

Guidance on the Additional Liability Report

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Summary of Changes:

The table below summarises any changes to the Guidance compared to the Guidance on the 2023 ALR following the publication on September 30 2022.

Version	Date	Chapter	Summary of main changes
1.0_2024	30-09-2023	4. Tab A02 – Additional metrics for MREL Tab A03 – Data for Daisy Chains	Tab A02 – definitions updated for r100, r110, r120, r125, r126; r127 introduced to capture the total CBR calculated on the exposures with the MCI deconsolidated. Tab A03 – added to reflect the latest CRR quick fix

1. General

Object of the Report

The aim of the Additional Liability Report is to collect the data points not included in the EBA ITS on MREL and TLAC reporting and disclosure, functional to the application of the SRB MREL policy.

The Additional Liability Report is composed of:

- Data points related to the policy on MPE
- Data points related to the application of art. 45a(2) BRRD.

All amounts shall be reported in EUR units.

Scope

The ALR is requested only for groups under MPE strategy, for resolution groups where the deconsolidation of mortgage credit institutions as per art. 45a(2) applies, and for intermediate entities in a chain whenever instruments are issued indirectly to the resolution entity.

- Tab “A01 - Data for MPE” shall be filled only for groups under MPE strategy.
- Tab “A02 - Additional Metrics” shall be filled only for resolution groups where the deconsolidation of mortgage credit institutions as per art. 45a(2) applies.
- Tab “A03 – Data for Daisy Chains” shall be filled by the intermediate entity only for groups with daisy chain group structure.

Frequency

Entities should fill in the template annually.

Reporting Period

The reporting period is 31 December 2023.

Filing naming structure

The file naming structure for remittance to the SRB/NRA is as follows:

IDI_Country_Filingtype_ReferenceDate.xlsx

Where:

IDI	Identifier of the Institution. This is a text string of variable length. The unique identifier consists of one of the following: <ul style="list-style-type: none"> - The Legal Entity Identifier (LEI) code, or - The RIAD MFI code, when the above is not available, or - An alternate code when neither of the above are available
Country	Two letter ISO Country Code. For example DE for Germany
Filing type	“AddLiabReport”
Reference Date	YYYY-MM-DD

2. LDR - T99.00 - Identification of the Report

Please refer to the instructions in the LDR guidance available on the SRB’s website.

3. Tab A01 - Data for MPE

This tab includes the data points needed to compute the adjustments to the MREL target for MPE banking groups.

This tab should be filled only by entities under MPE strategy.

Please report the data by Resolution Group (including both those located within the EU and in third countries).

Row	Legal references and instructions
0110	<p>Name of the point of entry Free-form text identification of the incorporation name of the resolution entity for the resolution group reported in the column. Please state the official name as it is listed in corporate acts, including the indication of the incorporation form.</p>
0120	<p>LEI/MFI/Local Identifier of Legal Entity The unique LEI code for the entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of a LEI, the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the entity for use in RIAD should be used. In absence of both such identifiers, a local identifier shall be used (please contact your NRA for this).</p>
0130	<p>Total Capital ratio requirement (% TREA) For resolution groups domiciled in EU, report the sum of the applicable Pillar 1, Pillar 2 and Combined buffer requirement (as percentages of total risk weighted assets) For resolution groups domiciled in third countries, report the applicable total capital ratio requirement -including Combined Buffer Requirement as applicable- in accordance with local rules. The final capital requirements shall be reported without accounting for any phase-in that it may have been applied.</p>
0140	<p>of which Combined buffer requirement (% TREA) For resolution groups domiciled in EU, Article 128 (8) of the CRD The combined buffer is calculated in line with article 128 (8) of the CRD. For resolution groups domiciled in third countries, leave it blank where it does not exist.</p>
0150	<p>Requirement for own funds and eligible liabilities that has been determined in relation to RG (% TREA) Please report the latest resolution requirement communicated by the competent Resolution Authority, in percentage of TREA (according to local rules). For resolution groups domiciled in EU, report the MREL. For resolution groups domiciled in third countries with a resolution framework, report the MREL or TLAC or the equivalent resolution requirement. Where multiple requirements are applicable in the third country jurisdiction, please report the highest. For resolution groups domiciled in third countries without a resolution framework report the applicable total capital ratio requirement, calculated in accordance with local rules. Please report the final requirements, without accounting for any phase-in that it may have been applied.</p>
0155	<p>Requirement for own funds and eligible liabilities that has been determined in relation to RG (% LRE) Please report the latest resolution requirement communicated by the competent Resolution Authority, in percentage of LRE (according to local rules). For resolution groups domiciled in EU, report the MREL. For resolution groups domiciled in third countries with a resolution framework, report the MREL or TLAC or the equivalent resolution requirement. Where multiple requirements are applicable in the third country jurisdiction, please report the highest. For resolution groups domiciled in third countries without a resolution framework report the applicable total capital ratio requirement, calculated in accordance with local rules. Please report the final requirements, without accounting for any phase-in that it may have been applied.</p>

