The other templates can be found in the BCBS documents or the submitted Excel template. Please note that some of the adaptations make reference to the *Total Loss Absorbing Capacity Guideline* (TLAC Guideline)⁵.

5.1. KM1: Key metrics

Purpose:	Provide an overview of D-SIFIs' prudential regulatory metrics.
Content:	Key prudential metrics related to risk-based capital ratios, leverage ratio and liquidity standards. D-SIFIs are required to disclose each metric's value using the corresponding standard's specifications for the reporting period-end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4). All metrics are intended to reflect actual bank values for (T), with the exception of "fully loaded expected credit losses (ECL)" metrics, the leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) and metrics designated as "pre-floor" which may not reflect actual values.
Frequency:	Quarterly.
Format:	Fixed.
Accompanying narrative:	D-SIFIs are expected to supplement the template with a narrative commentary to explain any significant change in each metric's value compared with previous quarters, including the key drivers of such changes (e.g., whether the changes are due to changes in the regulatory framework or group structure).

In millions of dollars		a	b	c	d	e
		Q	Q-1	Q-2	Q-3	Q-4
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)					
2	Tier 1					
3	Total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)					
4a	Total risk-weighted assets (pre-floor)					
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)					
5b	CET1 ratio (%) (pre-floor ratio)					
6	Tier 1 ratio (%)					
6b	Tier 1 ratio (%) (pre-floor ratio)					
7	Total capital ratio (%)					
7b	Total capital ratio (%) (pre-floor ratio)					
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)					

⁵ May be designated as TLACG.

9	Countercyclical buffer requirement (%)					
10	D-SIFI additional requirements (%)					
11	Total CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)					
12	CET1 available after meeting the minimum capital requirements (%)					
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure					
14	Basel III leverage ratio (row 2 / row 13)					

5.2. Composition of capital and TLAC

Template CC1: Composition of regulatory capital

Purpose:	Provide a breakdown of the constituent elements of a financial institution's capital.
Scope of application:	This template is mandatory.
Content:	Breakdown of regulatory capital according to the scope of regulatory consolidation.
Frequency:	Quarterly.
Format:	Fixed.
Accompanying narrative:	Financial institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such change.

Row	Composition of regulatory capital	Amounts (a)	Source based on references in template CC2 (b)
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Common Equity Tier 1 capital: instruments and reserves

1	Directly issued qualifying Tier 1A capital instruments (and equivalent)		h
2	Qualifying reserves and retained surpluses		
3	Accumulated other comprehensive income (and other reserves)		
5	Tier 1A capital instruments issued by subsidiaries and held by third parties (amount allowed in Tier 1A capital)		
6	Tier 1A capital instruments before regulatory adjustments		

Common Equity Tier 1 capital: regulatory adjustments

7	Prudent valuation adjustments		
8	Goodwill (net of related deferred tax liability)		a minus d

9	Other intangibles other than mortgage servicing rights and computer software (net of eligible deferred tax liability)		b minus e
10	Deferred tax assets, excluding those arising from temporary differences (net of eligible deferred tax liability)		
11	Cash flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitization gain on sale (paragraph 37 of Chapter 6 of CAG)		
14	Gains and losses due to changes in the institution's own credit risk on fair valued liabilities		
15	Defined benefit plan assets, after permitted offset (net of eligible deferred tax liability)		
16	Investments in own Tier 1A capital instruments (if not consolidated)		
17	Reciprocal cross-holdings in Tier 1A capital instruments		
18	Institution's non-significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where it does not own more than 10% of their capital, net of eligible short positions (amount above threshold of 10% of the institution's capital)		
19	Institution's significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions (amount above threshold of 10% of the institution's capital)		
20	Mortgage servicing rights (amount above 10% threshold)		c minus f minus the 10% threshold
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related deferred tax liability)		
22	Amount exceeding the 15% threshold		
23	Of which: significant investments in the Tier 1A capital of financial institutions		
24	Of which: mortgage servicing rights		
25	Of which: deferred tax assets arising from temporary differences		
25-a	Deduction of crypto-assets		
26	Other deductions from Tier 1A capital indicated by the AMF		
27	Regulatory adjustments applied to Tier 1A and equivalent capital due to insufficient Tier 1B capital and Tier 2 capital to cover deductions		
28	Total regulatory adjustments to Tier 1A and equivalent capital		
29	Tier 1A and equivalent capital		

Additional Tier 1 capital: instruments

30	Directly issued qualifying Tier 1B capital		i
31	Of which: classified as equity under applicable accounting standards		
32	Of which: classified as liabilities under applicable accounting standards		
34	Tier 1B capital (and Tier 1A instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in Tier 1B capital)		
36	Tier 1B capital before regulatory adjustments		

Additional Tier 1 capital: regulatory adjustments

37	Investments in own Tier 1B capital instruments		
38	Crossed investments in own Tier 1B capital instruments		
39	Institution's non-significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, where it does not own more than 10% of the issued Tier 1A capital of the institution (amount above the 10% threshold)		
40	Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation		
41	Other deductions from Tier 1 capital indicated by the AMF		
42	Regulatory adjustments applied to other Tier 1B capital items due to insufficient Tier 2 capital to cover deductions		
43	Total regulatory adjustments to Tier 1B capital		
44	Total Tier 1B capital		
45	Total Tier 1 capital (1A + 1B)		

Tier 2 capital: instruments and provisions

46	Directly issued qualifying Tier 2 capital instruments		
48	Tier 2 capital instruments (and Tier 1A and Tier 1B instruments not included in rows 5 and 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
50	Provisions		
51	Tier 2 capital before regulatory adjustments		

Tier 2 capital: regulatory adjustments

52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		
54	Institution's investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope		

	of regulatory consolidation, where it does not own more than 10% of the issued Tier 1A capital of the institution (amount above the 10% threshold)		
54-a	Investments in the other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation and where it does not own more than 10% of the issued Tier 1A capital of the institution: amount previously designated for the 5% threshold but no longer meeting the conditions (SIFIs only)		
55	Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	Other deductions from Tier 2 capital indicated by the AMF		
57	Total regulatory adjustments to Tier 2 capital		
58	Total Tier 2 capital		
59	Total capital (1A + 1B + 2)		
60	Total risk-weighted assets		

