EXECUTIVE BOARD
OF THE NATIONAL BANK OF MOLDOVA

Decision No 176
of 23 July 2026

For the amendment of the Instruction on submission by banks of COREP reports for supervisory purposes, approved by the Decision of the Executive Board of the National Bank of Moldova No 117/2018

(in force 01 July 2027)

Official Gazette of the Republic of Moldova, 2026, No 339-346, Article 615

Pursuant to Article 84 point (1) of the Law No 202/2017 on the activity banks (Official Monitor of the Republic of Moldova, 2017, No 434-439, Article 727), the Executive Board of the National Bank of Moldova

DECIDES:

This decision partially transposes (transposes: Report templates C 01.00, C 02.00, C 03.00, C 04.00 and C 07.00 in Annex I) Commission Implementing Regulation (EU) 2024/3117 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Commission Implementing Regulation (EU) 2021/451, CELEX: 32024R3117, published in the Official Journal of the European Union L 2024/3117 of 27 December 2024, as last amended by Commission Implementing Regulation (EU) 2025/2475 of 8 December 2025.

1. The instruction on submission by banks of COREP reports for supervisory purposes, approved by the Decision of the Executive Board of the National Bank of Moldova No 117/2018 (Official Monitor of the Republic of Moldova, 2018, No 183-194, Article 907), registered with the Ministry of Justice of the Republic of Moldova under No 1337/2018, is amended as follows:

1.1. in the harmonisation clause:
1.1.1. the words “C 01.00, C 02.00, C 03.00, C 04.00, C 07.00” and the words “point 1.1, subpoint 10(a) to (d) and 11, point 1.2, point 1.3, point 1.4, point 1.5, point 3.1 and point 3.2, subpoints 3.2.1 to 3.2.3, point 3.2.5,” shall be excluded;
1.1.2. text: “Report templates C 16.01, C 17.01 and C 17.02, C 25.01, templates C 34.01 to C 34.04, C34.06 and C 34.08 to C 34.10 of Annex I to Commission Implementing Regulation (EU) 2024/3117” shall read as follows:
“Report templates C 01.00, C 02.00, C 03.00, C 04.00, C 07.00, C 25.01, C 34.01 to C 34.04, C34.06 and C 34.08 to C 34.10 of Annex I to Commission Implementing Regulation (EU) 2024/3117”.

1.2. Annex 1 shall read as follows:

Annex 1
to the Instruction on submission
by banks of COREP reports
for supervisory purposes

Capital Adequacy Overview ("CA")

1. The CA templates contain information on Pillar 1 numerators (own funds, Tier 1, Common Equity Tier 1) and denominator (own funds requirements) as follows:

1.1. template CA1 contains the amount of banks' own funds, broken down by the items needed to obtain that amount.

1.2. template CA2 contains information on *total risk exposure amounts* (TREA) with and without applying the floor, and *standardised total risk exposures amounts (S-TREA),* as defined in points 131^1, 132 and 132^1 of the Regulation on own funds of banks and capital requirements, approved by the DEB of the NBM No 109/2018 (hereinafter – Regulation No 109/2018);

1.3. template CA3 contains capital ratios and levels of capital and other related data;

1.4. template CA4 contains the memorandum items necessary for the calculation of the items in CA1 as well as information on capital buffers.

2. The information from the denominator shall be linked to the final results reported in the corresponding templates for the calculation of the total risk exposure amount.

3. Total own funds consist of different types of capital: Tier 1 capital, which shall be composed of the sum of Common Equity Tier 1 capital and Additional Tier 1 capital and Tier 2 capital.

4. Pillar II requirements may be treated differently in accordance with Article 139 point 1) of Law No 202/2017:

4.1. The CA1 and CA2 templates contain only data on Pillar I aspects.

4.2. The template CA3 contains the impact of the additional Pillar II requirements on the solvency ratio on an aggregated basis. It focuses mainly on the target rates themselves. There is no other link to the CA1 or CA2 form.

4.3. The template CA4 contains a cell containing the additional own funds requirements related to Pillar II. That cell is not linked, by the validation rules, to the own funds ratios in the CA3 template and reflects Article 139^1 point 1) of Law No 202/2017, which explicitly mentions additional own funds requirements as a possibility for Pillar II decisions.

5. The application of the minimum capital requirement threshold may affect not only TREA but also own funds requirements whose calculation depends on TREA: own funds ratios, Pillar II requirements and capital buffers.

5.1. Template CA2 shall contain the total risk exposure amounts with the floor applied, without the floor applied, and the standardised total risk exposure amounts.

5.2. The CA3 template contains the own funds ratios with and without the application of the floor and the *total SREP capital requirement* (TSCR).

Report template

Bank Code ____________________
Reporting period________________ **Template C01.00**

C 01.00 – OWN FUNDS (CA1)

Rows	ID	Item	Amount
0010	**1**	**OWN FUNDS**	
0015	**1.1**	**TIER 1 CAPITAL**	
0020	**1.1.1**	**Common Equity Tier 1 capital**	
0030	1.1.1.1	Capital instruments eligible as CET1 capital	
0040	1.1.1.1.1	Fully paid up capital instruments	
0045	1.1.1.1.1*	Of which: capital instruments subscribed by public authorities in emergency situations	
0050	1.1.1.1.2*	Memorandum item: Capital instruments not eligible	
0060	1.1.1.1.3	Share premium	
0070	1.1.1.1.4	(-) Own CET1 instruments	
0080	1.1.1.1.4.1	(-) Direct holdings of CET1 instruments	
0090	1.1.1.1.4.2	(-) Indirect holdings of CET1 instruments	
0091	1.1.1.1.4.3	(-) Synthetic holdings of CET1 instruments	
0092	1.1.1.1.5	(-) Actual or contingent obligations to purchase own CET1 instruments	
0130	1.1.1.2	Retained earnings	
0140	1.1.1.2.1	Previous years retained earnings	
0150	1.1.1.2.2	Profit or loss eligible	
0160	1.1.1.2.2.1	Profit or loss attributable to owners of the parent	
0170	1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	
0180	1.1.1.3	Accumulated other comprehensive income	
0200	1.1.1.4	Other reserves	
0210	1.1.1.5	Funds for general banking risks	x
0220	1.1.1.6	Transitional adjustments due to grandfathered CET1 Capital instruments	x
0230	1.1.1.7	Minority interest given recognition in CET1 capital	
0240	1.1.1.8	Transitional adjustments due to additional minority interests	x
0250	1.1.1.9	Adjustments to CET1 due to prudential filters	
0260	1.1.1.9.1	(-) Increases in equity resulting from securitised assets	
0270	1.1.1.9.2	Cash flow hedge reserve	
0280	1.1.1.9.3	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	
0285	1.1.1.9.4	Fair value gains and losses arising from the bank's own credit risk related to derivative liabilities	
0290	1.1.1.9.5	(-) Value adjustments due to the requirements for prudent valuation	
0300	1.1.1.10	(-) Goodwill	
0310	1.1.1.10.1	(-) Goodwill accounted for as intangible asset	
0320	1.1.1.10.2	(-) Goodwill included in the valuation of significant investments	
0330	1.1.1.10.3	Deferred tax liabilities associated to goodwill	
0335	1.1.1.10.4	Accounting revaluation of subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to third persons	
0340	1.1.1.11	Other intangible assets	
0350	1.1.1.11.1	(-) Other intangible assets before deduction of deferred tax liabilities	
0352	1.1.1.11.1.1	(-) Of which: Software assets accounted for as intangible assets before deduction of deferred tax liabilities	
0360	1.1.1.11.2	Deferred tax liabilities associated to other intangible assets	

0362	1.1.1.11.2.1	Of which: Deferred tax liabilities associated with software assets accounted for as intangible assets	
0365	1.1.1.11.3	Accounting revaluation of subsidiaries' other intangible assets derived from the consolidation of subsidiaries attributable to third persons	
0370	1.1.1.12	Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	
0380	1.1.1.13	(-) IRB shortfall of credit risk adjustments to expected losses	
0390	1.1.1.14	(-) Defined benefit pension fund assets	
0400	1.1.1.14.1	(-) Defined benefit pension fund assets	
0410	1.1.1.14.2	Deferred tax liabilities associated to defined benefit pension fund assets	
0420	1.1.1.14.3	Defined benefit pension fund assets which the bank has an unrestricted ability to use	
0430	1.1.1.15	(-) Reciprocal cross holdings in CET1 Capital	
0440	1.1.1.16	(-) Excess of deduction from AT1 items over AT1 Capital	
0450	1.1.1.17	(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 000 % risk weight	
0460	1.1.1.18	(-) Securitisation positions which can alternatively be subject to a 1 000 % risk weight	
0470	1.1.1.19	(-) Free deliveries which can alternatively be subject to a 1 000 % risk weight	
0471	1.1.1.20	(-) Positions in a basket for which a bank cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1000 % risk weight	
0472	1.1.1.21	(-) Equity exposures under an internal models approach which can alternatively be subject to a 1 000 % risk weigh	
0480	1.1.1.22	(-) CET1 instruments of financial sector entities where the bank does not have a significant investment	
0490	1.1.1.23	(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences	
0500	1.1.1.24	(-) CET1 instruments of financial sector entities where the bank has a significant investment	
0510	1.1.1.25	Amount exceeding the 17.65% threshold	
0511	1.1.1.25.1	(-) Amount exceeding the 17.65% threshold related to CET1 instruments of financial sector entities where the bank has a significant investment	
0512	1.1.1.25.2	(-) Amount exceeding the 17.65% threshold related to deferred tax assets arising from temporary differences	
0513	1.1.1.25A	(-) Insufficient coverage for non-performing exposures	
0514	1.1.1.25B	(-) Minimum value commitment shortfalls	
0515	1.1.1.25C	(-) Other foreseeable tax charges	
0520	1.1.1.26	Other transitional adjustments to CET1 Capital	x
0524	1.1.1.27	(-) Additional deductions of CET1 Capital due to point 3 of Regulation No 109/2018	
0529	1.1.1.28	CET1 capital elements or deductions - other	
0530	**1.1.2**	**Additional Tier 1 capital**	
0540	1.1.2.1	Capital instruments eligible as AT1 Capital	
0551	1.1.2.1.1	Fully paid up, directly issued capital instruments	
0560	1.1.2.1.2*	Memorandum item: Capital instruments not eligible	
0571	1.1.2.1.3	Share premium	
0580	1.1.2.1.4	(-) Own AT1 instruments	
0590	1.1.2.1.4.1	(-) Direct holdings of AT1 instruments	
0620	1.1.2.1.4.2	(-) Indirect holdings of AT1 instruments	
0621	1.1.2.1.4.3	(-) Synthetic holdings of AT1 instruments	
0622	1.1.2.1.5	(-) Actual or contingent obligations to purchase own AT1 instruments	
0660	1.1.2.2	Transitional adjustments due to grandfathered AT1 Capital instruments	x

0670	1.1.2.3	Instruments issued by subsidiaries that are given recognition in AT1 Capital	
0680	1.1.2.4	Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries	x
0690	1.1.2.5	(-) Reciprocal cross holdings in AT1 Capital	
0700	1.1.2.6	(-) AT1 instruments of financial sector entities where the bank does not have a significant investment	
0710	1.1.2.7	(-) AT1 instruments of financial sector entities where the bank has a significant investment	
0720	1.1.2.8	(-) Excess of deduction from T2 items over T2 Capital	
0730	1.1.2.9	Other transitional adjustments to AT1 Capital	x
0740	1.1.2.10	Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)	
0744	1.1.2.11	(-) Additional deductions of AT1 Capital due to point 3 of Regulation No 109/2018	
0748	1.1.2.12	AT1 capital elements or deductions - other	
0750	**1.2**	**TIER 2 CAPITAL**	
0760	**1.2.1**	**Capital instruments eligible as T2 Capital**	
0771	1.2.1.1	Fully paid up, directly issued capital instruments	
0780	1.2.1.2*	Memorandum item: Capital instruments not eligible	
0791	1.2.1.3	Share premium	
0800	1.2.1.4	(-) Own T2 instrument	
0810	1.2.1.4.1	(-) Direct holdings of T2 instruments	
0840	1.2.1.4.2	(-) Indirect holdings of T2 instruments	
0841	1.2.1.4.3	(-) Synthetic holdings of T2 instruments	
0842	1.2.1.5	(-) Actual or contingent obligations to purchase own T2 instruments	
0880	**1.2.2**	**Transitional adjustments due to grandfathered T2 Capital instruments**	x
0890	**1.2.3**	**Instruments issued by subsidiaries that are given recognition in T2 Capital**	
0900	**1.2.4**	**Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries**	x
0910	**1.2.5**	**IRB Excess of provisions over expected losses eligible**	
0920	**1.2.6**	**SA General credit risk adjustments**	
0930	**1.2.7**	**(-) Reciprocal cross holdings in T2 Capita**	
0940	**1.2.8**	**(-) T2 instruments of financial sector entities where the bank does not have a significant investment**	
0950	**1.2.9**	**(-) T2 instruments of financial sector entities where the bank has a significant investment**	
0955	1.2.9A	(-) Excess of deductions from eligible liabilities over eligible liabilities	
0960	**1.2.10**	**Other transitional adjustments to T2 Capital**	x
0970	**1.2.11**	**Excess of deduction from T2 items over T2 Capital (deducted in AT1)**	
0974	**1.2.12**	**(-) Additional deductions of T2 Capital due to point 3 of Regulation No 109/2018**	
0978	**1.2.13**	**T2 capital elements or deductions - other**	

Method of completing the report

C 01.00 – OWN FUNDS (CA1)

Instructions concerning certain headings

Row	Legal references and instructions	
0010	**1. Own funds** Point 5 of Regulation No 109/2018.	
0015	**1.1. Tier 1 capital**	

	Point 6 of Regulation No 109/2018.	
0020	**1.1.1. Common Equity Tier 1 capital** Point 7 of Regulation No 109/2018.	
0030	**1.1.1.1. I Capital instruments eligible as CET1 Capital** Point 10 subpoints 1) and 2), points 16 to 24, point 30 subpoint 5) and point 51 of Regulation No 109/2018.	
0040	**1.1.1.1.1. Fully paid up capital instruments** Point 10 subpoint 1) and points 16 to 25 of Regulation No 109/2018. Includes capital instruments of mutuals, cooperative societies or similar institutions (points 23^1 to 23^8 of Regulation 109/2018). The share premium of the instruments is not included. Capital instruments subscribed by public authorities in emergency situations are included if all the conditions of point 25 of Regulation No 109/2018 are met.	
0045	**1.1.1.1.1* Of which: Capital instruments subscribed by public authorities in emergency situations** Point 25 of Regulation No 109/2018. Capital instruments subscribed by public authorities in emergency situations shall be included in Common Equity Tier 1 capital where all the conditions of point 25 of Regulation No 109/2018 are met.	
0050	**1.1.1.1.2* Memorandum item: Capital instruments not eligible** Point 16 subpoints 2), 12) and 13) of Regulation No 109/2018. The conditions in those points reflect the different capital statements that are reversible and therefore the amount reported here may be eligible in subsequent periods. The amount to be reported shall not include the share premium of the instruments.	
0060	**1.1.1.1.3. Share premium** Point 10 subpoint 2) of Regulation No 109/2018. The share premium shall have the same meaning as in the applicable accounting standard. The amount to be reported in this item shall be the part related to “Fully paid up capital instruments”.	
0070	**1.1.1.1.4. (-) Own CET1 instruments** Points 30 subpoint 5) and 51 of Regulation No 109/2018. Common Equity Tier 1 capital held by the bank or reporting group at the reporting date. Subject to the exceptions provided for in point 51 of Regulation No 109/2018. Holdings of shares included as “Capital instruments not eligible” shall not be reported in this row. The amount to be reported shall include the share premium related to own shares. Items 1.1.1.1.4 to 1.1.1.1.4.3 do not include actual or contingent obligations to purchase own Common Equity Tier 1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.1.1.1.5.	
0080	**1.1.1.1.4.1. (-) Direct holdings of CET1 instruments** Points 30 subpoint 5) and point 51 of Regulation No 109/2018. Common Equity Tier 1 instruments included in item 1.1.1.1 held by banks of the consolidated group. The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position as referred to in point 51 subpoint 1) of Regulation No 109/2018.	
0090	**1.1.1.1.4.2. (-) Indirect holdings of CET1 instruments** Points 4, 30 subpoint 5) and point 51 of Regulation No 109/2018.	
0091	**1.1.1.1.4.3. (-) Synthetic holdings of CET1 instruments** Points 4, 30 subpoint 5) and point 51 of Regulation No 109/2018.	
0092	**1.1.1.1.5. (-) Actual or contingent obligations to purchase own CET1 instruments** Points 30 subpoint 5) and point 51 of Regulation No 109/2018. According to point 30 subpoint 5) of Regulation No 109/2018, “items of common equity Tier 1 capital that a bank has a real or contingent obligation to acquire under an existing contractual obligation” shall be deducted.	
0130	**1.1.1.2. Retained earnings** Point 10 subpoint 3) and point 13 of Regulation No 109/2018.	