0160	<p>Total risk exposure amount of the RG The total risk exposure amount of the resolution group calculated in accordance with local rules.</p>
0165	<p>Leverage ratio exposure of the RG Leverage ratio exposure amount of the resolution group calculated in accordance with local rules.</p>
0169	<p>Type of requirement reported in rows 0150 – 0155</p> <p>Please specify if the requirement reported in rows 0150 – 0155 is either:</p> <ul style="list-style-type: none"> - “MREL”, or - “TLAC”, or - “Third country equivalent resolution requirement”, or - “Capital requirement”
0170	<p>Amount of own funds of RG Report the amount of own funds of the resolution group in accordance with local rules. Sum of r0180, r190, r200.</p>
0180	<p>CET1 The Common Equity Tier 1 calculated in accordance with local rules of the resolution group.</p>
0190	<p>AT1 The Additional Tier 1 capital calculated in accordance with local rules of the resolution group.</p>
0200	<p>T2 The Tier 2 capital calculated in accordance with local rules of the resolution group.</p>
0210	<p>Amount of eligible liabilities of RG Report the amount of eligible liabilities of the resolution group. Sum of r220, r230, r240, r250.</p>
0220	<p>(Eligible) Subordinated liabilities (not recognised as own funds)</p> <p>Subordinated liabilities, calculated in accordance with local rules of the resolution group, which are eligible for the purposes of the requirement in row 0150. If row 0150 is reported as the capital requirements, this cell should be 0.</p>
0230	<p>(Eligible) SNP liabilities</p> <p>Senior non-preferred, calculated in accordance with local rules of the resolution group, which are eligible for the purposes of the requirement in row 0150. If row 0150 is reported as the capital requirements, this cell should be 0.</p>
0240	<p>(Eligible) Senior liabilities Senior unsecured liabilities, calculated in accordance with local rules of the resolution group, which are eligible for the purposes of the requirement in row 0150. If row 0150 is reported as the capital requirements, this cell should be 0.</p>
0250	<p>(Eligible) Other</p> <p>Any other instrument that is eligible for the purposes the requirement in row 0150. If row 0150 is reported as the capital requirements, this cell should be 0.</p>
0260	<p>Amount of bail-in-able liabilities of RG Report the total amount of bail-in-able liabilities of the resolution group. Sum of r0270,r0280,r0290,r0300.</p>
0270	<p>Subordinated liabilities (not recognised as own funds)</p>

	Amount of bail-in-able subordinated liabilities (not recognised as own funds) of the resolution group.
0280	SNP liabilities Amount of bail-in-able SNP liabilities of the resolution group.
0290	Senior liabilities Amount of bail-in-able senior liabilities of the resolution group.
0300	Other bail-in able liabilities Amount of other bail-in-able liabilities of the resolution group.
0310	Amount of own funds instruments issued by RG and held by the reporting resolution group Report the total amount of own funds instruments issued by RG and held by the reporting resolution group. Sum of r0320, r0330, r0340.
0320	Participation The total value for which the direct or indirect participations in the RG are recorded in the accounts of the reporting resolution group
0330	AT1 The Additional Tier 1 capital issued by RG and held by the reporting resolution group.
0340	T2 The Tier 2 capital issued by RG and held by the reporting resolution group.
0350	Risk weighted amount of own funds instruments issued by RG and held by the reporting resolution group The same risk-weights used to calculate the TREA of RG in the LDR (T02.00, r0100), calculated in accordance with CRR rules, should be used to report the risk-weighted amounts under r350 to r380.
0360	Participation The risk weighted amount of the direct or indirect participations in the RG, calculated in accordance with CRR rules.
0370	AT1 The risk weighted amount of the Additional Tier 1 capital issued by RG and held by the reporting resolution group, calculated in accordance with CRR rules.
0380	T2 The risk weighted amount of the Tier 2 capital issued by RG and held by the reporting resolution group, calculated in accordance with CRR rules.
0390	Amount of eligible liabilities items issued by RG and held by the reporting resolution group Sum of r0400, r0410, r0420, r0430.
0400	(Eligible) Subordinated liabilities (not recognised as own funds) Subordinated liabilities, that are eligible to meet the requirement in row 0150, issued by RG and held by the reporting resolution group.
0410	(Eligible) SNP liabilities Senior non-preferred liabilities, eligible to meet the requirement in row 0150 and issued by RG and held by the reporting resolution group.