Capital adequacy ratios and buffers

61	Tier 1A and equivalent capital (as a percentage of risk-weighted assets)		
62	Tier 1 capital (as a percentage of risk-weighted assets)		
63	Total capital (as a percentage of risk weighted assets)		
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)		
65	Of which: capital conservation buffer requirement		
66	Of which: institution-specific countercyclical buffer requirement		
67	Of which: higher loss absorbency requirement		
68	Tier 1A capital (as a percentage of risk-weighted assets) available after meeting the institution's minimum capital requirements		

National minima (if different from Basel III)

69	Tier 1A capital minimum ratio (if different from Basel III minimum)		
70	Tier 1 capital minimum ratio (if different from Basel III minimum)		
71	Total capital minimum ratio (if different from Basel III minimum)		

Amounts below the thresholds for deduction (before risk-weighting)

72	Non-significant investments in the capital and other TLAC liabilities of other financial entities		
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73	Significant investments in the Tier 1A capital instruments or common stock of financial entities		
74	Mortgage servicing rights (net of related deferred tax liability)		
75	Deferred tax assets arising from temporary differences (net of related deferred tax liability)		

Applicable caps on the inclusion of provisions in Tier 2 capital

76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardized approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 capital under standardized approach		
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach		

Template CC2: Reconciliation of regulatory capital to balance sheet

General

The reconciliation requirements included in Template CC2 result in the decomposition of certain regulatory adjustments. For example, the disclosure template below includes the adjustment Goodwill net of related tax liability. The reconciliation requirements will lead to the disclosure of both the goodwill component and the related deferred tax liability component of this regulatory adjustment.

Columns

Financial institutions are required to complete column (b) to show the source of every major input, which is to be cross-referenced to the corresponding rows in Template CC2.

Rows

Set out in the following table is an explanation of each row of the template above. Financial institutions are required to report deductions from capital as positive numbers and additions to capital as negative numbers. For example, goodwill (row 8) should be reported as a positive number, as should gains due to the change in the own credit risk of the institution (row 14). However, losses due to the change in the own credit risk of the institution should be reported as a negative number as these are added back in the calculation of Tier 1A capital.

Row	Definition
1	Instruments issued by the parent company of the reporting group that meet all of the Tier 1A capital criteria set out in paragraph 3 of chapter 2 of the CAG. This should be equal to the sum of Tier 1A capital and other instruments for non joint stock companies, both of which must meet the Tier 1A capital criteria. This should be net of redeemed and investments in own Tier 1A capital instruments to the extent that these are already derecognized on the balance sheet under the relevant accounting standards. Other paid-in capital elements must be excluded. All minority interest must be excluded.

2	Retained surpluses/retained earnings, prior to all regulatory adjustments. In accordance with paragraph 3 of chapter 2 of the CAG, this row should include interim profit and loss that has met any audit, verification or review procedures that the AMF has put in place. Remuneration under the instrument is to be removed in accordance with the applicable accounting standards, i.e., it should be removed from this row when it is removed from the balance sheet of the financial institution.
3	Accumulated other comprehensive income and other disclosed reserves, prior to all regulatory adjustments.
5	Tier 1A and equivalent capital instruments issued by subsidiaries and held by third parties. Only the amount that is eligible for inclusion in Tier 1A capital should be reported here, as determined by the application of paragraph 15 of chapter 2 of the CAG.
6	Sum of rows 1 to 5.
7	Prudential valuation adjustments according to the requirements of paragraphs 698 to 701 of Basel II (comprehensive version, June 2006), taking into account the guidance set out in Supervisory guidance for assessing banks' financial instrument fair value practices, April 2009 (in particular Principle 10).
8	Goodwill net of related deferred tax liability (paragraph 47 of chapter 2 of the CAG).
9	Other intangibles other than mortgage-servicing rights (net of related deferred tax liability) (paragraph 48 of section 2.6.1 of the CAG).
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related deferred tax liability), as set out in paragraph 50 of section 2.6.1 of the CAG.
11	The element of the cash-flow hedge reserve described in paragraph 53 of section 2.6.1 of the CAG.
12	Shortfall of provisions to expected losses (paragraph 54 of section 2.6.1 of the CAG).
13	Securitization gain on sale (paragraph 57 of section 2.6.1 of the CAG).
14	Gains and losses due to changes in own credit risk on fair valued liabilities (paragraph 58 of section 2.6.1 of the CAG).
15	Defined-benefit pension fund net assets, the amount to be deducted as set out in paragraphs 59 and 60 of section 2.6.1 of the CAG.
16	Investments in own Tier 1A instruments (if not already netted off paid-in capital on reported balance sheet) (paragraph 63 of section 2.6.1 of the CAG).
17	Reciprocal cross-holdings in Tier 1A capital (paragraph 64 of section 2.6.1 of the CAG).
18	Institution's investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation and where it does not own more than 10% of their capital, net of eligible short positions and amount above 10% threshold. Amount to be deducted from Tier 1A capital calculated in accordance with paragraphs 65 to 66 of section 2.6 of the CAG.
19	Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions and amount above 10% threshold. Amount to be deducted from Tier 1A capital calculated in accordance with paragraphs 81 to 83 of section 2.6 of the CAG.
20	Mortgage servicing rights (amount above 10% threshold), amount to be deducted from Tier 1A capital in accordance with paragraphs 81 and 82 of section 2.6.2 of the CAG.
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related deferred tax liability), amount to be deducted from Tier 1A capital in accordance with paragraphs 81 and 82 of section 2.6.2 of the CAG.
22	Total amount by which the three threshold items exceed the 15% threshold, excluding amounts reported in rows 19 to 21, calculated in accordance with paragraphs 81 and 82 of section 2.6.2 of the CAG.