	Retained earnings shall include retained earnings from the previous year plus eligible interim or year-end profits.	
0140	**1.1.1.2.1. Previous years retained earnings** Point 10 subpoint 3) of Regulation No 109/2018. Retained earnings are defined as “profits and losses brought forward as a result of the final determination of profit or loss under the applicable accounting framework”.	
0150	**1.1.1.2.2. Profit or loss eligible** Points 13 and 30 subpoint 1) of Regulation No 109/2018. Point13 of Regulation No 109/2018 allows the inclusion, as retained earnings, of interim or year-end profits, with the prior approval of the National Bank of Moldova, if certain conditions are met. On the other hand, losses are deducted from CET1 capital, as referred to in point 30 subpoint 1) of Regulation No 109/2018.	
0160	**1.1.1.2.2.1. Profit or loss attributable to owners of the parent** Points 13 and 30 subpoint 1) of Regulation No 109/2018. The amount to be reported is the profit or loss reported in the profit and loss account.	
0170	**1.1.1.2.2.2. (-) Part of interim or year-end profit not eligible** Point 13 of Regulation No 109/2018. This row does not present any figure if, during the reference period, the bank reported losses because the losses have to be fully deducted from CET1. If the bank reports a profit, the non-eligible part according to point 13 of Regulation No 109/2018 (i.e. non-audited profits and foreseeable obligations or dividends) shall be reported. Note that in case of profit, the amount to be deducted is at least that of intermediate dividends.	
0180	**1.1.1.3. Accumulated other comprehensive income** Point 10 subpoint 4) of Regulation No 109/2018. The amount to be reported shall not include any foreseeable tax liability at the time of calculation and before the application of prudential filters. The amount to be reported shall be determined in accordance with point 36 of Regulation No 109/2018.	
0200	**1.1.1.4. Other reserves** Points 10 subpoint 5) and point 11 of Regulation No 109/2018. Other reserves are defined in the Regulation as “reserves within the meaning of the accounting framework that are subject to disclosure obligations under the applicable International Financial Reporting Standard except for amounts already included in other accumulated comprehensive income or retained earnings”. The amount to be reported shall not include any foreseeable tax liability at the time of calculation.	
0210	**1.1.1.5. Funds for general banking risks**	blocked
0220	**1.1.1.6. Transitional adjustments due to grandfathered CET1 Capital instruments**	blocked
0230	**1.1.1.7. Minority interest given recognition in CET1 capital** Points 4, 129^4, 129^5 and 129^{15} of Regulation No 109/2018. The sum of all amounts of minority interests of subsidiaries that are included in consolidated Common Equity Tier 1 capital.	
0240	**1.1.1.8. Transitional adjustments due to additional minority interests**	blocked
0250	**1.1.1.9. Adjustments to CET1 due to prudential filters** Points 25^1 to 29 of Regulation No 109/2018.	
0260	**1.1.1.9.1. (-) Increases in equity resulting from securitised assets** Point 25^1 of Regulation No 109/2018. The amount to be reported shall be the amount of the increase in the bank’s equity resulting from the securitised assets in accordance with the applicable accounting standard. For example, this item includes future margin income that results in a gain on sale for the bank or, for originators, net gains resulting from the capitalisation of future income from securitised assets that provides credit enhancement for securitisation positions.	
0270	**1.1.1.9.2. Cash flow hedge reserve**	

	Point 26 subpoint 1) of Regulation No 109/2018. The amount to be reported may be positive or negative. It is positive if cash flow hedges result in a loss (i.e. if they reduce the level of equity accounted for) and vice versa. Thus, the sign must be the opposite of the one used in the accounting statements. The amount shall not include any foreseeable tax liability at the time of calculation.	
0280	**1.1.1.9.3. Cumulative gains and losses due to changes in own credit risk on fair valued liabilities** Point 26 subpoint 2) of Regulation No 109/2018. The amount to be reported may be positive or negative. It is positive if there is a loss due to changes in own credit risk (i.e. if the level of equity accounted for is reduced) and vice versa. Thus, the sign must be the opposite of the one used in the accounting statements. Non-audited profit is not included in this point.	
0285	**1.1.1.9.4. Fair value gains and losses arising from the bank's own credit risk related to derivative liabilities** Point 26 subpoint 3) and point 27 of Regulation No 109/2018. The amount to be reported may be positive or negative. It is positive if there is a loss due to changes in own credit risk and vice versa. Thus, the sign must be the opposite of the one used in the accounting statements. Non-audited profit is not included in this point.	
0290	**1.1.1.9.5. (-) Value adjustments due to the requirements for prudent valuation** Point 28 of Regulation No 109/2018 and point 17 of the Regulation on the treatment of the market risk according to the standardised approach, approved by the DEB of the NBM No 114/2018 (hereinafter referred to as Regulation No 114/2018). Fair value adjustments of trading book or non-trading book exposures due to stricter standards for prudent valuation set out in point 17 of Regulation No 114/2018.	
0300	**1.1.1.10. (-) Goodwill** Point 30 subpoint 2) and point 37 of Regulation No 109/2018.	
0310	**1.1.1.10.1. (-) Goodwill accounted for as intangible assets** Point 30 subpoint 2) of Regulation No 109/2018. Goodwill has the same meaning as in the applicable accounting standard. The amount to be reported here is the same as that reported in the balance sheet.	
0320	**1.1.1.10.2. (-) Goodwill included in the valuation of significant investments** Point 37 subpoint 2) and point 52 of Regulation No 109/2018.	
0330	**1.1.1.10.3. Deferred tax liabilities associated to goodwill** Point 37 subpoint 1) of Regulation No 109/2018. The amount of deferred tax liabilities associated with goodwill that would be extinguished if the goodwill became impaired or derecognised under the relevant accounting standard.	
0335	**1.1.1.10.4. Accounting revaluation of subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to third persons** Point 37 subpoint 3) of Regulation No 109/2018. The amount related to the accounting revaluation of the goodwill of subsidiaries following the consolidation of subsidiaries, which can be attributed to persons other than the undertakings included in the consolidation in accordance with the Regulation on consolidated supervision of banks, approved by the Decision of the Executive Board of the National Bank of Moldova No 101/2020 (hereinafter Regulation No 101/2020).	
0340	**1.1.1.11. Other intangible assets** Point 30 subpoint 2) and point 37 subpoints 1) and 3) of Regulation No 109/2018. Other intangible assets are the intangible assets under the applicable accounting standard less goodwill, depending also on the applicable accounting standard.	
0350	**1.1.1.11.1. (-) Other intangible assets before deduction of deferred tax liabilities** Point 30 subpoint 2) of Regulation No 109/2018. Other intangible assets are the intangible assets under the applicable accounting standard less goodwill, depending also on the applicable accounting standard. The amount to be reported here shall correspond to the amount reported in the balance sheet for intangible assets, excluding goodwill, and to the value of prudently valued software that	

	is not deducted from Common Equity Tier 1 items in accordance with subpoint 2) of point 30 of Regulation No 109/2018.	
0352	**1.1.1.11.1.1. (-) Of which: Software assets accounted for as intangible assets before deduction of deferred tax liabilities** Point 30 subpoint 2) of Regulation No 109/2018. The amount of software assets accounted for as intangible assets that is deducted from Common Equity Tier 1 items in accordance with points 30 subpoint 2) and point 37[1] of Regulation No 109/2018. The amount reported does not take into account the effects related to the application of the treatment set out in point 37 subpoint 1) of Regulation No 109/2018, with respect to deferred tax liabilities associated with those software assets. If a bank decides to fully deduct its software in accordance with point 3 of that regulation, instead of applying the treatment set out in point 37[1] of Regulation No 109/2018, the amount reported in this row corresponds to the value of the software accounted for as intangible assets in accordance with the applicable accounting standard.	
0360	**1.1.1.11.2. Deferred tax liabilities associated to other intangible assets** Point 37 subpoint 1) of Regulation No 109/2018. The amount of deferred tax liabilities that would be extinguished if the prudently valued intangible assets other than goodwill and software items exempted from deduction from Common Equity Tier 1 items in accordance with point 37[1] of Regulation No 109/2018 were impaired or derecognised in accordance with the relevant accounting standard.	
0362	**1.1.1.11.2.1. Of which: Deferred tax liabilities associated with software assets accounted for as intangible assets** Point 37 subpoint 1) of Regulation No 109/2018. The part of deferred tax liabilities that is associated with the amount of software assets accounted for as intangible assets that is deducted from Common Equity Tier 1 items in accordance with point 30 subpoint 1) and point 37[1] of Regulation No 109/2018 or point 3 of Regulation No 109/2018.	
0365	**1.1.1.11.3. Accounting revaluation of subsidiaries' other intangible assets derived from the consolidation of subsidiaries attributable to third persons** Point 37 subpoint 3) of Regulation No 109/2018. The amount of accounting revaluation of the intangible assets of subsidiaries other than goodwill following the consolidation of subsidiaries attributable to persons other than undertakings included in the consolidation in accordance with Regulation No 101/2020.	
0370	**1.1.1.12. (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities** Point 30 subpoint 3) and points 38 to 43 of Regulation No 109/2018.	
0380	**1.1.1.13. (-) IRB shortfall of credit risk adjustments to expected losses** Point 30 subpoint 3[1]), point 46[1] of Regulation No 109/2018 and points 94 to 105 of Regulation No 162/2026 on the treatment of credit risk under the Internal Ratings Based Approach (hereinafter: Regulation No 162/2026). The amount to be reported shall not be reduced by an increase in the level of deferred tax assets that rely on future profitability or other additional tax effects that might arise if provisions were to reach the level of expected losses (point 46[1] of Regulation No109/2018).	
0390	**1.1.1.14. (-) Defined benefit pension fund assets** Points 4, 30 subpoint 4), points 47 and 48 of Regulation No 109/2018.	
0400	**1.1.1.14.1. (-) Defined benefit pension fund assets** Points 4, 30 subpoint 4) of Regulation No 109/2018. Defined benefit pension fund assets are defined as “the assets of a defined benefit pension plan or fund, as the case may be, calculated after they have been reduced by the amount of obligations under the same plan or fund”. The amount to be reported under this heading corresponds to the amount reported in the balance sheet (if reported separately).	
0410	**1.1.1.14.2. Deferred tax liabilities associated to defined benefit pension fund assets** Points 4, 47 subpoint 1) of Regulation No 109/2018.	

	The amount of deferred tax liabilities that would be extinguished if the defined benefit pension fund assets were impaired or derecognised in accordance with the relevant accounting standard.	
0420	**1.1.1.14.3. Defined benefit pension fund assets which the bank has an unrestricted ability to use** Point 4, 47 subpoint 2) of Regulation No 109/2018. This item shall be filled in with an amount only if there is a prior agreement of the National Bank of Moldova to reduce the amount of defined benefit pension fund assets to be deducted. Assets included in this row shall be assigned a risk weight for credit risk requirements.	
0430	**1.1.1.15. (-) Reciprocal cross holdings in CET1 Capital** Points 4, 30 subpoint 6) and point 54 of Regulation No 109/2018. Holdings in CET1 instruments of financial sector entities (as defined in Law No 202/2017) where there are reciprocal holdings that, in the opinion of the National Bank of Moldova, were designed to artificially increase the bank's own funds. The amount to be reported shall be calculated on the basis of gross long positions and shall include insurance Tier 1 items.	
0440	**1.1.1.16. (-) Excess of deduction from AT1 items over AT1 Capital** Point 30 subpoint 9) of Regulation No 109/2018. The amount to be reported is taken directly from the CA1 item "Excess of deduction from AT1 items over AT1 Capital". The amount shall be deducted from CET1.	
0450	**1.1.1.17. (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 000 % risk weight** Point 30 subpoint 10) letter a) of Regulation No 109/2018 and Articles 55 to 57 of Law No 202/2017 on the activity of banks. Qualifying holdings are defined as "a direct or indirect holding in an undertaking which represents 10 % or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking". Pursuant to point 30 subpoint 10) letter a) of Regulation No 109/2018, qualifying holdings may, alternatively, be deducted from Common Equity Tier 1 capital (using this item) or subject to a risk weight of 1 000 %.	
0460	**1.1.1.18. Securitisation positions which can alternatively be subject to a 1 000 % risk weight** Points 8.2, 13.2, 44 of the Regulation on the prudential treatment of securitisations approved by the DEB of the NBM No 221/2025 (hereinafter Regulation No 221/2025) Securitisation positions to which a risk weight of 1 000 % is applied but which can alternatively be deducted from CET1 (subpoint 10) letter b) of point 30 of Regulation No 109/2018) shall be reported in this item.	
0470	**1.1.1.19. (-) Free deliveries that can alternatively be subject to a 1 000 % risk weight** Point 30 subpoint 10) letter c) of Regulation No 109/2018 and Chapter III of Regulation on the treatment of settlement/delivery risk, approved by the Decision of the Executive Board of the National Bank of Moldova No 115/2018 (hereinafter Regulation No 115/2018) Free deliveries shall be assigned a risk weight of 1 000 % after 5 days from the second contractual payment or delivery leg until the settlement of the transaction, depending on the own funds requirements for settlement risk. Alternatively, free deliveries can be deducted from CET1. In the latter case, free deliveries shall be reported under this item.	
0471	**1.1.1.20. (-) Positions in a basket for which a bank cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1 000 % risk weight** Point 30 subpoint 10) letter d) of Regulation No 109/2018 and point 79 of Regulation No 162/2026. Pursuant to point 30 subpoint 10) letter d) of Regulation No 109/2018, positions in a basket for which a bank cannot determine the risk weight under the IRB approach may, alternatively, be deducted from Common Equity Tier 1 capital (using this item) or subject to a 1 000 % risk weight.	