0420	(Eligible) Senior liabilities Senior liabilities, eligible to meet the requirement in row 0150 and issued by RG and held by the reporting resolution group.
0430	(Eligible) Other Any other eligible instrument issued by RG and held by the reporting resolution group.
0440	Risk weighted amount of eligible liabilities items issued by RG and held by the reporting resolution group The same risk-weights used to calculate the TREA of RG in the LDR (T02.00, r0100) should be used to report the risk-weighted amounts under r0450 to r0480.
0450	Subordinated liabilities (not recognised as own funds) The risk weighted amount of the subordinated liabilities (not recognised as own funds) issued by RG and held by the reporting resolution group, calculated in accordance with CRR rules.
0460	(Eligible) SNP liabilities The risk weighted amount of the SNP liabilities issued by RG and held by the reporting resolution group, calculated in accordance with CRR rules.
0470	(Eligible) Senior liabilities The risk weighted amount of the senior liabilities issued by RG and held by the reporting resolution group, calculated in accordance with CRR rules.
0480	(Eligible) Other The risk weighted amount of the other eligible instruments issued by RG and held by the reporting resolution group, calculated in accordance with CRR rules.
0490	Amount of bail-in-able liabilities items issued by RG and held by the reporting resolution group Report the total amount of bail-in-able liabilities items issued by RG and held by the reporting resolution group. Sum of r0500, r0510, r0520, r0530.
0500	(Bail-in-able) Subordinated liabilities (not recognised as own funds) Report the total amount of bail-in-able subordinated liabilities items issued by RG and held by the reporting resolution group.
0510	(Bail-in-able) SNP liabilities Report the total amount of bail-in-able SNP liabilities items issued by RG and held by the reporting resolution group.
0520	(Bail-in-able) Senior liabilities Report the total amount of bail-in-able senior liabilities items issued by RG and held by the reporting resolution group.
0530	Other bail-in able liabilities Report the total amount of other bail-in-able liabilities items issued by RG and held by the reporting resolution group.
0540	Risk weighted amount of bail-in-able liabilities items issued by RG and held by the reporting resolution group The same risk-weights used to calculate the TREA of RG in the related LDR (T02.00, r0100) should be used to report the risk-weighted amounts under r0550 to r0580.
0550	(Bail-in-able) Subordinated liabilities (not recognised as own funds) The risk weight of the bail-in-able subordinated liabilities (not recognised as own funds) issued by RG and held by the reporting resolution group, calculated in accordance with CRR rules

0560	(Bail-in-able) SNP liabilities The risk weight of the bail-in-able SNP liabilities issued by RG and held by the reporting resolution group, calculated in accordance with CRR rules
0570	(Bail-in-able) Senior liabilities The risk weight of the bail-in-able senior liabilities issued by RG and held by the reporting resolution group, calculated in accordance with CRR rules
0580	Other bail-in-able liabilities The risk weight of the other bail-in-able liabilities issued by RG and held by the reporting resolution group, calculated in accordance with CRR rules
0590	Percentage of own funds instruments and eligible liabilities items issued by RG and held by the reporting resolution group (%) Computed as a weighted average of rows 0600-0660, using as weights rows r0180-r0200 and r0220-r0250
0600	CET1 (%) CET1 instruments issued by the RG and held by the reporting resolution group, in percentage of total CET1 instruments issued by the RG
0610	AT1(%) Additional Tier 1 instruments issued by the RG and held by the reporting resolution group, in percentage of total AT1 instruments issued by the RG
0620	T2(%) Tier 2 instruments issued by the RG and held by the reporting resolution group, in percentage of total AT1 instruments issued by the RG
0630	(Eligible) Subordinated liabilities (not recognised as own funds) (%) Eligible subordinated liabilities (not recognised as own funds) instruments issued by the RG and held by the reporting resolution group, in percentage of total eligible subordinated liabilities (not recognised as own funds) instruments issued by the RG
0640	(Eligible) SNP liabilities (%) Eligible SNP liabilities instruments issued by the RG and held by the reporting resolution group, in percentage of total eligible SNP liabilities instruments issued by the RG
0650	(Eligible) Senior liabilities (%) Senior liabilities instruments issued by the RG and held by the reporting resolution group, in percentage of total SNP liabilities instruments issued by the RG
0660	(Eligible) Other (%) Other eligible liabilities instruments issued by the RG and held by the reporting resolution group, in percentage of total SNP liabilities instruments issued by the RG
0670	Percentage of own funds instruments and bail-in-able liabilities items issued by RG and held by the reporting resolution group (%) Computed as a weighted average of rows 0600-0620 and r0680-0710, using as weights rows r0180-r0200 and r0270-r0300
0680	(Bail-in-able) Subordinated liabilities (not recognised as own funds) (%) Bail-in-able subordinated liabilities (not recognised as own funds) instruments issued by the RG and held by the reporting resolution group, in percentage of total bail-in-able subordinated liabilities (not recognised as own funds) instruments issued by the RG
0690	(Bail-in-able) SNP liabilities (%) Bail-in-able SNP liabilities instruments issued by the RG and held by the reporting resolution group, in percentage of total eligible SNP liabilities instruments issued by the RG
0700	(Bail-in-able) Senior liabilities (%) Bail-in-able senior liabilities instruments issued by the RG and held by the reporting resolution group, in percentage of total bail-in-able senior liabilities instruments issued by the RG
0710	(Bail-in-able) Other (%)