23	The amount reported in row 22 that relates to significant investments in the Tier 1A and equivalent capital of financial institutions.
24	The amount reported in row 22 that relates to mortgage servicing rights.
25	The amount reported in row 22 that relates to deferred tax assets arising from temporary differences.
25-a	Deduction of crypto-assets
26	Specific regulatory adjustments required to be applied to Tier 1A capital in addition to the CAG minimum set of adjustments.
27	Regulatory adjustments applied to Tier 1A capital due to insufficient Tier 1B capital to cover deductions. If the amount reported in row 43 exceeds the amount reported in row 36, the excess is to be reported here.
28	Total regulatory adjustments to Tier 1A capital, to be calculated as the sum of rows 7 to 22 plus rows 26 and 27.
29	Tier 1A capital, to be calculated as row 6 minus row 28.
30	Instruments issued by the parent company of the reporting group that meet all of the Tier 1B capital criteria set out in paragraph 5 of section 2.1.1.2 of the CAG. All instruments issued by subsidiaries of the consolidated group should be excluded from this row. This row may include Tier 1B capital issued by an SPV of the parent company only if it meets the requirements set out in paragraph 22 of section 2.1.3 of the CAG.
31	The amount in row 30 classified as equity under applicable accounting standards.
32	The amount in row 30 classified as liabilities under applicable accounting standards.
34	Tier 1B capital (and Tier 1A capital instruments not included in row 5) issued by subsidiaries and held by third parties, the amount allowed in Tier 1B capital in accordance with paragraph 18 of section 2.1.2.2 of the CAG.
36	The sum of rows 30 and 34.
37	Investments in own Tier 1B capital instruments, amount to be deducted from Tier 1B capital in accordance with paragraph 84 of section 2.6.3 of the CAG.
38	Reciprocal cross-holdings in Tier 1B capital instruments, amount to be deducted from Tier 1B capital in accordance with paragraph 85 of section 2.6.3 of the CAG.
39	Investments in the Tier 1B capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation and where it does not own more than 10% of the issued Tier 1A capital of the institution, net of eligible short positions and amount above 10% threshold. Amount to be deducted from Tier 1B capital calculated in accordance with paragraphs 84 to 87 of section 2.6.3 of the CAG.
40	Significant investments in the capital of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions). Amount to be deducted from Tier 1B capital in accordance with paragraph 87 of section 2.6.3 of the CAG.
41	Specific regulatory adjustments required to be applied to Tier 1B capital in addition to the CAG minimum set of adjustments.
42	Regulatory adjustments applied to Tier 1B capital due to insufficient Tier 2 capital to cover deductions. If the amount reported in row 57 exceeds the amount reported in row 51, the excess is to be reported here.
43	The sum of rows 37 to 42.
44	Tier 1B capital, to be calculated as row 36 minus row 43.
45	Tier 1 capital, to be calculated as row 29 plus row 44.
46	Instruments issued by the parent company of the reporting group that meet all of the Tier 2 capital criteria set out in paragraph 13 of section 2.1.1.3 of the CAG. All instruments issued by subsidiaries of the consolidated group should be excluded from this row. This row may include Tier 2 capital issued by a special purpose vehicle (SPV) of the parent company only if it meets the requirements set out in paragraph 22 of section 2.1.3 of the CAG.

48	Tier 2 instruments (and Tier 1A and Tier 1B capital instruments not included in row 5 or 32) issued by subsidiaries and held by third parties (amount allowed in Tier 2 capital) in accordance with paragraph 20 of section 2.1.2.3 of the CAG.
50	Provisions included in Tier 2 capital, calculated in accordance with section 2.1.5 of the CAG.
51	The sum of rows 46, 48 and 50.
52	Investments in own other Tier 2 capital instruments, amount to be deducted from Tier 2 capital in accordance with paragraph 84 of section 2.6.3 of the CAG.
53	Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities, amount to be deducted from Tier 2 capital in accordance with paragraph 85 of section 2.6.3 of the CAG.
54	Investments in the capital instruments and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation, net of eligible short positions, where it does not own more than 10% of the issued Tier 1A capital of the institution: amount in excess of the 10% threshold that is to be deducted from Tier 2 capital in accordance with paragraphs 88 to 96 of section 2.6.4 of the CAG. For non-SIFIs, any amount reported in this row will reflect other TLAC liabilities not covered by the 5% threshold and that cannot be absorbed by the 10% threshold. For SIFIs, the 5% threshold is subject to additional conditions; deductions in excess of the 5% threshold are reported instead on row 54-a.
54-a	This row is for SIFIs only. Investments in other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation and where it does not own more than 10% of the issued Tier 1A capital of the institution, previously designated for the 5% threshold but no longer meeting the conditions under paragraph 87 of section 2.6.3 of the CAG – measured on a gross long basis. The amount to be deducted will be the amount of other TLAC liabilities designated to the 5% threshold but not sold within 30 business days, no longer held in the trading book or now exceeding the 5% threshold (e.g., in the instance of decreasing Tier 1A capital). Note that, for SIFIs, amounts designated to this threshold may not subsequently be moved to the 10% threshold. This row does not apply to non-SIFIs, to whom these conditions on the use of the 5% threshold do not apply.
55	Significant investments in the capital and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation (net of eligible short positions), amount to be deducted from Tier 2 capital in accordance with paragraphs 75 to 78 of section 2.6.1 of the CAG.
56	Specific regulatory adjustments required to be applied to Tier 2 capital in addition to the CAG minimum set of adjustments.
57	The sum of rows 52 to 56.
58	Tier 2 capital, to be calculated as row 51 minus row 57.
59	Total capital, to be calculated as row 45 plus row 58.
60	Total risk weighted assets of the reporting group.
61	Tier 1A capital ratio (as a percentage of risk weighted assets), to be calculated as row 29 divided by row 60 (expressed as a percentage).
62	Tier 1 ratio (as a percentage of risk weighted assets), to be calculated as row 45 divided by row 60 (expressed as a percentage).
63	Total capital ratio (as a percentage of risk weighted assets), to be calculated as row 59 divided by row 60 (expressed as a percentage).
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets). If a multiple point of entry SIFI resolution entity is not subject to a buffer requirement at that scope of consolidation, then it should enter zero.