0472	**1.1.1.21. (-) Equity exposures under an internal models approach which can alternatively be subject to a 1 000 % risk weight** Equity exposures under an internal models approach may alternatively be deducted from CET1 (using this item) or subject to a 1 000 % risk weight.	
0480	**1.1.1.22. (-) CET1 instruments of financial sector entities where the bank does not have a significant investment** Point 30 subpoint 7), points 52 to 60 and point 126 of Regulation No 109/2018. Part of holdings by the bank of instruments of financial sector entities where the bank does not have a significant investment to be deducted from CET1. See alternatives to deduction where consolidation is applied.	
0490	**1.1.1.23. (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences** Point 30 subpoint 3), points 38 to 43 and 63 subpoint 1) of Regulation No 109/2018. Part of deferred tax assets that rely on future profitability and arise from temporary differences (excluding the part of associated deferred tax liabilities allocated to deferred tax assets arising from temporary differences), which, in accordance with point 42 subpoint 2) of Regulation 109/2018 to be deducted applying the 10% threshold in point 63 subpoint 1) of Regulation 109/2018.	
0500	**1.1.1.24. (-) CET1 instruments of financial sector entities where the bank has a significant investment** Point 30 subpoint 8), points 52, 55, 62 and 64 subpoint 2) and point 126 of Regulation No 109/2018. Part of holdings by the bank of Common Equity Tier 1 instruments of financial sector entities where the bank has a significant investment, to be deducted applying the 10% threshold referred to in point 63 subpoint 1) of Regulation No 109/2018. See alternatives to deduction where consolidation is applied.	
0510	**1.1.1.25. (-) Amount exceeding the 17.65% threshold** Point 64 of Regulation No 109/2018. The part of deferred tax assets that rely on future profitability and arise from temporary differences and the part of direct, indirect and synthetic holdings by the bank of CET1 instruments of financial sector entities where the bank has a significant investment to be deducted applying the 17.65% threshold as of point 64 of Regulation No 109/2018.	
0511	**1.1.1.25.1. (-) Amount exceeding the 17.65% threshold related to CET1 instruments of financial sector entities where the bank has a significant investment** Point 66 of Regulation No 109/2018	
0512	**1.1.1.25.2. (-) Amount exceeding the 17.65% threshold related to deferred tax assets arising from temporary differences** Point 65 of Regulation No 109/2018	
0513	**1.1.1.25A (-) Insufficient coverage for non-performing exposures** Points 30 subpoint 12) and points 67^{17} to 67^{26} of Regulation No 109/2018.	
0514	**1.1.1.25B (-) Minimum value commitment shortfalls** Point 30 subpoint 13) of Regulation No 109/2018.	
0515	**1.1.1.25C (-) Other foreseeable tax charges** Point 30 subpoint 11) of Regulation No 109/2018 Taxes relating to Common Equity Tier 1 items foreseeable at the time of their calculation, other than taxes that have already been taken into account in any other row reflecting Common Equity Tier 1 items by reducing the amount of those Common Equity Tier 1 items.	
0520	**1.1.1.26. Other transitional adjustments to CET1 Capital**	blocked
0524	**1.1.1.27. Additional deductions of CET1 Capital due to point 3 of Regulation No 109/2018** Point 3 of Regulation No 109/2018 If a bank decides to fully deduct its software in accordance with point 3 of Regulation No 109/2018, instead of applying the treatment set out in point 37^1 of Regulation No 109/2018, the additional amount deducted shall not be reported in this row but in row 0352.	
0529	**1.1.1.28. CET1 capital elements or deductions - other**	

	This row is intended to provide flexibility for reporting purposes only. It needs to be filled in only in the rare cases where there is no final decision on the reporting of specific capital items/deductions from capital in the current template CA1. Therefore, this row shall only be populated where a Common Equity Tier 1 capital item or a deduction from a Common Equity Tier 1 item cannot be assigned to one of the rows 020 to 524.	
0530	**1.1.2. Additional Tier 1 capital** Point 8 of Regulation No 109/2018	
0540	**1.1.2.1. Capital instruments eligible as AT1 Capital** Point 68 subpoint 1), points 70, 72 to 79, point 87 subpoint 1); and Point 88 of Regulation No 109/2018	
0551	**1.1.2.1.1. Fully paid up, directly issued capital instruments** Point 68 subpoint 1); points 70, 72 to 79 of Regulation No 109/2018 The amount to be reported shall not include the share premium of the instruments.	
0560	**1.1.2.1.2 (*) Memorandum item: Capital instruments not eligible** Point 70 subpoints 3), 5) and 6) of Regulation No 109/2018 The conditions in those points reflect the different capital statements that are reversible and therefore the amount reported here may be eligible in subsequent periods. The amount to be reported shall not include the share premium of the instruments.	
0571	**1.1.2.1.3. Share premium** Point 68 subpoint 2) of Regulation No 109/2018 The share premium shall have the same meaning as in the applicable accounting standard. The amount to be reported in this item shall be the part related to "Fully paid up, directly issued capital instruments".	
0580	**1.1.2.1.4. (-) Own AT1 instruments** Point 70 subpoint 2), point 87 subpoint 1) and point 88 of Regulation No 109/2018. Own Additional Tier 1 instruments held by the bank or reporting group at the reporting date. Subject to the exceptions provided for in point 88 of Regulation No 109/2018. Holdings of shares included as "Capital instruments not eligible" shall not be reported in this row. The amount to be reported shall include the share premium related to own shares. Items 1.1.2.1.4 to 1.1.2.1.4.3 do not include actual or contingent obligations to purchase own Common Equity Tier 1 instruments. Actual or contingent obligations to purchase own Additional Tier 1 instruments are reported separately in item 1.1.2.1.5.	
0590	**1.1.2.1.4.1. (-) Direct holdings of AT1 instruments** Points 70 subpoint 2), point 87 subpoint 1) and point 88 of Regulation No 109/2018. Additional Tier 1 capital included in item 1.1.2.1.1 held by institutions of the consolidated group and the amounts of Additional Tier 1 instruments to be deducted in accordance with point 2 of Annex 5 to Regulation No 109/2018.	
0620	**1.1.2.1.4.2. (-) Indirect holdings of AT1 instruments** Point 70 subpoint 2) letter b), point 87 subpoint 1) and point 88 of Regulation No 109/2018.	
0621	**1.1.2.1.4.3. (-) Synthetic holdings of AT1 instruments** Points 4, 70 subpoint 2), point 87 subpoint 1) and point 88 of Regulation No 109/2018.	
0622	**1.1.2.1.5. (-) Actual or contingent obligations to purchase own AT1 instruments** Point 87 subpoint 1) and point 88 of Regulation No 109/2018. According to point 87 subpoint 1) of Regulation No 109/2018, "additional Tier 1 own funds instruments that a bank may be required to acquire as a result of existing contractual obligations" shall be deducted.	
0660	**1.1.2.2. Transitional adjustments due to grandfathered AT1 Capital instruments**	blocked
0670	**1.1.2.3. Instruments issued by subsidiaries that are given recognition in AT1 Capital** Points 129[11], 129[12] and 129[15] of Regulation No 109/2018. The sum of all amounts of qualifying Tier 1 capital of subsidiaries that is included in consolidated Additional Tier 1 capital.	
0680	**1.1.2.4. Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries**	blocked
0690	**1.1.2.5. (-) Reciprocal cross holdings in AT1 Capital**	

	Points 4, 87 subpoint 2) and point 89 of Regulation No 109/2018. Holdings in AT1 instruments of financial sector entities where there are reciprocal cross holdings that, in the opinion of the National Bank of Moldova, were designed to artificially increase the own funds of the bank. The amount to be reported shall be calculated on the basis of the gross long positions and shall include insurance undertaking specific Additional Tier 1 items.	
0700	**1.1.2.6. (-) AT1 instruments of financial sector entities where the bank does not have a significant investment** Point 87 subpoint 3), points 90 to 95 and point 126 of Regulation No 109/2018. Part of holdings by the bank of instruments of financial sector entities where the bank does not have a significant investment to be deducted from AT1 capital.	
0710	**1.1.2.7. (-) AT1 instruments of financial sector entities where the bank has a significant investment** Point 87 subpoint 4), points 90 and 126 of Regulation No 109/2018. Holdings by the bank of AT1 instruments of financial sector entities where the bank has a significant investment shall be fully deducted.	
0720	**1.1.2.8. (-) Excess of deduction from T2 items over T2 Capital** Point 87 subpoint 5) of Regulation No 109/2018 The amount to be reported is taken directly from CA1 item "Excess of deduction from T2 items over T2 Capital (deducted in AT1)".	
0730	**1.1.2.9. Other transitional adjustments to AT1 Capital**	blocked
0740	**1.1.2.10. Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)** Point 30 subpoint 9) of Regulation No 109/2018 Additional Tier 1 capital may not be negative, but deductions from Additional Tier 1 capital may be higher than Additional Tier 1 capital plus related share premiums. Where this occurs, AT1 shall be equal to zero and the excess of deductions from AT1 shall be deducted from CET1. This item ensures that the sum of items 1.1.2.1 to 1.1.2.12 is never less than zero. When a positive figure appears in this item, items 1.1.1.16 represents the inverse of that figure.	
0744	**1.1.2.11. (-) Additional deductions of AT1 Capital due to point 3 of Regulation No 109/2018** Point 3 of Regulation No 109/2018	
0748	**1.1.2.12. AT1 capital elements or deductions – other** This row is intended to provide flexibility for reporting purposes only. It needs to be filled in only in the rare cases where there is no final decision on the reporting of specific capital element/deductions from capital in the current template CA1. Therefore, this row shall only be populated where an Additional Tier 1 element or a deduction from an Additional Tier 1 element cannot be assigned to one of the rows 0530 to 0744.	
0750	**1.2. TIER 2 CAPITAL** Point 9 of Regulation No 109/2018	
0760	**1.2.1. Capital instruments eligible as T2 Capital** Point 96 subpoint 1); points 97 to 99, point 100 subpoint 1); and point 102 of Regulation No 109/2018	
0771	**1.2.1.1. Fully paid up, directly issued capital instruments** Point 96 subpoint 1) and points 97 to 99 of Regulation No 109/2018 The amount to be reported shall not include the share premium of the instruments. Capital instruments may consist of equity or debt, including subordinated loans that meet the eligibility criteria.	
0780	**1.2.1.2 (*) Memorandum item: Capital instruments not eligible** Point 97 subpoints 3), 5) and 6) and points 97^1 and 98 of Regulation No 109/2018 The conditions in those points reflect the different capital statements that are reversible and therefore the amount reported here may be eligible in subsequent periods. The amount to be reported shall not include the share premium of the instruments. Capital instruments may consist of equity or debt, including subordinated loans.	
0791	**1.2.1.3. Share premium** Point 96 subpoint 2) and point 99 of Regulation No 109/2018	

	The share premium shall have the same meaning as in the applicable accounting standard. The amount to be reported in this item shall be the part related to "Fully paid up, directly issued capital instruments".	
0800	**1.2.1.4. (-) Own T2 instruments** Point 97 subpoint 2) letter a), point 100 subpoint 1) and point 102 of Regulation No 109/2018. Own Tier 2 instruments held by the bank or reporting group at the reporting date. Subject to the exceptions provided for in point 102 of Regulation No 109/2018. Holdings of shares included as "Capital instruments not eligible" shall not be reported in this row. The amount to be reported shall include the share premium related to own shares. Items 1.2.1.4 to 1.2.1.4.3 do not include actual or contingent obligations to purchase own Tier 2 instruments. Actual or contingent obligations to purchase own T2 instruments shall be reported separately in item 1.2.1.5.	
0810	**1.2.1.4.1. (-) Direct holdings of T2 instruments** Points 97 subpoint 2), point 100 subpoint 1) and point 102 of Regulation No 109/2018. Tier 2 instruments included in item 1.2.1.1 held by banks of the consolidated group.	
0840	**1.2.1.4.2. (-) Indirect holdings of T2 instruments** Points 4, 97 subpoint 2), 100 subpoint 1) and 102 of Regulation No 109/2018.	
0841	**1.2.1.4.3. (-) Synthetic holdings of Tier 2 instruments** Points 4, 97 subpoint 2), 100 subpoint 1) and 102 of Regulation No 109/2018.	
0842	**1.2.1.5. (-) Actual or contingent obligations to purchase own T2 instruments** Points 100 subpoint 1) and point 102 of Regulation No 109/2018 According to point 100 subpoint 1) of Regulation No 109/2018, "T2 instruments that a bank could be obliged to purchase as a result of existing contractual obligations" are to be deducted.	
0880	**1.2.2. Transitional adjustments due to grandfathered T2 Capital instruments**	blocked
0890	**1.2.3. Instruments issued by subsidiaries that are recognised in Tier 2 capital** Points 129^{13} to 129^{15} of Regulation No 109/2018 The sum of all the amounts of eligible own funds of subsidiaries that are included in consolidated Tier 2 capital.	
0900	**1.2.4. Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries**	blocked
0910	**IRB Excess of provisions over expected losses eligible** Point 96 subpoint 4) of Regulation No 109/2018 For banks calculating risk-weighted exposure amounts under the IRB Approach, this item shall comprise the positive amounts resulting from the comparison of provisions and expected losses that are eligible as Tier 2 capital.	
0920	**1.2.6. SA General credit risk adjustment** Point 96 subpoint 3) of Regulation No 109/2018 For banks calculating risk-weighted exposure amounts under the Standard Approach, this item shall comprise general credit risk adjustments eligible as Tier 2 capital.	
0930	**1.2.7. (-) Reciprocal cross holdings in T2 Capital** Points 4, 100 subpoint 2) and point 103 of Regulation No 109/2018. Holdings in T2 capital of financial sector entities where there are reciprocal holdings which, in the opinion of the National Bank of Moldova, were designed to artificially increase the own funds of the bank. The amount to be reported shall be calculated on the basis of the gross long positions and shall include the Tier 2 and Tier 3 items specific to insurance undertakings.	
0940	1.2.8. (-) **T2 instruments of financial sector entities where the bank does not have a significant investment** Points 100 subpoint 3), points 103 to 109 and 126 of Regulation No 109/2018. Part of holdings by the bank of instruments of financial sector entities where the bank does not have a significant investment to be deducted from Tier 2 capital.	

0950	1.2.9. (-) **T2 instruments of financial sector entities where the bank has a significant investment** Point 100 subpoint 4), points 103, 104 and 126 of Regulation No 109/2018. Holdings by the bank of T2 instruments of financial sector entities where the bank has a significant investment shall be fully deducted.	
0955	**1.2.9A (-) Excess of deductions from eligible liabilities over eligible liabilities** Point 100 subpoint 5) of Regulation No 109/2018.	
0960	**1.2.10. Other transitional adjustments to T2 Capital**	blocked
0970	**1.2.11. Excess of deduction from T2 items over T2 Capital (deducted in AT1)** Point 87 subpoint 5) of Regulation No 109/2018. Tier 2 capital may not be negative, but deductions from Tier 2 capital may be higher than Tier 2 capital plus related share premiums. Where this occurs, Tier 2 capital shall be zero and the excess of deductions from Tier 2 capital shall be deducted from Additional Tier 1 capital. This item ensures that the sum of items 1.2.1 to 1.2.13 is never less than zero. When a positive figure appears at this item, item 1.1.2.8 represents the inverse of that figure.	
0974	**1.2.12. (-) Additional deductions of T2 Capital due to point 3 of Regulation No 109/2018**. Point 3 of Regulation No 109/2018	
0978	**1.2.13. T2 capital elements or deductions - other** This row provides flexibility for reporting purposes only. It needs to be filled in only in the rare cases where there is no final decision on the reporting of specific capital elements/deductions from capital in the current template CA1. Therefore, this row shall only be populated where a Tier 2 item or a deduction from a Tier 2 item cannot be assigned to one of the rows 750 to 974. This row shall not be used to allocate capital elements/deductions not covered by Regulation 109/2018.	