	Other bail-in-able liabilities instruments issued by the RG and held by the reporting resolution group, in percentage of other bail-in-able liabilities instruments issued by the RG
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4. Tab A02 - Additional metrics for MREL

This tab includes the data points needed to compute MREL target of resolution groups where the deconsolidation of mortgage credit institutions (art. 45a(2) BRRD) applies.

Column	Legal references and instructions
0010	Minimum requirement for own funds and eligible liabilities (MREL) Article 45 and 45e BRRD.

Row	Legal references and instructions
0100	Total risk exposure amount (TREA) Point (a) of Article 45 (2) BRRD after the adjustments due art. 45a(2).
0110	Total exposure measure (TEM) Point (b) of Article 45 (2) BRRD after the adjustments due art. 45a(2).
0120	Total assets Amount reported in LDR (T01, r0900, c0121) of the resolution group after the adjustments due art. 45a(2).
0125	Total liabilities and own funds (TLOF) Amount requested in LDR (T01, r0600, c0122) of the resolution group after the adjustments due art. 45a(2).
0126	Institution specific countercyclical capital buffer The amount of the countercyclical capital buffer determined in line with article 130 of the CRD, calculated on the exposures after the adjustments due art. 45a(2).
0127	Combined buffer requirement The amount of combined buffer determined in line with article 128 point 6 of the CRD after the adjustments due art. 45a(2).
0130	TREA of holdings of capital instruments of Mortgage Credit Institutions (Art. 45a(2)) TREA of holdings of capital instruments of Mortgage Credit Institutions (Art. 45a(2)).
0140	TEM of holdings of capital instruments of Mortgage Credit Institutions (Art. 45a(2)) TEM of holdings of capital instruments of Mortgage Credit Institutions (Art. 45a(2)).
0150	Holdings (assets) of capital instruments of Mortgage Credit Institutions (Art. 45a(2)) Amounts of holdings (assets) of capital instruments of Mortgage Credit Institutions (Art. 45a(2)).

5. Tab A03 – Data for Daisy Chains

This tab includes the data points needed to compute MREL target of Institutions and entities referred to in Article 1(1), points (b), (c) and (d), of BRRD after deducting from eligible liabilities items their holdings of own funds instruments and eligible liabilities instruments according to [Regulation 2022/2036](#)¹.

Column	Legal references and instructions
0010	Minimum requirement for own funds and eligible liabilities (MREL) Article 45 and 45f BRRD.
0020	Of which: Sub A Deduction for holding of internal MREL issued by Subsidiary A
0030	Of which: Sub B Deduction for holding of internal MREL issued by Subsidiary B
0040	Of which: Sub C Deduction for holding of internal MREL issued by Subsidiary C

Row	Legal references and instructions
0100	Total risk exposure amount (TREA) before adjustments Point (a) of Article 45 (2) BRRD before the adjustments due art. 1 point (7) Regulation 2022/2036
0110	Deductions (TREA) Adjustments due art. 1 point (5)(b) Regulation 2022/2036, expressed in Total Risk Exposure Amount
0120	Total risk exposure amount (TREA) after adjustments Point (a) of Article 45 (2) BRRD after the adjustments due art. 1 point (7) Regulation 2022/2036
0130	Total exposure measure (TEM) before adjustments Point (b) of Article 45 (2) BRRD before the adjustments due art. 1 point (9) Regulation 2022/2036
0140	Deductions (TEM) Adjustments due art. 1 point (5)(b) Regulation 2022/2036, expressed in Total Exposure Measure
0150	Total exposure measure (TEM) after adjustments Point (b) of Article 45 (2) BRRD after the adjustments due art. 1 point (9) Regulation 2022/2036

¹ While Article 1 point (7), 5(b) and (9) of Regulation 2022/2036 apply from 1 January 2024, for the purpose of the ALR, these provisions should be considered to be applying as of the day of reporting. This section is to be considered a one-off exercise in order to have the 31/12/2023 figures recalculated by the institutions as if the Daisy Chain regulation applied on that date instead of 1 Jan 2024.