65	The amount in row 64 (expressed as a percentage of risk-weighted assets) that relates to the capital conservation buffer, i.e. financial institutions will report 2.5% here.
66	The amount in row 64 (expressed as a percentage of risk-weighted assets) that relates to the institution-specific countercyclical buffer requirement.
67	The amount in row 64 (expressed as a percentage of risk-weighted assets) that relates to the institution's higher loss absorbency requirement, if applicable.
68	Tier 1A capital (as a percentage of risk-weighted assets) available after meeting the institution's minimum capital requirements. To be calculated as the Tier 1A capital ratio of the financial institution (row 61) less the ratio of RWA of any common equity used to meet the institution's Tier 1A, Tier 1B and total minimum capital requirements. For example, suppose a financial institution has 100 RWA, 10 Tier 1A capital, 1.5 Tier 1B capital and no Tier 2 capital. Since it does not have any Tier 2 capital, it will have to earmark its Tier 1A capital to meet the 8% minimum capital requirement. The net Tier 1A capital left to meet other requirements (which could include Pillar 2 buffers or TLAC requirements) will be $10 - 4.5 - 2 = 3.5$.
69	Tier 1A minimum capital ratio.
70	Tier 1 capital minimum ratio.
71	Total capital minimum ratio.
72	Investments in the capital instruments and other TLAC liabilities of banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation where it does not own more than 10% of the issued Tier 1A capital of the institution (in accordance with paragraphs 67 to 74 of section 2.6.1 of the CAG).
73	Significant investments in the Tier 1A capital instruments of financial institutions, the total amount of such holdings that are not reported in row 19 and row 23.
74	Mortgage servicing rights, the total amount of such holdings that are not reported in row 20 and row 24.
75	Deferred tax assets arising from temporary differences, the total amount of such holdings that are not reported in row 21 and row 25.
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardized approach, calculated in accordance with section 2.1.5 of the CAG, prior to the application of the cap.
77	Cap on inclusion of provisions in Tier 2 capital under the standardized approach, calculated in accordance with section 2.1.5 of the CAG.
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to the internal ratings-based approach, calculated in accordance with section 2.1.5 of the CAG, prior to the application of the cap.
79	Cap on inclusion of provisions in Tier 2 capital under the internal ratings-based approach, calculated in accordance with section 2.1.5 of the CAG.

Template CC2: Reconciliation of regulatory capital to balance sheet

Purpose:	Enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation, and to show the link between a financial institution's balance sheet in its published financial statements and the numbers that are used in the composition of capital disclosure template set out in Template CC1.
Scope of application:	The template is mandatory for all financial institutions.
Content:	Carrying values (corresponding to the values reported in financial statements). Amounts must be calculated as at period end.
Frequency:	Quarterly.

Format:	Flexible.
Accompanying narrative:	Financial institutions are expected to supplement the template with a narrative commentary to explain any significant changes in the expanded balance sheet items over the reporting period and the key drivers of such change. Narrative commentary to significant changes in other balance sheet items could be found in Table LIA.

Reconciliation of regulatory capital to balance sheet	Carrying values as reported in published financial statements (a)	Carrying values under regulatory scope (b)	Reference (c)
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Assets

Cash and balances at central banks			
Items in the course of collection from other financial institutions			
Trading portfolio assets			
Financial assets designated at fair value			
Derivative financial instruments			
Loans and advances to financial institutions			
Loans and advances to customers			
Reverse repurchase agreements and other similar secured lending			
Available for sale financial investments			
Current and deferred tax assets			
Prepayments, accrued income and other assets			
Investments in associates and joint ventures			
Goodwill and intangible assets			
Of which: goodwill			(a)
Of which: other intangibles (excluding mortgage servicing rights (MSRs))			(b)
Of which: MSRs			(c)
Property, plant and equipment			
Total assets			

Liabilities

Deposits from financial institutions			
Items in the course of collection due to other financial institutions			
Customer accounts			
Repurchase agreements and other similar secured borrowing			

Trading portfolio liabilities			
Financial liabilities designated at fair value			
Derivative financial instruments			
Debt securities in issue			
Accruals, deferred income and other liabilities			
Current and deferred tax liabilities			
Of which: deferred tax liabilities (DTL) related to goodwill			(d)
Of which: DTL related to intangible assets (excluding MSR)			(e)
Of which: DTL related to MSR			(f)
Subordinated liabilities			
Provisions			
Retirement benefit liabilities			
Total liabilities			

Shareholders' equity

Paid-in share capital			
Of which: amount eligible for Tier 1A capital			(h)
Of which: amount eligible for Tier 1B capital			(i)
Retained surpluses or earnings			
Accumulated other comprehensive income			
Total capital			

Columns

Financial institutions are required to take their balance sheet in their published financial statements (numbers reported in column (a) above) and report the numbers when the regulatory scope of consolidation is applied (numbers reported in column (b) above). If there are rows in the balance sheet under the regulatory scope of consolidation that are not present in the published financial statements, financial institutions are required to add these and give a value of zero in column (a). If an institution's scope of accounting consolidation and its scope of regulatory consolidation are exactly the same, columns (a) and (b) should be merged and this fact should be clearly disclosed.

Rows

Similar to Template LI1, the rows in the above template should follow the balance sheet presentation used by the institution in its financial statements, on which basis the institution is required to expand the balance sheet to identify all the items that are disclosed in Template CC1. Set out above (items (a) to (i)) are some examples of items that may need to be expanded for a particular group. Disclosure should be proportionate to the complexity of the institution's balance sheet. Each item must be given a reference number/letter in column (c) that is used as cross reference to column (b) of Template CC1.