Report template

Bank Code ____________________

Reporting period________________ **Template C02.00**

C 02.00 – OWN FUNDS REQUIREMENTS (CA2)

Rows	ID	Label	TREA	S-TREA Output Floor
			0010	**0020**
0010	**1**	**TOTAL RISK EXPOSURE AMOUNT**		
0020	1*	Of which: investment firms	x	x
0030	1**	Of which: investment firms	x	x
0035	1***	Of which: Floor adjustment		x
0036	1a	Total risk exposure amount pre-floor		x
0040	**1.1**	**RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES**		
0050	**1.1.1**	**Standardised approach (SA)**		
0051	1.1.1*	Of which: Additional stricter prudential requirements based on points 68^4 to 68^9 of Regulation No 111/2018	x	x
0060	1.1.1.1	SA exposure classes excluding securitisation positions		
0070	1.1.1.1.01	Central governments or central banks		
0080	1.1.1.1.02	Regional governments or local authorities		

0090	1.1.1.1.03	Public sector entities		
0100	1.1.1.1.04	Multilateral Development Banks		
0110	1.1.1.1.05	International Organisations		
0120	1.1.1.1.06	Banks		
0125	1.1.1.1.07a	Corporates - Other		
0131	1.1.1.1.07b	Corporates - Specialised Lending		
0140	1.1.1.1.08	Retail		
0150	1.1.1.1.09	Secured by mortgages on immovable property and ADC exposures		
0151	1.1.1.1.09.1	Secured by mortgages on residential immovable property - non-IPRE (secured)		
0152	1.1.1.1.09.2	Secured by mortgages on residential immovable property - non-IPRE (unsecured)		
0153	1.1.1.1.09.3	Secured by mortgages on residential immovable property - Other - non-IPRE		
0154	1.1.1.1.09.4	Secured by mortgages on residential immovable property - IPRE		
0155	1.1.1.1.09.5	Secured by mortgages on residential immovable property - Other - IPRE		
0156	1.1.1.1.09.6	Secured by mortgages on commercial immovable property - non-IPRE (secured)		
0157	1.1.1.1.09.7	Secured by mortgages on commercial immovable property - non-IPRE (unsecured)		
0158	1.1.1.1.09.8	Secured by mortgages on commercial immovable property - Other - non-IPRE		
0159	1.1.1.1.09.9	Secured by mortgages on commercial immovable property - IPRE		
0900	1.1.1.1.09.9a	Secured by mortgages on commercial immovable property - Other - IPRE		
0910	1.1.1.1.09.9b	Acquisition, development and construction (ADC)		
0160	1.1.1.1.10	Exposures in default		
0171	1.1.1.1.11a	Subordinated debt exposures		
0180	1.1.1.1.12	Covered bonds		
0190	1.1.1.1.13	Claims on banks and corporates with a short-term credit assessment		
0200	1.1.1.1.14	Collective investments undertakings (CIU)		
0210	1.1.1.1.15	Equity		
0211	1.1.1.1.16	Other items		
0212	1.1.1.1.16.1	Of which: software assets accounted for as intangible assets		
0240	**1.1.2**	**Internal ratings based Approach (IRB)**		
0241	1.1.2*	Of which: Additional stricter prudential requirements based on points 134 to 141 of Regulation No 162/2026		x
0242	1.1.2**	Of which: Additional stricter prudential requirements based on points 65 to 68[9] of Regulation 111/2018		x
0250	1.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used		
0260	1.1.2.1.01	Central governments and central banks		
0261	1.1.2.1.01a	Regional governments or local authorities		
0262	1.1.2.1.01b	Public sector entities		
0270	1.1.2.1.02	Banks		
0290	1.1.2.1.04	Corporates - Specialised Lending		
0295	1.1.2.1.04a	Corporates - Purchased receivables		
0300	1.1.2.1.05	Corporates - Other		

0305	1.1.2.1.06*	Memo item: Corporates - Large corporates	x	x
0306	1.1.2.1.06**	Memo item: Corporates - SME	x	x
0310	1.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used		
0320	1.1.2.2.01	Central governments and central banks		
0325	1.1.2.2.01a	Regional governments or local authorities		
0326	1.1.2.2.01b	Public sector entities		
0350	1.1.2.2.04	Corporates - Specialised Lending		
0355	1.1.2.2.04a	Corporates - Purchased receivables		
0360	1.1.2.2.05	Corporates - Other		
0415	1.1.2.2.05a*	Memorandum item: Corporates – Large corporates	x	x
0416	1.1.2.2.05a**	Memorandum item: Corporates – SMEs	x	x
0371	1.1.2.2.06	Retail - Secured by residential real estate		
0390	1.1.2.2.08	Retail - Qualifying revolving		
0395	1.1.2.2.08a	Retail - Purchased receivables		
0401	1.1.2.2.09	Retail - Other		
0411	1.1.2.2.11*	Memo item: Retail – Secured by immovable property SME	x	x
0412	1.1.2.2.11**	Memo item: Retail – Secured by immovable property non-SME	x	x
0413	1.1.2.2.11***	Memo item: Retail – Other SME	x	x
0414	1.1.2.2.11****	Memo item: Retail – Other non-SME	x	x
0420	1.1.2.3	Equity IRB		
0425	1.1.2.4	Collective investments undertakings (CIU)		
0450	1.1.2.5	Other non credit-obligation assets		
0455	1.1.2.5.1	Of which: software assets accounted for as intangible assets		x
0460	**1.1.3**	**Risk exposure amount for contributions to the default fund of a CCP**		
0470	**1.1.4**	**Securitisation positions**		
0490	**1.2**	**TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY**		
0500	**1.2.1**	**Settlement/delivery risk in the non-Trading book**		
0510	**1.2.2**	**Settlement/delivery risk in the Trading book**		
0520	**1.3**	**TOTAL RISK EXPOSURE AMOUNT FOR THE BUSINESS SUBJECT TO MARKET RISK**		
0530	**1.3.1**	**Risk exposure amount for business subject to market risk calculated by entities exclusively applying the simplified standardised approach (SSA)**		
0540	1.3.1.1	Traded debt instruments		
0550	1.3.1.2	Equity		
0555	1.3.1.3	Particular approach for position risk in CIUs		
0556	1.3.1.3*	Memo item: CIUs exclusively invested in traded debt instruments		
0557	1.3.1.3**	Memo item: CIUs invested exclusively in equity instruments or in mixed instruments		
0560	1.3.1.4	Foreign Exchange		
0570	1.3.1.5	Commodities		
0580	**1.3.2**	**Risk exposure amount for position, foreign exchange and commodities risks under internal models (IM)**		

0581	**1.3.3**	**Risk exposure amount for on- and off-balance sheet subject to market risk of entities applying exclusively the Alternative standardised approach (ASA)**		
0585	**1.3.4**	**Risk exposure amount for on- and off-balance sheet subject to market risk of entities applying only the Alternative Internal Models Approach (AIMA) or a combination of AIMA and ASA**		
0589	**1.3***	**RISK EXPOSURE AMOUNT FOR RECLASSIFICATIONS BETWEEN NON-TRADING BOOK AND TRADING BOOK**		
0590	**1.4**	**TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)**		
0630	**1.5**	**ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS**	x	x
0640	**1.6**	**TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT**		
0655	**1.6.4**	**Standardised approach (SA)**		
0665	**1.6.5**	**Full Basic approach (F-BA)**		
0666	**1.6.6**	**Reduced Basic approach (R-BA)**		
0675	**1.6.7**	**Simplified approach**		
0676	**1.6.8**	**Simplified treatment for derivative positions in CIUs**		
0680	**1.7**	**TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK**		
0690	**1.8**	**OTHER RISK EXPOSURE AMOUNTS**		
0710	**1.8.2**	**Of which: Additional stricter prudential requirements**	x	x
0720	1.8.2*	Of which: requirements for large exposures	x	x
0730	1.8.2**	Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property	x	x
0740	1.8.2***	Of which: due to intra financial sector exposures	x	x
0750	**1.8.3**	**Of which: Additional stricter prudential requirements**	x	x
0755	1.8.3a	Of which: additional RWEA for market risk imposed by supervisor	x	x
0760	**1.8.4**	**Of which: Additional risk exposure amount due to point 3 of Regulation No 109/2018**		x
0770	**1.8.4***	**Of which: Additional RWEAs for market risk**		x
0780	**1.8.5**	**Of which: transitional exposure amount for crypto-asset risk**		x

Method of completing the report

C 02.00 – OWN FUNDS REQUIREMENTS (CA2)

Instructions concerning certain headings

Rows	Legal references and instructions
0010	**TOTAL RISK EXPOSURE AMOUNT (TREA)** Point 131[1] of Regulation No 109/2018.
0020	S-TREA OUTPUT FLOOR Banks subject to the Output Floor in accordance with point 131[1] of Regulation No 109/2018 shall report the entity's total risk exposure amount under the Standardised Approaches calculated in accordance with point 132[1] of Regulation No 109/2018. This column applies only to banks using internal models. In the rows where internal model approaches are used for the calculation of RWEA, the standardised amounts for these exposures shall be reported. In the rows where standardised approaches are used for the calculation of RWEA, the same amounts as reported in column 0010 for these exposures shall be reported.

Row	Legal references and instructions	Value	
		0010	0020
0010	**1. TOTAL RISK EXPOSURE AMOUNT** Point 131[1] of Regulation No 109/2018.		
0020	**1* Of which: investment firms**	blocked	blocked
0030	**1** Of which: investment firms**	blocked	blocked
0035	**1*** Of which: Floor adjustment** Banks subject to the output floor in accordance with point 131[1] of Regulation No 109/2018 shall report the difference between the amount reported in column 0010 and the amount reported in row 0036. The value is either positive or equal to zero.		blocked
0036	**1a TOTAL RISK EXPOSURE AMOUNT PRE-FLOOR** Banks subject to the output floor in accordance with point 131[1] of Regulation No 109/2018 shall report TREA without the application of the Floor as defined in point 132 of Regulation No 109/2018.		blocked
0040	**1.1. RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES** Point 131[1] and 132 subpoint 1) of Regulation No 109/2018		
0050	**1.1.1. Standardised Approach (SA)** CR SA template (CR – credit risk) at the level of total exposures		
0051	**1.1.1* Of which: Additional stricter prudential requirements based on points 68[4] to 68[9] of Regulation 111/2018**	blocked	blocked
0060	**1.1.1.1. SA exposure classes excluding securitisation positions** CR SA template at the level of total exposures. The SA exposure classes are those referred to in point 11 of Regulation No 111/2018 on the treatment of banks' credit risk using Standardised Approach (hereinafter Regulation No 111/2018), with securitisation positions excluded.		
0070	**1.1.1.1.01. Central governments or central banks** See CR SA template		
0080	**1.1.1.1.02. Regional governments or local authorities** See CR SA template		
0090	**1.1.1.1.03. Public sector entities** See CR SA template		
0100	**1.1.1.1.04. Multilateral Development Banks** See CR SA template		
0110	**1.1.1.1.05. International Organisations**		

	See CR SA template		
0120	**1.1.1.1.06. Banks** See CR SA template		
0125	**1.1.1.1.07a Corporates - Other** See CR SA template		
0131	**1.1.1.1.07b Corporates - Specialised Lending** See CR SA template		
0140	**1.1.1.1.08. Retail** See CR SA template		
0150	**1.1.1.1.09. Secured by mortgages on immovable property and ADC exposures** See CR SA template		
0151	**1.1.1.1.09.1. Secured by mortgages on residential immovable property - non-IPRE (secured)** See CR SA template		
0152	**1.1.1.1.09.2. Secured by mortgages on residential immovable property - non-IPRE (unsecured)** See CR SA template		
0153	**1.1.1.1.09.3. Secured by mortgages on residential immovable property - Other - non-IPRE** See CR SA template		
0154	**1.1.1.1.09.4. Secured by mortgages on residential immovable property - IPRE** See CR SA template		
0155	**1.1.1.1.09.5. Secured by mortgages on residential immovable property - Other - IPRE** See CR SA template		
0156	**1.1.1.1.09.6. Secured by mortgages on commercial immovable property - non-IPRE (secured)** See CR SA template		
0157	**1.1.1.1.09.7. Secured by mortgages on commercial immovable property - non-IPRE (unsecured)** See CR SA template		
0158	**1.1.1.1.09.8. Secured by mortgages on commercial immovable property - Other - non-IPRE** See CR SA template		
0159	**1.1.1.1.09.9. Secured by mortgages on commercial immovable property - IPRE** See CR SA template		
0900	**1.1.1.1.09.9a Secured by mortgages on commercial immovable property - Other - IPRE** See CR SA template		
0910	**1.1.1.1.09.9b Acquisition, development and construction (ADC)** See CR SA template		
0160	**1.1.1.1.10. Exposures in default** See CR SA template		
0171	**1.1.1.1.11a Subordinated debt exposures** See CR SA template		
0180	**1.1.1.1.12. Covered bonds** See CR SA template		

0190	**1.1.1.1.13. Claims on banks and corporates with a short-term credit assessment** See CR SA template		
0200	**1.1.1.1.14. Collective investments undertakings (CIUs)** See CR SA template		
0210	**1.1.1.1.15. Equity** See CR SA template		
0211	**1.1.1.1.16. Other items** See CR SA template		
0212	**1.1.1.1.16.1. Of which: software assets accounted for as intangible assets** The risk-weighted exposure amount of that part of the software assets accounted for as intangible assets that is not deducted from Common Equity Tier 1 items in accordance with point 30 subpoint 2) of Regulation No 109/2018, but is risk-weighted in accordance with point 17 of Regulation No 111/2018.		
0240	**1.1.2. Internal ratings based Approach (IRB)**		
0241	**1.1.2* Of which: Additional stricter prudential requirements based on points 134 to 141 of Regulation No 162/2026** Banks shall report the additional risk exposure amounts necessary to comply with the stricter prudential requirements communicated to banks in accordance with point 140 of Regulation No 162/2026.		blocked
0242	**1.1.2** Of which: Additional stricter prudential requirements based on points 65 to 68^9 of Regulation 111/2018** Banks shall report the additional risk exposure amounts necessary to comply with the stricter prudential requirements set by the National Bank of Moldova, as set out in points 68^4 to 68^9 of Regulation No 111/2018, which are related to the limitation of the eligible market value of collateral, as set out in points 70^2 and 72^2.		blocked
0250	**1.1.2.1. IRB approaches when neither own estimates of LGD nor Conversion Factors are used** CR IRB template at total exposure level		
0260	**1.1.2.1.01. Central governments and central banks** See CR IRB template		
0261	**1.1.2.1.01a Regional governments or local authorities** See CR IRB template		
0262	**1.1.2.1.01b Public sector entities** See CR IRB template		
0270	**1.1.2.1.02. Banks** See CR IRB template		
0290	**1.1.2.1.04. Corporates - Specialised Lending** See CR IRB template		
0295	**1.1.2.1.04a Corporates - Purchased receivables** See CR IRB template		
0300	**1.1.2.1.05. Corporates - Other** See CR IRB template		
0305	**1.1.2.1.06* Memo item: Corporates - Large corporates** See CR IRB template	blocked	blocked
0306	**1.1.2.1.06** Memo item: Corporates - SME** See CR IRB template	blocked	blocked
0310	**1.1.2.2. IRB approaches when own estimates of LGD and/or Conversion Factors are used**		