Linkages across templates

- (i). The amounts in columns (a) and (b) in Template CC2 before balance sheet expansion should be identical to columns (a) and (b) in Template LI1.
- (ii). Each expanded item is to be cross-referenced to the corresponding items in Template CC1.

Template TLAC1: TLAC composition for G-SIFIs (at resolution group level)

Purpose:	Provide details of the composition of a SIFI's TLAC.
Scope of application:	This template is mandatory for all SIFIs. It should be completed at the level of each resolution group within a SIFI.
Content:	Carrying values (corresponding to the values reported in financial statements).
Frequency:	Quarterly.
Format:	Fixed.
Accompanying narrative:	SIFIs are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such change(s).

Row	Regulatory capital elements of TLAC and adjustments	Amounts (a)
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Regulatory capital elements of TLAC and adjustments

1	Tier 1A and equivalent capital instruments	
2	Tier 1B capital before TLAC adjustments	
3	Tier 1B capital ineligible as TLAC as issued out of subsidiaries to third parties	
4	Other adjustments	
5	Tier 1B capital instruments eligible under the TLAC framework	
6	Tier 2 capital before TLAC adjustments	
7	Amortized portion of Tier 2 instruments where remaining maturity > 1 year	
8	Tier 2 capital ineligible as TLAC as issued out of subsidiaries to third parties	
9	Other adjustments	
10	Tier 2 capital instruments eligible under the TLAC framework	
11	TLAC arising from regulatory capital	
12	External TLAC instruments issued directly by the financial institutions and subordinated to excluded liabilities	
13	External TLAC instruments issued directly by the financial institutions which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	
14	Of which: amount eligible as TLAC after application of the caps	
15	External TLAC instruments issued by funding vehicles prior to April 1, 2022	
16	Eligible ex-ante commitments to recapitalize a SIFI in resolution	
17	TLAC arising from non-regulatory capital instruments before adjustments	

Non-regulatory capital elements of TLAC: adjustments

18	TLAC before deductions	
19	Deductions of exposures between multiple point of entry (MPE) resolution groups that correspond to items eligible for TLAC (not applicable to single point of entry (SPE) SIFIs)	
20	Deduction of investments in own other TLAC liabilities	
21	Other adjustments to TLAC	
22	TLAC after deductions	

Risk-weighted assets (RWA) and leverage exposure measure for TLAC purposes

23	Total risk-weighted assets adjusted as permitted under the TLAC regime	
24	Leverage exposure measure	

TLAC ratios and buffers

25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	
26	TLAC (as a percentage of leverage exposure)	
27	Tier 1A capital (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	
29	Of which: capital conservation buffer requirement	
30	Of which: institution-specific countercyclical buffer requirement	
31	Of which: higher loss absorbency requirement	

Row	Definition
1	Tier 1A capital of the resolution group, calculated in line with the CAG and the TLAC Guideline. The AMF may require this row to be reported net of an MPE SIFI resolution entity's Tier 1A capital investments in other resolution groups.
2	Tier 1B capital. This row will provide information on the additional Tier 1 capital of the resolution group, calculated in line with the Basel III and the TLAC framework.
3	Tier 1B instruments issued out of subsidiaries to third parties that are ineligible as TLAC. Such instruments could be recognized to meet minimum TLAC until March 31, 2022. An amount (equal to that reported in row 34 in Template CC1) should thus be reported only starting from April 1, 2022.
4	Other elements of Tier 1B capital that are ineligible as TLAC (excluding those already incorporated in row 3). For example, national authorities may include in this row deductions related to an MPE SIFI resolution entity's Tier 1B capital investments in other resolution groups.
5	Tier 1B capital instruments eligible under the TLAC framework, to be calculated as row 2 minus rows 3 and 4.
6	Tier 2 capital of the resolution group, calculated in line with the CAG and the TLAC Guideline.

7	Amortized portion of Tier 2 instruments where remaining maturity is greater than 1 year. This row recognizes that as long as the remaining maturity of a Tier 2 instrument is above the one-year residual maturity requirement of TLAC Guideline, the full amount may be included in TLAC, even if the instrument is partially derecognized in regulatory capital via the requirement to amortize the instrument in the five years before maturity. Only the amount not recognized in regulatory capital but meeting all TLAC eligibility criteria should be reported in this row.
8	Tier 2 instruments issued out of subsidiaries to third parties that are ineligible as TLAC. Such instruments could be recognized to meet minimum TLAC until March 31, 2022. An amount (equal to that reported in row 48 of Template CC1) should thus be reported only starting from April 1, 2022.
9	Other elements of Tier 2 capital that are ineligible as TLAC (excluding those already incorporated in row 8). For example, some jurisdictions recognize an element of Tier 2 capital in the final year before maturity, but such amounts are ineligible as TLAC. Regulatory capital instruments issued by funding vehicles are another example. Also, national authorities may include in this row deductions related to an MPE SIFI resolution entity's investments in Tier 2 instruments or other TLAC liabilities of other resolution groups.
10	Tier 2 instruments eligible under the TLAC framework, to be calculated as row 6 plus row 7 minus rows 8 and 9.
11	To be calculated as: row 1 plus row 5 plus row 10.
12	External TLAC instruments issued directly by the resolution entity and subordinated to excluded liabilities. The amount reported in this row must meet the subordination requirements set out in the TLAC Guideline, or be exempt from the requirement by meeting the conditions set out in paragraphs (i) to (iv) of the same section.
13	External TLAC instruments issued directly by the resolution entity that are not subordinated to excluded Liabilities but meet the other TLAC Guideline requirements.
14	The amount reported in row 13 above after the application of the 2.5% and 3.5% caps set out in the penultimate paragraph of Section 11 of the Financial Stability Board's TLAC Term Sheet (https://www.fsb.org/wp-content/uploads/TLAC-Principles-and-Term-Sheet-for-publication-final.pdf).
15	External TLAC instrument issued by a funding vehicle prior to April 1, 2022. Amounts issued after that date are not eligible as TLAC and should not be reported here.
16	Eligible ex-ante commitments to recapitalize a SIFI in resolution, subject to the conditions set out in the second paragraph of Section 7 of the Financial Stability Board's TLAC Term Sheet.
17	Non-regulatory capital elements of TLAC before adjustments. To be calculated as: row 12 plus row 14 plus row 15 plus row 16.
18	TLAC before adjustments. To be calculated as row 11 plus row 17.
19	Deductions of exposures between MPE SIFI resolution groups that correspond to items eligible for TLAC (not applicable to SPE SIFIs). All amounts reported in this row should correspond to deductions applied after the appropriate adjustments agreed by the crisis management group.
20	Deductions of investments in own other TLAC liabilities; amount to be deducted from TLAC resources in accordance with paragraph 89 of chapter 2 of the CAG.
21	Other adjustments to TLAC

22	TLAC of the resolution group (as the case may be) after deductions. To be calculated as row 18 minus row 19 minus row 20 minus row 21.
23	Total risk-weighted assets of the resolution group under the TLAC regime. For SPE SIFIs, this information is based on the consolidated figure, so the amount reported in this row will coincide with that in row 60 of Template CC1.
24	Leverage exposure measure of the resolution group (denominator of leverage ratio).
25	TLAC ratio (as a percentage of RWA for TLAC purposes), to be calculated as row 22 divided by row 23.
26	TLAC ratio (as a percentage of leverage exposure measure), to be calculated as row 22 divided by row 24.
27	Tier 1A capital (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital requirements and TLAC requirement. To be calculated as the Tier 1A capital ratio, less any Tier 1A instrument (as a percentage of risk-weighted assets) used to meet Tier 1A, Tier 1, and minimum capital and TLAC requirements. For example, suppose a resolution group (that is subject to regulatory capital requirements) has 100 RWA, 10 Tier 1A capital, 1.5 Tier 1B capital, no Tier 2 capital and 9 non-regulatory capital TLAC-eligible instruments. The resolution group will have to earmark its Tier 1A capital to meet the 8% minimum capital requirement and 18% minimum TLAC requirement. The net Tier 1A capital left to meet other requirements (which could include Pillar 2 or buffers) will be $10 - 4.5 - 2 - 1 = 2.5$.
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer plus SIFI buffer requirement, expressed as a percentage of risk-weighted assets). Calculated as the sum of: (i) the SIFI's capital conservation buffer; (ii) the SIFI's specific countercyclical buffer requirement calculated in accordance with paragraph xiii of section 1.10 of the CAG; and (iii) the higher loss-absorbency requirement as set out in Global systemically important banks: assessment methodology and the additional loss absorbency requirement: Rules text (November 2011). Not applicable to individual resolution groups of an MPE SIFI, unless the relevant authority imposes buffer requirements at the level of consolidation and requires such disclosure.
29	The amount in row 28 (expressed as a percentage of risk-weighted assets) that relates to the capital conservation buffer, i.e. SIFIs will report 2.5% here. Not applicable to individual resolution groups of an MPE SIFI, unless otherwise required by the relevant authority.
30	The amount in row 28 (expressed as a percentage of risk-weighted assets) that relates to the institution's specific countercyclical buffer requirement. Not applicable to individual resolution groups of an MPE SIFI, unless otherwise required by the relevant authority.
31	The amount in row 28 (expressed as a percentage of risk-weighted assets) that relates to the higher loss absorbency requirement. Not applicable to individual resolution groups of an MPE SIFI, unless otherwise required by the relevant authority.

5.3. Credit risk

Template CR1: Credit quality of assets

Purpose:	Provide a comprehensive picture of the credit quality of an institution's (on- and off-balance sheet) assets.
Scope of application:	This template is mandatory.
Content:	Carrying values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation).
Frequency:	Quarterly.
Format:	Fixed.
Accompanying narrative:	Institutions must include their definition of default in an accompanying narrative.

Row	Type of exposure	Defaulted exposures (gross carrying values)	Non-default exposures (b)	Allowances / impairments (c)	Specific provisions (d)	General provisions (e)	Provisions for expected credit losses on IRB exposures (f)	Net values (f) + b - c)
1	Loans							
2	Debt securities							
3	Off-balance sheet exposures							
4	Total							

Term	Definition
Gross carrying values	On- and off-balance sheet items that give rise to a credit risk exposure according to the Basel framework. On-balance sheet items include loans and debt securities. Off-balance sheet items must be measured according to the following criteria: (a) guarantees given – the maximum amount that the institution would have to pay if the guarantee were called. The amount must be gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques. (b) Irrevocable loan commitments – total amount that the institution has committed to lend. The amount must be gross of any CCF or CRM techniques. Revocable loan commitments must not be included. The gross value is the accounting value before any allowance/impairments but after considering write-offs.

	Institutions must not take into account any credit risk mitigation technique.
Write-offs	Write-offs related to a direct reduction of the carrying amount when the entity has no reasonable expectations of recovery.
Defaulted exposures	Institutions should use the definition of default that they also use for regulatory purposes. Institutions must provide this definition of default in the accompanying narrative.
Non-defaulted exposures	Any exposure not meeting the above definition of default.
Allowances/impairments	Total amount of impairments made via an allowance against impaired and not impaired exposures according to the applicable accounting framework.
Net values	= Total gross value less allowances/impairments.
Linkages across templates	Amount in [CR1:1/g] is equal to the sum [CR3:1/a] + [CR3:1/b]. Amount in [CR1:2/g] is equal to the sum [CR3:2/a] + [CR3:2/b]. Amount in [CR1:4/a] is equal to [CR2:6/a].

Template CR2: Changes in stock of defaulted loans and debt securities

Purpose:	Identify the changes in an institution's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.
Scope of application:	This template is mandatory.
Content:	Carrying values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation).
Frequency:	Quarterly.
Format:	Fixed.
Accompanying narrative:	Institutions should explain the drivers of any significant changes in the amounts of defaulted exposures from the previous reporting period and any significant movement between defaulted and non-defaulted loans.