	CR IRB template at total exposure level		
0320	**1.1.2.2.01. Central governments and central banks** See CR IRB template		
0325	**1.1.2.2.01a Regional governments or local authorities** See CR IRB template		
0326	**1.1.2.2.01b Public sector entities** See CR IRB template		
0350	**1.1.2.2.04. Corporates - Specialised Lending** See CR IRB template		
0355	**1.1.2.2.04a Corporates - Purchased receivable** See CR IRB template		
0360	**1.1.2.2.05. Corporates - Other** See CR IRB template		
0415	**1.1.2.2.05a* Memo item: Corporates - Large corporates** See CR IRB template	blocked	blocked
0416	**1.1.2.2.05a** Memo item: Corporates - SME** See CR IRB template	blocked	blocked
0371	**1.1.2.2.06. Retail - Secured by residential real estate** See CR IRB template		
0390	**1.1.2.2.08. Retail - Qualifying revolving** See CR IRB template		
0395	**1.1.2.2.08a Retail - Purchased receivables** See CR IRB template		
0401	**1.1.2.2.09. Retail - Other** See CR IRB template		
0411	**1.1.2.2.11* Memo item: Retail – Secured by immovable property SME**	blocked	blocked
0412	**1.1.2.2.11** Memo item: Retail – Secured by immovable property non-SME**	blocked	blocked
0413	**1.1.2.2.11*** Memo item: Retail – Other SME**	blocked	blocked
0414	**1.1.2.2.11**** Memo item: Retail – Other non-SME**	blocked	blocked
0420	**1.1.2.3. Equity IRB** See CR EQU IRB template		
0425	**1.1.2.4. Collective investments undertakings (CIU)** See CR IRB template		
0450	**1.1.2.5. Other non credit-obligation assets** The amount to be reported shall be the risk weighted exposure amount calculated in accordance with points 88, 88.1 and 88.2 of Regulation No 162/2026.		
0455	**1.1.2.5.1. Of which: software assets accounted for as intangible assets**		blocked
0460	**1.1.3. Risk exposure amount for contributions to the default fund of a CCP** Points 149, 150, 151, 152, 153, 154 of the Regulation on the treatment of counterparty credit risk for banks approved by the DEB of the NBM No 220/2025 (hereinafter Regulation No 220/2025)		
0470	**1.1.4. Securitisation positions** See CR SEC template (Credit risk: securitisations)		
0490	**1.2. TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY** Points 131[1] and 132 of Regulation No 109/2018.		
0500	**1.2.1. Settlement/delivery risk in the non-Trading book** See CR SETT (Settlement/Delivery Risk) template		
0510	**1.2.2. Settlement/delivery risk in the Trading book**		

	See CR SETT template		
0520	**1.3. TOTAL RISK EXPOSURE AMOUNT FOR THE BUSINESS SUBJECT TO MARKET RISK** Point 132, subpoint 2) and 3) of Regulation No 109/2018.		
0530	**1.3.1. Risk exposure amount for business subject to market risk calculated by entities exclusively applying the simplified standardised approach (SSA)**		
0540	**1.3.1.1. Traded debt instruments** MKR SA TDI form at the level of all currencies.		
0550	**1.3.1.2. Equity** MKR SA EQU form across all national markets.		
0555	**1.3.1.3. Particular approach for position risk in CIUs** Points 104, 105 and 110 letter c) of Regulation No 114/2018. Total risk exposure amount for positions in CIUs where the capital requirements are calculated in accordance with point 104 of Regulation No 114/2018 either immediately or as a result of the cap laid down in point 110 letter c) of Regulation No 114/2018. Those positions may not be expressly allocated to either interest rate risk or equity risk. Where the particular approach set out in point 104 of Regulation No 114/2018 is applied, the amount to be reported shall be 32 % of the net position of the CIU exposure concerned multiplied by 10. Where the particular approach set out in point 105 of Regulation No 114/2018 is applied, the amount to be reported shall be the lower of 32 % of the net position of the relevant CIU exposure and the difference between 40 % of that net position and the own funds requirements resulting from the foreign exchange risk associated with the CIU exposure multiplied by 10.		
0556	**1.3.1.3.* Memo item: CIUs exclusively invested in traded debt instruments** Total risk exposure amount for positions in CIUs where the CIU is invested exclusively in instruments subject to interest rate risk.		
0557	**1.3.1.3.** Memo item: CIUs invested exclusively in equity instruments or in mixed instruments** Total risk exposure amount for positions in CIUs where the CIU is invested exclusively in instruments subject to equity risk or mixed instruments or where the constituents of the CIU are not known.		
0560	**1.3.1.4. Foreign Exchange** See Form MKR SA FX		
0570	**1.3.1.5. Commodities** See template MKR SA COM		
0580	**1.3.2. Risk exposure amount for position, foreign exchange and commodities risks under internal models (IM)** See MKR IM template **Explanatory text for consultation purposes** This row will be deleted as soon as the current internal models approach can no longer be used to calculate the own funds requirements for market risks.		
0581	**1.3.3. Risk exposure amount for on- and off-balance sheet subject to market risk of entities applying exclusively the Alternative standardised approach (ASA)** See MKR Form ASA SUM		

0585	**1.3.4. Risk exposure amount for on- and off-balance sheet subject to market risk of entities applying only the Alternative Internal Models Approach (AIMA) or a combination of AIMA and ASA** See the MKR AIMA SUM form		
0589	**1.3* RISK EXPOSURE AMOUNT FOR RECLASSIFICATIONS BETWEEN NON-TRADING BOOK AND TRADING BOOK** See MOV template		
0590	**1.4. TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)** Points 131^1 and 132 subpoint 5) of Regulation No 109/2018		
0630	**1.5. ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS**	blocked	blocked
0640	**1.6. TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT** Point 132 subpoint 3^1) of Regulation No 109/2018 See CVA template.		
0655	**1.6.4. Standardised Approach (SA)** Points 17 to 19 of the Regulation on the treatment of credit valuation adjustment risk for banks (hereinafter Regulation No 119/2026)		
0665	**1.6.5. Full Basic Approach (F-BA)** Point 115 of Regulation No 119/2026		
0666	**1.6.6. Reduced Basic Approach (R-BA)** Point 114 of Regulation No 119/2026		
0675	**1.6.7. Simplified approach** Points 116 to 118 of Regulation No 119/2026		
0676	**1.6.8. Simplified treatment for derivative positions in CIUs** Points 82^{18} to 82^{19} of Regulation No 111/2018 and points 61 to 62 of Regulation No 162/2026		
0680	**1.7. TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK** Point 132, subpoint 2) of Regulation No 109/2018		
0690	**1.8. OTHER RISK EXPOSURE AMOUNTS** Point 3 of Regulation No 109/2018 and risk exposure amounts that cannot be assigned to one of points 1.1 to 1.7. This item is not linked to a detailed template.		
0710	**1.8.2. Of which: Additional stricter prudential requirements**	blocked	blocked
0720	**1.8.2* Of which: requirements for large exposures**	blocked	blocked
0730	**1.8.2** Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property**	blocked	blocked
0740	**1.8.2*** Of which: due to intra financial sector exposures**	blocked	blocked
0750	**1.8.3. Of which: Additional stricter prudential requirements**	blocked	blocked
0755	**1.8.3a Of which: additional RWEA for market risk imposed by supervisor based on Article 99 point (2) of Law No 202/2017;**	blocked	blocked
0760	**1.8.4. Of which: Additional risk exposure amount due to point 3 of Regulation No 109/2018** Point 3 of Regulation No 109/2018 The additional risk exposure amount shall be reported. It should include only the additional amounts (e.g. if an exposure of 100 has a risk weight of 20% and banks apply a risk weight of 50%, based on point 3 of Regulation 109/2018, the amount to be reported is 30).		blocked
0770	**1.8.4* Of which: Additional RWEAs for market risk**		blocked

	Including but not limited to "risks not in the model engine" (RNIME).		
0780	**1.8.5 Of which: transitional exposure amount for crypto-asset risk**		blocked

Report template

Bank Code _____________________

Reporting period_____________ **Template C 03.00**

C 03.00 – CAPITAL RATIOS AND CAPITAL LEVELS (CA3)

Rows	**ID**	**Item**	**Amount**
0010	1	CET1 Capital ratio	
0020	2	Surplus(+)/Deficit(-) of CET1 capital	
0030	3	T1 Capital ratio	
0040	4	Surplus(+)/Deficit(-) of T1 capital	
0050	5	Total capital ratio	
0060	6	Surplus(+)/Deficit(-) of total capital	
Memorandum Items: Capital ratios considering unfloored TREA			
0070	7	CET1 Capital ratio considering unfloored TREA	
0080	8	T1 Capital ratio considering unfloored TREA	
0090	9	Total capital ratio considering unfloored TREA	
Memorandum Items: Total SREP Capital Requirement (TSCR), Overall Capital Requirement (OCR) and Pillar 2 Guidance (P2G)			
0130	13	Total SREP capital requirement (TSCR) ratio	
0140	13*	TSCR: to be made up of CET1 capital	
0150	13**	TSCR: to be made up of Tier 1 capital	
0151	13a	Total SREP capital requirement (TSCR) ratio without cap of Article 139[2] of Law No 202/2017	
0152	13a*	TSCR: to be made up of CET1 capital	
0153	13a**	TSCR: to be made up of Tier 1 capital	
0160	14	Overall capital requirement (OCR) ratio	
0170	14*	OCR: to be made up of CET1 capital	
0180	14**	OCR: to be made up of Tier 1 capital	
0190	15	OCR and Pillar 2 Guidance (P2G)	
0200	15*	OCR and P2G: to be made up of CET1 capital	
0210	15**	OCR and P2G: to be made up of Tier 1 capital	
0220	16	Surplus(+)/Deficit(-) of CET1 capital considering the requirements of points 130-133 of Regulation No 109/2018 and Article 139[1] of Law No 202/2017	
Memorandum Items: Capital ratios without application of transitional provisions for the output floor			
0330	20	Fully loaded CET1 Capital ratio	
0340	21	Fully loaded T1 Capital ratio	
0350	22	Fully loaded Total capital ratio	
0360	23	CET1 Capital ratio without application of the transitional provisions on the output floor S-TREA	
0370	24	T1 Capital ratio without application of the transitional provisions on the output floor S-TREA	
0380	25	Total capital ratio without application of the transitional provisions on the output floor S-TREA	

Method of completing the report

C 03.00 – CAPITAL RATIOS AND CAPITAL LEVELS (CA3)

Instructions concerning certain headings

Rows	Legal references and instructions	
0010	**1. CET1 Capital ratio** Point 131 subpoint 1) of Regulation No 109/2018. The Common Equity Tier 1 capital ratio shall be the Common Equity Tier 1 capital of the bank expressed as a percentage of the total risk exposure amount.	
0020	**2. Surplus(+)/Deficit(-) of CET1 capital** This row shows, in absolute figures, the amount of CET1 capital surplus or deficit in relation to the requirement laid down in point 130 subpoint 1) of Regulation No 109/2018, without taking into account capital buffers.	
0030	**3. T1 Capital ratio** Point 131 subpoint 2) of Regulation No 109/2018. The Tier 1 capital ratio shall be the Tier 1 capital of the bank expressed as a percentage of the total risk exposure amount.	
0040	**4. Surplus(+)/Deficit(-) of T1 capital** This row shows, in absolute figures, the amount of Tier 1 capital surplus or deficit in relation to the requirement laid down in point 130 subpoint 2) of Regulation No 109/2018, without taking into account capital buffers.	
0050	**5. Total capital ratio** Point 131 subpoint 3) of Regulation No 109/2018. The total capital ratio is the bank's own funds expressed as a percentage of the total risk exposure amount.	
0060	**6. Surplus(+)/Deficit(-) of total capital** This row shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement laid down in point 130 subpoint 3) of Regulation No 109/2018 without taking into account capital buffers.	
0070	**7. CET1 Capital ratio considering unfloored TREA** Common Equity Tier 1 capital ratio as defined in point 131 subpoint 1) of Regulation (EU) 2018/109 expressed as a percentage of the total risk exposure amount calculated in accordance with point 132 of Regulation (EU) 2018/109.	
0080	**8. T1 Capital ratio considering unfloored TREA** Tier 1 capital ratio as defined in point 131 subpoint 2) of Regulation (EU) 2018/109 expressed as a percentage of the total risk exposure amount calculated in accordance with point 132 of Regulation (EU) 2018/109.	
0090	**9. Total capital ratio considering unfloored TREA** Total capital ratio as defined in point 131 subpoint 3) of Regulation No 109/2018, expressed as a percentage of the total risk exposure amount calculated in accordance with point 132 of Regulation No 109/2018.	
0130	**13. Total SREP capital requirement (TSCR) ratio** The sum of (i) and (ii) as follows: (i)the total capital ratio as set out in point 130 subpoint 3) of Regulation No 2018/109; (ii)additional own funds requirements (Pillar 2 requirements – P2R), as referred to in Article 139 point (3) letter (a) of Law No 202/2017, presented as a ratio. These are established in accordance with the criteria specified in the Methodology for the supervision and evaluation of banks' activity approved by the DEB of the NBM No 63/2019. This item shall reflect the total capital requirement ratio SREP (TSCR) as communicated to the bank by the National Bank of Moldova. Where the National Bank of Moldova has not communicated additional own funds requirements, only point (i) shall be reported.	

	If the institution is required to comply with the output floor, the reported data shall represent the TSCR required to meet the requirements at the reporting date, having regard to the provisions of Article 139^2 of Law No 202/2017.	
0140	**13* TSCR: to be made up of CET1 capital** The sum of (i) and (ii) as follows: (i)the Common Equity Tier 1 capital ratio as set out in point 130 subpoint 1) of Regulation No 109/2018; (ii)the part of the P2R ratio referred to in point (ii) of row 0130 in respect of which the National Bank of Moldova requires to be held in the form of Common Equity Tier 1 capital. Where the National Bank of Moldova has not communicated additional own funds requirements to be held in the form of Common Equity Tier 1 capital, only point (i) shall be reported. If the institution is required to comply with the output floor, the reported data shall represent the TSCR required to meet the requirements at the reporting date, having regard to the provisions of Article 139^2 of Law No 202/2017.	
0150	**13** TSCR: to be made up of Tier 1 capital** The sum of (i) and (ii) as follows: (i)Tier 1 capital ratio as set out in point 130 subpoint 2) of Regulation No 109/ 2018; (ii)the part of the P2R ratio, referred to in point (ii) of row 0130, in respect of which the National Bank of Moldova requires to be held in the form of Tier 1 capital. Where the National Bank of Moldova has not communicated additional own funds requirements to be held in the form of Tier 1 capital, only point (i) shall be reported. If the institution is required to comply with the output floor, the reported data shall represent the TSCR required to meet the requirements at the reporting date, having regard to the provisions of Article 139^2 letter a) of Law No 202/2017.	
0151	**13a Total SREP capital requirement (TSCR) ratio without cap of Article 139^2 of Law No 202/2017** Article 139^2 letter a) of Law No 202/2017. In the case of institutions obliged to comply with the output floor, the TSCR rate without the temporary cap set out in Article 139^2 letter b) of Law No 202/2017.	
0152	**13a* TSCR: to be made up of CET1 capital** Article 139^2 letter a) of Law No 202/2017. In the case of institutions obliged to comply with the output floor, the TSCR rate without the temporary cap set out in Article 139^2 letter a) of Law No 202/2017.	
0153	**13a** TSCR: to be made up of Tier 1 capital** Article 139^2 letter a) of Law No 202/2017. In the case of institutions required to comply with the output floor, the TSCR rate without the temporary cap set out in Article 139^2 letter b) of Law No 202/2017.	
0160	**14. Overall capital requirement (OCR) ratio** The sum of (i) and (ii) as follows: (i) the TSCR rate referred to in row 0130; (ii) insofar as legally applicable, the combined buffer requirement rate referred to in point 3 of Regulation No 110/2018 on capital buffers of banks (Regulation No 110/2018). If no buffer requirement applies, only point (i) shall be reported.	
0170	**14* OCR: to be made up of CET1 capital** The sum of (i) and (ii) as follows: (i) the TSCR ratio of Common Equity Tier 1 capital referred to in row 0140; (ii)in so far as legally applicable, the combined buffer requirement rate referred to in point 3 of Regulation 110/2018. If no buffer requirement applies, only point (i) shall be reported.	
0180	**14** OCR: to be made up of Tier 1 capital** The sum of (i) and (ii) as follows: (i) the TSCR ratio of Tier 1 capital referred to in row 0150;	