Row	Changes in exposures	Total loans	Debt securities	Total
1	Defaulted loans and debt securities at the end of the previous reporting period			
2	Loans and debt securities that have defaulted since the last reporting period			
3	Returned to non-defaulted status			
4	Amounts written off			
5	Other changes			
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)			

Term	Definition
Defaulted exposures	Net of write-offs and gross of (i.e. ignoring) allowances/impairments.
Loans and debt securities that have defaulted since the last reporting period	Any loan or debt securities that became marked as defaulted during the reporting period.
Return to non-defaulted status	Loans or debt securities that returned to non-default status during the reporting period.
Amounts written off	Both total and partial write-offs.
Other changes	Balancing items that are necessary to enable total to reconcile.

Template CR3: Credit risk mitigation techniques – overview

Purpose:	Disclose the extent of use of credit risk mitigation techniques.
Scope of application:	This template is mandatory.
Content:	Carrying values. Institutions must include all CRM techniques used to reduce capital requirements and disclose all secured exposures, irrespective of whether the standardized or IRB approach is used for RWA calculation.
Frequency:	Quarterly.
Format:	Fixed. The row numbers listed below must be retained. Where institutions are unable to categorize exposures secured by collateral, financial guarantees or credit derivatives into “loans” and “debt securities”, they can either (i) merge two corresponding cells or (ii) divide the amount by the pro-rata weight of gross carrying values; they must explain which method they have used.
Accompanying narrative:	Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

Row	Type of exposure	Exposures unsecured (gross carrying amount) (a)	Exposures secured by collateral (b)	Exposures secured by collateral - Secured amount (c)	Exposures secured by financial guarantees (d)	Exposures secured by financial guarantees - Secured amount (e)	Exposures secured by credit derivatives (f)	Exposures secured by credit derivatives - Secured amount (g)
1	Loans							
2	Debt securities							
3	Total							
4	Of which defaulted							

Term	Definition
Exposures unsecured (gross carrying amount)	Carrying amount of exposures (net of allowances/impairments) that do not benefit from a credit risk mitigation technique.
Exposures secured by collateral	Carrying amount of exposures (net of allowances/ impairments) that are partly or totally secured by collateral, regardless of what portion of the original exposure is secured.
Exposures secured by collateral - Secured amount	Amount corresponding to the portion of the original exposure that is secured by collateral. Where the value of the collateral (meaning the amount that the collateral can be settled for) exceeds the value of the exposure, report the exposure amount (i.e., do not report the over-collateralization).
Exposures secured by financial guarantees	Carrying amount of exposures (net of allowances/ impairments) that are partly or totally secured by financial guarantees, regardless of what portion of the original exposure is secured.
Exposures secured by financial guarantees - Secured amount	Amount corresponding to the portion of the original exposure that is secured by financial guarantees. Where the value of the financial guarantees (meaning the amount that the collateral can be settled for) exceeds the value of the exposure, report the exposure amount (i.e., do not report over-collateralization).
Exposures secured by credit derivatives	Carrying amount of exposures (net of allowances/impairments) that are partly or totally secured by credit derivatives, regardless of what portion of the original exposure is secured.

Exposures secured by credit derivatives - Secured amount	Amount corresponding to the portion of the original exposure that is secured by credit derivatives. Where the value of the credit derivatives (amount that the credit derivatives can be settled for) exceeds the value of the exposure, report the amount of the exposure (i.e., do not report over-collateralization).
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Template CR4: Standardized approach – Credit risk exposure and credit risk mitigation effects

Asset class		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWAs and RWA density	
		On-balance sheet amounts	Off-balance sheet amounts	On-balance sheet amounts	Off-balance sheet amounts	RWAs	RWA density
1	Sovereigns						
2	Non-central government public sector entities						
3	Multilateral development banks						
4	Deposit institutions and banks						
	Of which: investment firms and other financial institutions treated as banks						
5	Covered bonds						
	Corporates						
6	Of which: investment firms and other financial institutions treated as corporates						
	Of which: specialized lending						
7	Subordinated debt, equity and other capital instruments						
8	Regulatory retail portfolios						
	Real estate						

[illegible]

Exposure amounts and CCF applied to off-balance sheet exposures, classified according to the risk band of the converted exposures					
	Risk weight	a	b	c	d
		<i>On-balance sheet exposures</i>	<i>Off-balance sheet exposures (pre-CCF)</i>	<i>Weighted average CCF*</i>	<i>Exposure (post-CCF and post-CRM)</i>
1	<i>Less than 40%</i>				
2	<i>40%–70%</i>				
3	<i>75%–80%</i>				
4	<i>85%</i>				
5	<i>90%–100%</i>				
6	<i>105%–130%</i>				
7	<i>150%</i>				
8	<i>250%</i>				
9	<i>400%</i>				
10	<i>1 250%</i>				
11	Total exposures				

*Weighting is based on off-balance sheet exposures (before CCF).

Definitions

Total credit exposure amount (post-CCF and post-CRM): the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

Defaulted exposures: the unsecured portion of any loan past due for more than 90 days or an exposure to a defaulted borrower, as defined in chapter 3 of the CAG.

Equity investments in funds: When the framework for D-SIFIs' equity investments in funds enters into force in the jurisdiction, corresponding requirements must not be reported in this template but only in Template OV1.

Other assets: assets subject to specific risk weight as set out in chapter 3 of the CAG.