	(ii)in so far as legally applicable, the combined buffer requirement rate referred to in point 3 of Regulation 110/2018. If no buffer requirement applies, only point (i) shall be reported.	
0190	**15. OCR and Pillar 2 Guidance (P2G)** The sum of (i) and (ii) as follows: (i) the OCR rate referred to in row 160; (ii)where applicable, the guidance on additional own funds communicated by the National Bank of Moldova (pillar 2 guidance - P2G), as referred to in Article 101^1 (3) and (4) of Law No 202/2017, presented as a rate. P2G shall be included only if it has been communicated to the bank by the National Bank of Moldova. If the National Bank of Moldova has not communicated P2G, only point (i) shall be reported.	
0200	**15* OCR and P2G: to be made up of CET1 capital** The sum of (i) and (ii) as follows: (i) the OCR ratio of Common Equity Tier 1 capital referred to in row 0170; (ii)where applicable, the part of P2G referred to in point (ii) of row 0190 in respect of which the National Bank of Moldova requires to be held in the form of Common Equity Tier 1 capital. P2G shall be included only if it has been communicated to the bank by the National Bank of Moldova. If the National Bank of Moldova has not communicated P2G, only point (i) shall be reported.	
0210	**15** OCR and P2G: to be made up of Tier 1 capital** The sum of (i) and (ii) as follows: (i) the OCR ratio of Tier 1 capital referred to in row 0180; (ii)where applicable, the part of P2G referred to in point (ii) of row 0190 in respect of which the National Bank of Moldova requires to be held in the form of Tier 1 capital. P2G shall be included only if it has been communicated to the bank by the National Bank of Moldova. If the National Bank of Moldova has not communicated P2G, only point (i) shall be reported.	
0220	**16. Surplus(+)/Deficit(-) of CET1 capital considering the requirements of points 130-133 of Regulation No 109/2018 and Article 139^1 of Law No 202/2017** That point shall indicate, in absolute figures, the amount of CET1 capital surplus or deficit in relation to the requirements laid down in point 130^1 of Regulation No 109/2018 and Article 139^1 of Law No 202/2017, in so far as the requirement laid down in Article 139^1 of Law No 202/2017 is to be met with CET1 capital. Where a bank is required to use Common Equity Tier 1 capital to meet the requirements laid down in point 130 subpoints 2) and 3) of Regulation No 109/2018 and/or Articles 139^1 and 139^2 of Law No 202/2017 to a greater extent than the requirement laid down in Articles 139^1 and 139^2 of Law No 202/2017 is to be met with Common Equity Tier 1 capital, the reported surplus or deficit shall take this into account. This amount reflects the Common Equity Tier 1 capital available to meet the combined buffer requirement and other requirements.	
0330	**20. Fully loaded CET1 Capital ratio** Point 131 subpoint 1) of Regulation No 109/2018.	
0340	**21. Fully loaded T1 Capital ratio** Point 131 subpoint 2) of Regulation No 109/2018.	
0350	**22. Fully loaded Total capital ratio** Point 131 subpoint 3) of Regulation No 109/2018.	
0360	**23. CET1 Capital ratio without application of the transitional provisions on the output floor S-TREA** Point 131 subpoint 1) of Regulation No 109/2018.	
0370	**24. T1 Capital ratio without application of the transitional provisions on the output floor S-TREA** Point 131 subpoint 2) of Regulation No 109/2018.	

0380	**25. Total capital ratio without application of the transitional provisions on the output floor S-TREA** Point 131 subpoint 3) of Regulation No 109/2018.	

Report template

Bank Code _____________________
Reporting period_____________ **Template C 04.00**

C 04.00 – MEMORANDUM ITEMS (CA4)

Row	ID	Item	Column
Deferred tax assets and liabilities			**0010**
0010	**1**	**Total deferred tax assets**	
0020	1.1	Deferred tax assets that do not rely on future profitability	x
0030	1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences	
0040	1.3	Deferred tax assets that rely on future profitability and arise from temporary differences	
0050	**2**	**Total deferred tax liabilities**	
0060	2.1	Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability	
0070	2.2	Deferred tax liabilities deductible from deferred tax assets that rely on future profitability	
0080	2.2.1	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	
0090	2.2.2	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	
0093	**2A**	**Tax overpayments and tax loss carry backs**	
0096	**2B**	**Deferred Tax Assets subject to a risk weight of 250%**	
0097	**2C**	**Deferred Tax Assets subject to a risk weight of 0%**	x
Exception from deductions from CET1			
0901	**2W**	Software assets accounted for as intangible assets exempted from the deduction from CET1	
Accounting classification of AT1 instruments			
0905	**2Y**	Capital instruments and the related share premium accounts classified as equity under applicable accounting standards	
0906	**2Z**	Capital instruments and the related share premium accounts classified as liabilities under applicable accounting standards	
Credit risk adjustments and expected losses			
0100	**3**	**IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposure**	
0110	3.1	Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount	
0120	3.1.1	General credit risk adjustments	
0130	3.1.2	Specific credit risk adjustments	
0131	3.1.3	Additional value adjustments and other own funds reductions	
0140	3.2	Total expected losses eligible	
0145	**4**	**IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures**	

0150	4.1	Specific credit risk adjustments and positions treated similarly	
0155	4.2	Total expected losses eligible	
0160	**5**	**Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2**	
0170	**6**	**Total gross provisions eligible for inclusion in T2 capital**	
0180	**7**	**Risk weighted exposure amounts for calculating the cap to the provision eligible as T2**	
Thresholds for Common Equity Tier 1 deductions			
0190	**8**	**Threshold non deductible of holdings in financial sector entities where a bank does not have a significant investment**	
0200	**9**	**10% CET1 threshold**	
0210	**10**	**17.65% CET1 threshold**	
0225	**11**	**Eligible capital for the purposes of qualifying holdings outside the financial sector**	
Investments in the capital of financial sector entities where the bank does not have a significant investment			
0230	**12**	**Holdings of CET1 capital of financial sector entities where the bank does not have a significant investment, net of short positions**	
0240	12.1	Direct holdings of CET1 capital of financial sector entities where the bank does not have a significant investment	
0250	12.1.1	Gross direct holdings of CET1 capital of financial sector entities where the bank does not have a significant investment	
0260	12.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0270	12.2	Indirect holdings of CET1 capital of financial sector entities where the bank does not have a significant investment	
0280	12.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the bank does not have a significant investment	
0290	12.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0291	12.3	Synthetic holdings of CET1 capital of financial sector entities where the bank does not have a significant investment	
0292	12.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the bank does not have a significant investment	
0293	12.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0300	**13**	**Holdings of AT1 capital of financial sector entities where the bank does not have a significant investment, net of short positions**	
0310	13.1	Direct holdings of AT1 capital of financial sector entities where the bank does not have a significant investment	
0320	13.1.1	Gross direct holdings of AT1 capital of financial sector entities where the bank does not have a significant investment	
0330	13.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0340	13.2	Indirect holdings of AT1 capital of financial sector entities where the bank does not have a significant investment	
0350	13.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the bank does not have a significant investment	
0360	13.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0361	13.3	Synthetic holdings of AT1 capital of financial sector entities where the bank does not have a significant investment	
0362	13.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the bank does not have a significant investment	

0363	13.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0370	**14**	**Holdings of T2 capital of financial sector entities where the bank does not have a significant investment, net of short positions**	
0380	14.1	Direct holdings of T2 capital of financial sector entities where the bank does not have a significant investment	
0390	14.1.1	Gross direct holdings of T2 capital of financial sector entities where the bank does not have a significant investment	
0400	14.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0410	14.2	Indirect holdings of T2 capital of financial sector entities where the bank does not have a significant investment	
0420	14.2.1	Gross indirect holdings of T2 capital of financial sector entities where the bank does not have a significant investment	
0430	14.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0431	14.3	Synthetic holdings of T2 capital of financial sector entities where the bank does not have a significant investment	
0432	14.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the bank does not have a significant investment	
0433	14.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
Investments in the capital of financial sector entities where the bank has a significant investment			
0440	**15**	**Investments in the capital of financial sector entities where the bank has a significant investment**	
0450	15.1	Direct holdings of CET1 capital of financial sector entities where the bank has a significant investment	
0460	15.1.1	Gross direct holdings of CET1 capital of financial sector entities where the bank has a significant investment	
0470	15.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0480	15.2	Indirect holdings of CET1 capital of financial sector entities where the bank has a significant investment	
0490	15.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the bank has a significant investment	
0500	15.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0501	15.3	Synthetic holdings of CET1 capital of financial sector entities where the bank has a significant investment	
0502	15.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the bank has a significant investment	
0503	15.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0504	15A	Investments in CET1 capital of financial sector entities where the bank has a significant investment - subject to a risk weight of 250%	
0510	**16**	**Holdings of AT1 capital of financial sector entities where the bank has a significant investment, net of short positions**	
0520	16.1	Direct holdings of AT1 capital of financial sector entities where the bank has a significant investment	
0530	16.1.1	Gross direct holdings of AT1 capital of financial sector entities where the bank has a significant investment	
0540	16.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	

0550	16.2	Indirect holdings of AT1 capital of financial sector entities where the bank has a significant investment	
0560	16.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the bank has a significant investment	
0570	16.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0571	16.3	Synthetic holdings of AT1 capital of financial sector entities where the bank has a significant investment	
0572	16.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the bank has a significant investment	
0573	16.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0580	**17**	**Holdings of T2 capital of financial sector entities where the bank has a significant investment, net of short positions**	
0590	17.1	Direct holdings of T2 capital of financial sector entities where the bank has a significant investment	
0600	17.1.1	Gross direct holdings of T2 capital of financial sector entities where the bank has a significant investment	
0610	17.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0620	17.2	Indirect holdings of T2 capital of financial sector entities where the bank has a significant investment	
0630	17.2.1	Gross indirect holdings of T2 capital of financial sector entities where the bank has a significant investment	
0640	17.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0641	17.3	Synthetic holdings of T2 capital of financial sector entities where the bank has a significant investment	
0642	17.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the bank has a significant investment	
0643	17.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
Total risk exposure amounts of holdings not deducted from the corresponding capital category:			
0650	**18**	**Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the bank's CET1 capital**	
0660	**19**	**Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the bank's AT1 capital**	
0670	**20**	**Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the bank's T2 capita**	
Temporary waiver from deduction from own funds			
0680	**21**	**Holdings on CET1 Capital Instruments of financial sector entities where the bank does not have a significant investment temporary waived**	
0690	**22**	**Holdings on CET1 Capital Instruments of financial sector entities where the bank has a significant investment temporary waived**	
0700	**23**	**Holdings on AT1 Capital Instruments of financial sector entities where the bank does not have a significant investment temporary waived**	
0710	**24**	**Holdings on AT1 Capital Instruments of financial sector entities where the bank has a significant investment temporary waived**	
0720	**25**	**Holdings on T2 Capital Instruments of financial sector entities where the bank does not have a significant investment temporary waived**	
0730	**26**	**Holdings on T2 Capital Instruments of financial sector entities where the bank has a significant investment temporary waived**	
Capital buffers			
0740	**27**	**Combined buffer requirement**	

0750		Capital conservation buffer	
0760		Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State	x
0770		Bank specific countercyclical capital buffer	
0780		Systemic risk buffer	
0800		Global Systemically Important Institution buffer	
0810		Other Systemically Important Corporates buffer	
Pillar II requirements			
0820	**28**	**Own funds requirements related to Pillar II adjustments**	
Additional information for investment firms			
0830	**29**	**Initial capital**	x
0840	**30**	**Own funds based on Fixed Overheads**	x
Additional information for calculation of reporting thresholds			
0850	**31**	**Non-domestic original exposures**	x
0860	**32**	**Total original exposures**	x
Output floor			
0870	**33**	**FLOOR ADJUSTMENT BEFORE APPLICATION OF TRANSITIONAL CAP**	x
0880	**34**	**FLOOR ADJUSTMENT AFTER APPLICATION OF TRANSITIONAL CAP**	x
0890	**35**	**FULLY LOADED FLOOR ADJUSTMENT**	
0900	**36**	**Output floor applied (%)**	

Method of completing the report

C 04.00 – MEMORANDUM ITEMS (CA4)

Instructions concerning certain headings

Row		
0010	**1. Total deferred tax assets** The amount reported under this item shall be equal to the amount recorded in the most recent verified/audited balance sheet.	
0020	**1.1. Deferred tax assets that do not rely on future profitability**	blocked
0030	**1.2. Deferred tax assets that rely on future profitability and do not arise from temporary differences** Point 30 subpoint 3) and points 38 to 43 of Regulation No 109/2018 Deferred tax assets that rely on future profitability but do not arise from temporary differences and are therefore not subject to any threshold being deducted in full from Common Equity Tier 1 capital.	
0040	**1.3. Deferred tax assets that rely on future profitability and arise from temporary differences** Points 30 subpoint 3), points 38 to 43 and 63 subpoint 1) of Regulation No 109/2018. Deferred tax assets that rely on future profitability and arise from temporary differences, and therefore their deduction from Common Equity Tier 1 capital, are subject to the thresholds of 10 % and 17,65 % set out in points 63 to 67 of Regulation No 109/2018.	
0050	**2. Total deferred tax liabilities** The amount reported under this item shall be equal to the amount recorded in the last audited balance sheet.	
0060	**2.1. Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability** Points 40 and 41 of Regulation No 109/2018. Deferred tax liabilities for which the conditions in points 40 and 41 of Regulation No 109/2018 are not met. Therefore, this item includes deferred tax liabilities that reduce the amount of goodwill and other intangible assets or defined benefit pension fund assets to	

	be deducted that are reported in CA1 items 1.1.1.10.3, 1.1.1.11.2 and 1.1.1.14.2 respectively.	
0070	**2.2. Deferred tax liabilities deductible from deferred tax assets that rely on future profitability** Points 38 to 43 of Regulation No 109/2018.	
0080	**2.2.1. Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences** Points 40 to 43 of Regulation No 109/2018. Deferred tax liabilities that may reduce the amount of deferred tax assets that rely on future profitability in accordance with points 40 and 41 of Regulation 109/2018 and that are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences as required by points 42 and 43 of Regulation 109/2018.	
0090	**2.2.2. Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences** Points 40 to 43 of Regulation No 109/2018. Deferred tax liabilities that can reduce the amount of deferred tax assets that rely on future profitability in accordance with points 40 and 41 of Regulation 109/2018 and that are allocated to deferred tax assets that rely on future profitability and arise from temporary differences as required by points 42 and 43 of Regulation 109/2018.	
0093	**2A. Tax overpayments and tax loss carry back** Point 46 of Regulation No 109/2018 The amount of tax overpayments and tax losses carried forward to previous financial years that is not deducted from own funds in accordance with point 46 of Regulation No 109/2018; the amount reported shall be the amount before the application of risk weights.	
0096	**2B. Deferred Tax Assets subject to a risk weight of 250%** Point 67 of Regulation No 109/2018 The amount of deferred tax assets that depend on future profitability and arise from temporary differences and that are not deducted pursuant to point 63 of Regulation No 109/2018 but are subject to a risk weight of 250% in accordance with point 67 of Regulation No 109/2018 The amount reported shall be the amount of deferred tax assets before the application of the risk weight.	
0097	**2C. Deferred Tax Assets subject to a risk weight of 0%**	blocked
0901	**2W. Software assets accounted for as intangible assets exempted from the deduction from CET1** Point 30 subpoint 2) of Regulation No 109/2018 Banks shall report the value of prudently valued software exempted from deduction.	
0905	**2Y. Capital instruments and the related share premium accounts classified as equity under applicable accounting standards** The amount of Additional Tier 1 instruments, including the related share premium accounts that are classified as equity in accordance with the applicable accounting standard.	
0906	**2Z. Capital instruments and the related share premium accounts classified as liabilities under applicable accounting standard** The amount of Additional Tier 1 instruments, including the related share premium accounts that are classified as liabilities under the applicable accounting standard.	
0100	**3. IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures** Point 30 subpoint 3^1) and 96 subpoint 4) of Regulation No 109/2018 and points 94 to 105 of Regulation No 162/2026. This item shall only be reported by banks applying the IRB Approach.	
0110	**3.1. Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount** Points 103 to 105 of Regulation No 162/2026 This item shall only be reported by banks applying the IRB Approach.	

0120	**3.1.1. General credit risk adjustments** Points 103 to 105 of Regulation No 162/2026 This item shall only be reported by banks applying the IRB Approach.	
0130	**3.1.2. Specific credit risk adjustments** Points 103 to 105 of Regulation No 162/2026 This item shall only be reported by banks applying the IRB Approach.	
0131	**3.1.3. Additional value adjustments and other own funds reductions** Point 28 of Regulation No 109/2018, points 4 and 5 of Regulation No 116/2018 on the calculation by banks of specific and general credit risk adjustments, points 103 to 105 of Regulation No 162/2026. This item shall only be reported by banks applying the IRB Approach.	
0140	**3.2. Total expected losses eligible** Points 98 to 100 and 102 to 105 of Regulation No 162/2026 This item shall only be reported by banks applying the IRB Approach. Only the expected loss related to non-defaulted exposures shall be reported.	
0145	**4. IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures** Points 30 subpoint 3[1]) and 96 subpoint 4) of Regulation No 109/2018 and points 94 to 105 of Regulation No 162/2026. This item shall only be reported by banks applying the IRB Approach.	
0150	**4.1. Specific credit risk adjustments and positions treated similarly** Points 103 to 105 of Regulation No 162/2026 This item shall only be reported by banks applying the IRB Approach.	
0155	**4.2. Total expected losses eligible** Points 98 to 100 and 102 to 105 of Regulation No 162/2026 This item shall only be reported by banks applying the IRB Approach. Only the expected loss related to defaulted exposures shall be reported.	
0160	**5. Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2** Point 96 subpoint 4) of Regulation No 109/2018 For banks applying the IRB Approach, the excess amount of provisions (to expected losses) eligible for inclusion in Tier 2 capital shall be capped at 0,6 % of risk-weighted exposure amounts calculated under the IRB Approach. The amount to be reported in this item is the risk weighted exposure amount (not multiplied by 0.6%), which is the basis for calculating the cap.	
0170	**6. Total gross provisions eligible for inclusion in T2 capital** Point 96 subpoint 3) of Regulation No 109/2018. This item includes general credit risk adjustments that are eligible to be included in Tier 2 capital before the cap is applied. The amount to be reported shall not take into account the effects of taxes.	
0180	**7. Risk weighted exposure amounts for calculating the cap to the provision eligible as T2** Point 96 subpoint 3) of Regulation No 109/2018. Pursuant to point 96 subpoint 3) of Regulation No 109/2018, credit risk adjustments eligible for inclusion in Tier 2 capital are capped at 1,0 % of risk-weighted exposure amounts. The amount to be reported in this item is the risk weighted exposure amount (not multiplied by 1.0%), which is the basis for calculating the cap.	
0190	**8. Threshold non deductible of holdings in financial sector entities where a bank does not have a significant investment** Point 56 subpoint 1) of Regulation No 109/2018. This item contains the threshold up to which holdings in a financial sector entity where a bank does not have a significant investment are not deducted. The amount shall be obtained by adding together all the elements constituting the basis of the threshold and multiplying the sum so determined by 10 %.	

0200	**9. 10% CET1 threshold** Point 63 of Regulation No 109/2018. This item contains the 10 % threshold for holdings in financial sector entities where a bank has a significant investment and for deferred tax assets that rely on future profitability and arise from temporary differences. The amount shall be obtained by adding together all the elements constituting the basis of the threshold and multiplying the sum so determined by 10 %.	
0210	**10. 17.65% CET1 threshold** Point 63 of Regulation No 109/2018. This item contains the 17,65 % threshold for holdings in financial sector entities where a bank has a significant investment and for deferred tax assets that rely on future profitability and arise from temporary differences, to be applied after the 10 % threshold. The threshold shall be calculated in such a way that the amount of the two items that is recognised does not exceed 15 % of the final CET1, i.e. CET1 calculated after all deductions and excluding any adjustments due to transitional provisions.	
0225	**11. Eligible capital for the purposes of qualifying holdings outside the financial sector** Point 5 of the Regulation on large exposures, approved by the DEB of the NBM No 109/2019 Eligible capital of the bank means the sum of the amount of Tier 1 capital and Tier 2 capital that is equal to or less than one third of Tier 1 capital.	
0230	**12. Holdings of CET1 capital of financial sector entities where the bank does not have a significant investment, net of short position** Points 54 to 60 of Regulation No 109/2018.	
0240	**12.1. Direct holdings of CET1 capital of financial sector entities where the bank does not have a significant investment** Points 54 to 60 of Regulation No 109/2018. This item also reflects holdings subject to a temporary derogation, which are specified in item 21. (row 0680).	
0250	**12.1.1. Gross direct holdings of CET1 capital of financial sector entities where the bank does not have a significant investment** Point 54, points 56 to 60 of Regulation No 109/2018. Direct holdings of CET1 capital of financial sector entities where the bank does not have a significant investment, excluding: (a) underwriting positions held for five working days or less; (b) holdings that are treated as reciprocal holdings in accordance with point 30 subpoint 6) of Regulation No 109/2018	
0260	**12.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above** Point 55 of Regulation No 109/2018. Point 55 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0270	**12.2. Indirect holdings of CET1 capital of financial sector entities where the bank does not have a significant investment** Points 4, 54 and 55 of Regulation No 109/2018	
0280	**12.2.1. Gross indirect holdings of CET1 capital of financial sector entities where the bank does not have a significant investment** Points 4, 54 and 55 of Regulation No 109/2018 The amount to be reported shall be indirect holdings in the trading book in capital instruments of financial sector entities taking the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities included in the indices. Holdings that are treated as reciprocal holdings in accordance with point 30 subpoint 6) of Regulation 109/2018 shall not be included.	

0290	**12.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Points 4 and 55 of Regulation No 109/2018 Point 55 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0291	**12.3.1. Synthetic holdings of CET1 capital of financial sector entities where the bank does not have a significant investment** Points 4, 54 and 55 of Regulation No 109/2018	
0292	**12.3.2. Gross synthetic holdings of CET1 capital of financial sector entities where the bank does not have a significant investment** Points 4, 55 and 56 of Regulation No 109/2018	
0293	**12.3.3. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Points 4 and 55 of Regulation No 109/2018 Point 55 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0300	**13. Holdings of AT1 capital of financial sector entities where the bank does not have a significant investment, net of short positions** Points 89 to 95 of Regulation No 109/2018.	
0310	**13.1. Direct holdings of AT1 capital of financial sector entities where the bank does not have a significant investment** Points 89, 90 and 92 of Regulation No 109/2018.	
0320	**13.1.1. Gross direct holdings of AT1 capital of financial sector entities where the bank does not have a significant investment** Points 89 and 92 of Regulation No 109/2018 Direct holdings of AT1 capital of financial sector entities where the bank does not have a significant investment, excluding: (a) underwriting positions held for five working days or less; and (b) holdings that are treated as reciprocal holdings in accordance with point 87 subpoint 2) of Regulation No 109/2018.	
0330	**13.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above** Point 90 of Regulation No 109/2018. Point 90 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0340	**13.2. Indirect holdings of AT1 capital of financial sector entities where the bank does not have a significant investment** Points 4, 89 and 90 of Regulation No 109/2018.	
0350	**13.2.1. Gross indirect holdings of AT1 capital of financial sector entities where the bank does not have a significant investment** Points 4, 89 and 90 of Regulation No 109/2018. The amount to be reported shall be indirect holdings in the trading book in capital instruments of financial sector entities taking the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities included in the indices. Holdings that are treated as reciprocal holdings in accordance with point 87 subpoint 2) of Regulation No 109/2018 are not included.	
0360	**13.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Points 4 and 90 of Regulation No 109/2018	

	Point 90 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0361	**13.3. Synthetic holdings of AT1 capital of financial sector entities where the bank does not have a significant investment** Points 4, 89 and 90 of Regulation No 109/2018	
0362	**13.3.1. Gross synthetic holdings of AT1 capital of financial sector entities where the bank does not have a significant investment** Points 4, 89 and 90 of Regulation No 109/2018	
0363	**13.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Points 4 and 90 of Regulation No 109/2018. Point 90 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0370	**14. Holdings of T2 capital of financial sector entities where the bank does not have a significant investment, net of short position** Points 103 to 109 of Regulation No 109/2018	
0380	**14.1. Direct holdings of T2 capital of financial sector entities where the bank does not have a significant investment** Points 103, 104 and 106 of Regulation No 109/2018	
0390	**14.1.1. Gross direct holdings of T2 capital of financial sector entities where the bank does not have a significant investment** Points 103 and 106 of Regulation No 109/2018. Direct holdings of T2 capital of financial sector entities where the bank does not have a significant investment, excluding: (a) underwriting positions held for five working days or less; and (b) holdings which are treated as reciprocal holdings in accordance with point 100 subpoint 2) of Regulation No 109/2018.	
0400	**14.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above** Point 104 of Regulation No 109/2018 Point 104 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as or later than the maturity date of the long position or the residual maturity of the short position is at least one year.	
0410	**14.2. Indirect holdings of T2 capital of financial sector entities where the bank does not have a significant investment** Points 4, 103 and 104 of Regulation No 109/2018	
0420	**14.2.1. Gross indirect holdings of T2 capital of financial sector entities where the bank does not have a significant investment** Points 4, 103 and 104 of Regulation No 109/2018 The amount to be reported shall be indirect holdings in the trading book in capital instruments of financial sector entities taking the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities included in the indices. Holdings, which are treated as reciprocal holdings in accordance with point 100 subpoint 2) of Regulation No 109/2018, are not included.	
0430	**14.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Points 4 and 104 of Regulation No 109/2018 Point 104 subpoint 1) of Regulation No 109/2018 allows netting short positions in the same underlying exposure provided that the maturity date of the short position is the	

	same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0431	**14.3. Synthetic holdings of T2 capital of financial sector entities where the bank does not have a significant investment** Points 4, 103 and 104 of Regulation No 109/2018	
0432	**14.3.1. Gross synthetic holdings of T2 capital of financial sector entities where the bank does not have a significant investment** Points 4, 103 and 104 of Regulation No 109/2018	
0433	**14.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Points 4, 104 of Regulation No 109/2018 Point 104 subpoint 1) of Regulation No 109/2018 allows netting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0440	**15. Holdings of CET1 capital of financial sector entities where the bank has a significant investment, net of short positions** Points 54, 55 and 62 of Regulation No 109/2018	
0450	**15.1. Direct holdings of CET1 capital of financial sector entities where the bank has a significant investment** Points 54, 55 and 62 of Regulation No 109/2018	
0460	**15.1.1. Gross direct holdings of CET1 capital of financial sector entities where the bank has a significant investment** Points 54, 55 and 62 of Regulation No 109/2018 Direct holdings of CET1 capital of financial sector entities where the bank has a significant investment, excluding: (a) underwriting positions held for five working days or less; (b) holdings which are treated as reciprocal holdings in accordance with point 30 subpoi 6) of Regulation No 109/2018.	
0470	**15.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above** Point 55 of Regulation No 109/2018 Point 55 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0480	**15.2. Indirect holdings of CET1 capital of financial sector entities where the bank has a significant investment** Points 4, 54 and 55 of Regulation No 109/2018	
0490	**15.2.1. Gross indirect holdings of CET1 capital of financial sector entities where the bank has a significant investment** Points 4, 54 and 55 of Regulation No 109/2018 The amount to be reported shall be indirect holdings in the trading book in capital instruments of financial sector entities taking the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities included in the indices. Holdings that are treated as reciprocal holdings in accordance with point 30 subpoint 6) of Regulation 109/2018 are not included.	
0500	**15.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Point 55 of Regulation No 109/2018 Point 55 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	

0501	**15.3. Synthetic holdings of CET1 capital of financial sector entities where the bank has a significant investment** Points 4, 54 and 55 of Regulation No 109/2018	
0502	**15.3.1. Gross synthetic holdings of CET1 capital of financial sector entities where the bank has a significant investment** Points 4, 54 and 55 of Regulation No 109/2018	
0503	**15.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Points 4 and 55 of Regulation No 109/2018 Point 55 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0504	**15A Investments in CET1 capital of financial sector entities where the bank has a significant investment - subject to a risk weight of 250%** Point 67 of Regulation No 109/2018 The amount of significant investments in CET1 capital of financial sector entities that are not deducted pursuant to point 63 of Regulation 109/2018 but are subject to a risk weight of 250 % in accordance with point 67 of Regulation 109/2018. The amount reported shall be the amount of significant investments before the application of the risk weight.	
0510	**16. Holdings of AT1 capital of financial sector entities where the bank has a significant investment, net of short positions** Points 89 and 90 of Regulation No 109/2018	
0520	**16.1. Direct holdings of AT1 capital of financial sector entities where the bank has a significant investment** Points 89 and 90 of Regulation No 109/2018	
0530	**16.1.1. Gross direct holdings of AT1 capital of financial sector entities where the bank has a significant investment** Point 89 of Regulation No 109/2018 Direct holdings of AT1 capital of financial sector entities where the bank has a significant investment, excluding: (a) underwriting positions held for five working days or less (point 87 subpoint 4) of Regulation No 109/2018); and (b) holdings which are treated as reciprocal holdings in accordance with point 87 subpoint 2) of Regulation No 109/2018.	
0540	**16.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above** Point 90 of Regulation No 109/2018 Point 90 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0550	**16.2. Indirect holdings of AT1 capital of financial sector entities where the bank has a significant investment** Points 4, 89 and 90 of Regulation No 109/2018	
0560	**16.2.1. Gross indirect holdings of AT1 capital of financial sector entities where the bank has a significant investment** Points 4, 89 and 90 of Regulation No 109/2018The amount to be reported is indirect holdings in the trading book in capital instruments of financial sector entities taking the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities included in the indices. Holdings that are treated as reciprocal holdings in accordance with point 87 subpoint 2) of Regulation No 109/2018 are not included.	
0570	**16.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above**	