Template CR10: IRB – Specialized lending and equities under the simple risk-weight method

Purpose:	Provide quantitative disclosures of institutions' specialized lending and equity exposures using the simple risk-weight approach.
Scope of application:	The template is mandatory for institutions using one of the approaches included in the template.
Content:	Carrying values, exposure amounts and RWA.
Frequency:	Quarterly.
Format:	Fixed.
Accompanying narrative:	Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

Specialised lending other than HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight in %	Exposure amount					RWA	Expected losses
					P F	O F	CF	IP R E	Total		
Strong	Less than 2.5 years			50%							
	2.5 years or more			70%							
Strong	Less than 2.5 years			70%							
	2.5 years or more			90%							
Good				115%							
Weak				250%							
Default				0%							
Total											

Specialised lending HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight in %	Exposure amount					RWA	Expected losses
					P F	O F	C F	IP R E	Total		

Strong	Less than 2.5 years			70%							
	2.5 years or more			95%							
Strong	Less than 2.5 years			95%							
	2.5 years or more			120%							
Good				140%							
Weak				250%							
Default				0%							
Total											

Term	Definition
HVCRE	High-volatility commercial real estate.
On-balance sheet amount	Amount of exposure (net of allowances and write-offs) under the regulatory scope of consolidation.
Off-balance sheet amount	Exposure value without taking into account conversion factors and the effect of credit risk mitigation techniques.
Exposure amount	Amount relevant for the capital requirement's calculation, therefore after having applied CRM techniques and CCF.
Expected losses	Calculated in accordance with the CAG.
PF	Project finance
OF	Object finance
CF	Commodities finance
IPRE	Income-producing residential real estate

5.4. Counterparty credit risk

Template CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights

	(in millions of dollars)	0 %	10 %	20 %	30 %	40 %	50 %	65 %	75 %	80 %	85 %	100 %	130 %	150 %	Other	Total credit risk exposure
1	Sovereigns															
2	Non-central government public sector entities															
3	Multilateral															

	development banks															
4	Deposit institutions and banks															
5	Investment firms and other financial institutions treated as banks															
6	Corporates															
	Of which: specialized lending															
	Investment firms and other financial institutions treated as corporates															
7	Regulatory retail portfolios															
8	Other assets															
9	Total															

5.5. Leverage ratio

Template LR1: Summary comparison of accounting assets vs. leverage ratio exposure measure

	(in millions of dollars)	Date
1	Total consolidated assets as per published financial statements	
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
5	Adjustments for derivative financial instruments	
6	Adjustment for securities financing transactions (i.e., repo assets and similar secured lending)	

7	Adjustment for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures)	
8	Other adjustments ⁽¹⁾	
9	Leverage exposure measure	

Template LR2: Leverage ratio common disclosure template

	(in millions of dollars)	Date
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs but including collateral)	
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	
4	(Assets deducted in determining Basel III Tier 1 capital and regulatory adjustments)	
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	
	Derivative exposures	
6	Replacement cost associated with all derivative transactions (if applicable, net of liquid and eligible portion of variation margin and/or with bilateral compensation)	
7	Add-on amounts for potential future exposure associated with all derivative transactions	
8	(Exempted central counterparty leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	
	Securities financing transaction exposures	
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk (CCR) exposure for SFTs	
15	Agent transaction exposures	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	
18	(Adjustments for conversion to credit equivalent amounts)	
19	Off-balance sheet items (sum of lines 17 and 18)	
	Capital and total exposures	
20	Tier 1 capital	
20-a	Tier 1 capital without application of transitional measures for ECL accounting provisions ⁽¹⁾	
21	Total exposures (sum of lines 3, 11, 16 and 19)	
	Leverage ratio	

22	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	
22a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	

5.6. Crypto-asset exposures

Template CAE1: Crypto-asset exposures and capital requirements for D-SIFIs using the comprehensive approach

Purpose: To provide an overview of a D-SIFI's exposures to crypto-assets according to the prudential classification and the related capital requirements.

Scope of application: The template is expected for all D-SIFIs that use the comprehensive approach in the Capital and Liquidity Treatment of Crypto-Asset Exposures Guideline.

Content: Exposures and capital requirements.

Frequency: Quarterly.

Format: Flexible.

Accompanying narrative: D-SIFIs are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

When the AMF applies the add-on for infrastructure risk of Group 1 crypto-assets outlined in the Capital and Liquidity Treatment of Crypto-Asset Exposures Guideline paragraphs 73 and 74, D-SIFIs must disclose the resulting RWA.

D-SIFIs should disclose the aggregated market value of crypto-assets under custody by classification group at the end of the reporting period.

D-SIFIs should disclose the number and amount of any breaches of the Group 2 exposure limit described in the Capital and Liquidity Treatment of Crypto-Asset Exposures Guideline paragraphs 120 to 124 during the reporting period, and their exposure percentage against the Group 2 exposure limit as at the end of the reporting period.

		a	b	c	d	e	f	g
		Credit risk			Market risk			Capital deduction
-	-	Exposures before CCF and CRM	Exposures post-CCF and post-CRM	RWA	Long exposure	Short exposure	Capital requirement	
1	Group 1a							
2	Group 1b							
2.i	Of which: Crypto-asset XXX							
2.ii	Of which: Crypto-asset YYY							
3	Group 2a							

3.i	Of which: Crypto-asset XXX							
3.ii	Of which: Crypto-asset YYY							
4	Group 2b	-	-	-	-	-	-	-
4.i	Of which: Crypto-asset XXX	-	-	-	-	-	-	-
4.ii	Of which: Crypto-asset YYY	-	-	-	-	-	-	-
5	Total							

Template CAE2: Accounting classification of crypto-assets and crypto-liabilities

Purpose: To provide information on the accounting classification and measurement of D-SIFIs' exposures to crypto-assets and crypto-liabilities.

Content: Carrying values corresponding to the values reported in financial statements and under scope of regulatory consolidation.

Frequency: Quarterly.

Format: Flexible (but the rows must align with the presentation of crypto-assets in the D-SIFI's financial report).

Accompanying narrative: D-SIFIs are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes. D-SIFIs using the simplified approach should disclose the aggregated market value of crypto-assets under custody at the end of the reporting period.

	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Comprehensive approach				Simplified approach
			Group 1a	Group 1b	Group 2a	Group 2b	
Assets							
Cash							
Financial assets							
at fair value through profit and loss (FVTPL)							
at fair value through other comprehensive income (FVTOCI)							
at amortised cost (AC)							
Intangibles							
Total assets							
Liabilities							
Financial liabilities							
Total liabilities							