	Points 4 and 90 of Regulation No 109/2018 Point 90 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0571	**16.3. Synthetic holdings of AT1 capital of financial sector entities where the bank has a significant investment** Points 4, 89 and 90 of Regulation No 109/2018	
0572	**16.3.1. Gross synthetic holdings of AT1 capital of financial sector entities where the bank has a significant investment** Points 89 and 90 of Regulation No 109/2018	
0573	**16.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Points 4 and 90 of Regulation No 109/2018 Point 90 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as, or later than, the maturity date of the long position or the residual maturity of the short position is at least one year.	
0580	**17. Holdings of T2 capital of financial sector entities where the bank has a significant investment, net of short positions** Points 103 and 104 of Regulation No 109/2018	
0590	**17.1. Direct holdings of T2 capital of financial sector entities where the bank has a significant investment** Points 103 and 104 of Regulation No 109/2018	
0600	**17.1.1. Gross direct holdings of T2 capital of financial sector entities where the bank has a significant investment** Point 103 of Regulation No 109/2018 Direct holdings of T2 capital of financial sector entities where the bank has a significant investment, excluding: (a) underwriting positions held for five working days or less (point 100 subpoint 4) of Regulation No 109/2018); and (b) holdings that are treated as reciprocal holdings in accordance with point 100 subpoint 2) of Regulation No 109/2018.	
0610	**17.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above** Point 104 of Regulation No 109/2018 Point 104 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as or later than the maturity date of the long position or the residual maturity of the short position is at least one year.	
0620	**17.2. Indirect holdings of T2 capital of financial sector entities where the bank has a significant investment** Points 4, 103 and 104 of Regulation No 109/2018	
0630	**17.2.1. Gross indirect holdings of T2 capital of financial sector entities where the bank has a significant investment** Points 4, 103 and 104 of Regulation No 109/2018 The amount to be reported shall be indirect holdings in the trading book in capital instruments of financial sector entities taking the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities included in the indices. Holdings that are treated as reciprocal holdings in accordance with point 100 subpoint 2) of Regulation No 109/2018 are not included.	
0640	**17.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Points 4 and 104 of Regulation No 109/2018	

	Point 104 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as or later than the maturity date of the long position or the residual maturity of the short position is at least one year.	
0641	**17.3. Synthetic holdings of T2 capital of financial sector entities where the bank has a significant investment** Points 4, 103 and 104 of Regulation No 109/2018	
0642	**17.3.1. Gross synthetic holdings of T2 capital of financial sector entities where the bank has a significant investment** Points 4, 103 and 104 of Regulation No 109/2018	
0643	**17.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Points 4 and 104 of Regulation No 109/2018 Point 104 subpoint 1) of Regulation No 109/2018 allows offsetting short positions in the same underlying exposure provided that the maturity date of the short position is the same as or later than the maturity date of the long position or the residual maturity of the short position is at least one year.	
0650	**18. Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the bank's CET1 capital** Points 59 and 67 of Regulation No 109/2018	
0660	**19. Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the bank's AT1 capital** Point 94 of Regulation No 109/2018	
0670	**20. Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the bank's T2 capital** Point 108 of Regulation No 109/2018	
0680	**21. Holdings on CET1 Capital Instruments of financial sector entities where the bank does not have a significant investment temporary waived** Point 126 of Regulation No 109/2018 The National Bank of Moldova may temporarily waive the provisions on deductions from Common Equity Tier 1 capital relating to holdings of instruments of a particular financial sector entity if it considers that those holdings are for the purpose of a financial assistance operation aimed at reorganising and rescuing that entity. Note that these instruments shall also be reported in item 12.1.	
0690	**22. Holdings on CET1 Capital Instruments of financial sector entities where the bank has a significant investment temporary waived** Point 126 of Regulation No 109/2018 The National Bank of Moldova may waive the application of the provisions on deductions from Common Equity Tier 1 capital relating to holdings of instruments of a given financial sector entity if it considers that those holdings are for the purpose of a financial assistance operation aimed at reorganising and rescuing that entity. Note that these instruments shall also be reported in item 15.1.	
0700	**23. Holdings on AT1 Capital Instruments of financial sector entities where the bank does not have a significant investment temporary waive** Point 126 of Regulation No 109/2018 The National Bank of Moldova may temporarily waive the provisions on deductions from AT1 capital related to holdings of instruments of a specific financial sector entity if it considers that those holdings are for the purpose of a financial assistance operation aimed at reorganising and rescuing that entity. Note that these instruments shall also be reported in item 13.1.	
0710	**24. Holdings on AT1 Capital Instruments of financial sector entities where the bank has a significant investment temporary waived** Point 126 of Regulation No 109/2018 The National Bank of Moldova may temporarily waive the provisions on deductions from AT1 capital related to holdings of instruments of a specific financial sector entity if	

	it considers that those holdings are for the purpose of a financial assistance operation aimed at reorganising and rescuing that entity. Note that these instruments shall also be reported in item 16.1.	
0720	**25. Holdings on T2 Capital Instruments of financial sector entities where the bank does not have a significant investment temporary waived** Point 126 of Regulation No 109/2018 The National Bank of Moldova may waive the application of the provisions on deductions from Tier 2 capital in respect of holdings of instruments of a given financial sector entity if it considers that those holdings are for the purpose of a financial assistance operation aimed at reorganising and rescuing that entity. Note that these instruments shall also be reported in item 14.1.	
0730	**26. Holdings on T2 Capital Instruments of financial sector entities where the bank has a significant investment temporary waived** Point 126 of Regulation No 109/2018 The National Bank of Moldova may waive the application of the provisions on deductions from Tier 2 capital in respect of holdings of instruments of a given financial sector entity if it considers that those holdings are for the purpose of a financial assistance operation aimed at reorganising and rescuing that entity. Note that these instruments shall also be reported in item 17.1.	
0740	**27. Combined buffer requirement** Point 3 of Regulation No 110/2018	
0750	**Capital conservation buffer** Points 3, 7, 8 and 9 of Regulation No110/2018 Banks shall report the amount of the capital conservation buffer, calculated in accordance with the normative act of the National Bank of Moldova related to the capital buffers of banks - Regulation No 110/2018. Pursuant to points 8 and 9 of Regulation 110/2018, the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2,5 % is stable, an amount shall be reported in this row.	
0760	**Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State**	blocked
0770	**Bank specific countercyclical capital buffer** The amount reported is the amount of own funds required to meet the respective capital buffer requirements at the reporting date, calculated in accordance with the normative act of the National Bank of Moldova on capital buffers of banks - Regulation No110/2018.	
0780	**Systemic risk buffer** The amount reported is the amount of own funds required to meet the respective capital buffer requirements at the reporting date, calculated in accordance with the normative act of the National Bank of Moldova on capital buffers of banks - Regulation No 110/2018.	
0800	**Global Systemically Important Institution buffer** The amount reported is the amount of own funds required to meet the respective capital buffer requirements at the reporting date, calculated in accordance with the normative act of the National Bank of Moldova on capital buffers of banks - Regulation No 110/2018.	
0810	**Other Systemically Important Corporates buffer** The amount reported is the amount of own funds required to meet the respective capital buffer requirements at the reporting date, calculated in accordance with the normative act of the National Bank of Moldova on capital buffers of banks - Regulation No 110/2018.	
0820	**28. Own funds requirements related to Pillar II adjustments** Article 139^1 point (1) letter f) of Law No 202/2017 Where the National Bank of Moldova decides that an institution has to calculate additional own funds requirements for Pillar II reasons, those additional own funds requirements shall be reported in this row.	
0830	**29. Initial capital**	blocked
0840	**30. Own funds based on Fixed Overheads**	blocked
0850	**31. Non-domestic original exposures**	blocked

0860	**32. Total original exposures**	blocked
0870	**33.** FLOOR ADJUSTMENT BEFORE APPLICATION OF TRANSITIONAL CAP	blocked
0880	**34.** FLOOR ADJUSTMENT AFTER APPLICATION OF TRANSITIONAL CAP	blocked
0890	**35.** FULLY LOADED FLOOR ADJUSTMENT For institutions subject to the Minimum Capital Requirements Threshold in accordance with point 131[1] of Regulation No 109/2018	
0900	**36.** Output floor applied (%) Output floor, expressed as a percentage, applied by the bank to calculate the amount of the adjustment to the minimum floor: the "x" factor pursuant to point 131[1] of Regulation No 109/2018;	

1.3. Annex 2 shall read as follows:

"Annex 2
to the Instruction on submission
by banks of COREP reports
for supervisory purposes

Overview of the credit risk template

I. General remarks

1. Different sets of templates exist for the standardised approach to credit risk.

2. Reporting of credit risk mitigation techniques with substitution effects shall be carried out taking into account the following:
2.1. Exposures to obligors (immediate counterparties) and protection providers that are assigned to the same exposure class shall be reported both as an inflow and as an outflow to the same exposure class.
2.2. Unfunded credit protection shall not change the type of exposure.
2.3. Where an exposure is secured by unfunded credit protection, the secured part shall be designated as an outflow into the obligor's exposure class and as an inflow into the protection provider's exposure class. However, the change in the exposure class shall not entail a change in the type of exposures.
2.4. The substitution effect in the COREP reporting framework shall reflect the treatment of the risk weight that effectively applies to the covered part of the exposure.

3. Reporting of counterparty credit risk:
3.1. Exposures arising from CCR positions shall be reported in the CR SA or CR IRB templates regardless of whether they are banking or trading book items.

II. C 07.00 – Credit and counterparty credit risk and free deliveries: Standardised Approach to Capital Requirements (CR SA)

4. CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk in accordance with the Standardised Approach. More specifically, they provide detailed information about:
4.1. the distribution of exposure values by different exposure types, risk weights and exposure classes;
4.2. the amount and type of credit risk mitigation techniques used to mitigate the risks.

5. In accordance with point 11 of Regulation No 111/2018, each SA exposure shall be assigned to one of the 16 SA exposure classes for the purposes of calculating own funds requirements.

6. The information contained in CR SA is required for the total of the exposure classes and individually for each exposure class under the Standardised Approach. The total amounts and information in each exposure class shall be reported elsewhere.

7. However, the following positions do not fall within the scope of the CR SA:
7.1. exposures assigned to the exposure class “items representing securitisation positions” referred to in point 11 subpoint 12) of Regulation 111/2018, which shall be reported in the CR SEC templates;
7.2. exposures deducted from own funds.

8. The scope of the CR SA template shall cover the following own funds requirements:
8.1. credit risks in accordance with Regulation No 111/2018;
8.2. counterparty credit risk in accordance with Regulation No 220/2025;
8.3. settlement risk arising from free deliveries in accordance with Regulation 115/2018 in respect of all economic activities.

9. The template shall include all exposures for which own funds requirements are calculated in accordance with Regulation 111/2018 and Regulation 220/2025. Therefore, the template provides not only detailed information on the type of exposure (e.g. on/off balance sheet items), but also information on the allocation of risk weights within those exposure classes.

10. In addition, CR SA includes memorandum items in rows 0290 to 0330 to collect additional information on exposures secured by mortgages on immovable property and on ADC exposures and defaulted exposures.

11. These memorandum items shall only be reported for the following exposure classes:
11.1. to central governments or central banks;
11.2. to regional governments or local authorities;
11.3. to public sector entities;
11.4. to banks;
11.5. towards corporates;
11.6. retail exposures.

12. The reporting of memorandum items is without prejudice to the calculation of risk-weighted exposure amounts of the exposure classes referred to in point 11 subpoints 1) to 3) and 6) to 8) of Regulation No 111/2018 or of the exposure classes referred to in point 11 subpoint 9) and 10) of that Regulation that are reported in the CR SA template.

13. The memorandum rows provide additional information on the obligor structure of the exposure classes “in default” or “exposures secured by immovable property and ADC exposures”. Exposures shall be reported in these rows where obligors would have been reported in the exposure classes “central governments or central banks”, “regional governments or local authorities”, “public sector entities”, “banks”, “corporates” and “retail” of CR SA, had those exposures not been assigned to the exposure classes “in default” or “exposures secured by immovable property and ADC exposures”. However, the figures reported shall be the same as those used for the calculation of risk-weighted exposure amounts for the exposure classes “in default” or “exposures secured by immovable property and ADC exposures”.

14. For example, if the risk exposure amount is calculated in accordance with Chapter IV, Section 14 of Regulation No 111/2018 and the value adjustments are less than 20%, then this information shall be reported in CR SA, row 0320, in total and in the exposure class "in default". If, before being in default, this exposure was an exposure to an institution, then this information shall also be reported in row 0320 of the exposure class "banks".

15. In order to ensure consistency in the classification of exposures into the different exposure classes referred to in point 11 of Regulation No 111/2018, the following incremental process shall apply:
15.1. at the first step, the original exposure before conversion factors shall be classified in the appropriate (initial) exposure class, without prejudice to the specific treatment (risk weight) that each risk exposure receives within the assigned exposure class;
15.2. at stage two, exposures could be redistributed to other exposure classes as a result of the application of credit risk mitigation techniques with substitution effects on the exposure (e.g. guarantees, credit derivatives, Financial Collateral Simple Method) through inflows and outflows.

16. The following criteria shall apply for the classification of the original exposure before conversion factors are applied in the different exposure classes (first step) without prejudice to the subsequent redistribution due to the use of credit risk mitigation techniques with substitution effects on the exposure or the treatment (risk weight) that each exposure receives within the assigned exposure class.

17. For the purposes of classifying the original exposure before conversion factors are applied to the first step, the credit risk mitigation techniques of the exposure shall not be taken into account (note that they shall be explicitly taken into account in the second step), unless a protective effect is intrinsically part of the definition of an exposure class, as is the case for the exposure class secured by mortgages on immovable property and ADC exposures.

18. Point 11 of Regulation No 111/2018 does not provide criteria for the dissociation of exposure classes. This could mean that a single exposure could be classified into different exposure classes if there were no prioritisation of the assessment criteria for classification. The most obvious case is the choice between exposures to banks and corporates with a short-term credit assessment and exposures to banks or corporates. In this case, it is clear that there is an implicit prioritisation, as it is first necessary to assess whether a given exposure is suitable to be assigned to short-term exposures to banks and corporates, and only then to assess whether it can be assigned to exposures to banks and corporates. Otherwise, it is clear that no exposure will ever fall within the exposure class to banks and corporates with a short-term credit assessment. The example quoted is one of the most obvious, but it is not the only one. Note that the criteria used to determine exposure classes under the Standardised Approach are different (institutional classification, term of exposure, outstanding status, etc.), which is the main reason for the non-dissociation of groups.

19. For homogeneous and comparable reporting, it is necessary to specify the prioritisation assessment criteria for the assignment of the original exposure prior to the application of conversion factors to exposure classes, without prejudice to the specific treatment (risk weight) that each exposure receives within the assigned exposure class. The priority criteria set out below using a branched decision-making scheme are based on the assessment of the conditions, explicitly set out in Regulation No 111/2018, for assigning an exposure to a given exposure class and, where applicable, any decision by reporting banks or the supervisor on the applicability of certain exposure classes. Therefore, the outcome of the process of framing the exposure for reporting purposes should comply with the provisions of that Regulation. This does not prevent

banks from applying other internal screening procedures that may also comply with all relevant provisions of that Regulation.

20. An exposure class shall be prioritised over others in the assessment ranking of the branched decision scheme (i.e. it shall first be assessed whether an exposure can be assigned to an exposure class, without prejudice to the outcome of that assessment) if, otherwise, no exposure would be allocated to that class. This is the case where, in the absence of priority criteria, an exposure class is a subset of other classes. Therefore, the criteria represented graphically in the next branched decision-making scheme would operate in a progressive process.

21. Thus, the evaluation ranking in the branched decision-making scheme below follows the following order:
21.1. securitisation positions;
21.2. exposures in the form of units or shares in collective investment undertakings (CIUs);
21.3. equity exposures;
21.4. exposures in default;
21.5. subordinated debt exposures;
21.6. exposures in the form of covered bonds (dissociated exposure classes);
21.7. exposures secured by mortgages on immovable property and ADC exposures;
21.8. other elements;
21.9. exposures to banks and corporates with a short-term credit assessment;
21.10. all other exposure classes (dissociated exposure classes) that include exposures to central governments or central banks; exposures to regional governments or local authorities; exposures to public sector entities; exposures to multilateral development banks; exposures to international organisations; exposures to banks; corporate and retail exposures.

22. For exposures in the form of units or shares in collective investment undertakings and where the look-through approach or the mandate-based approach is used (points 82^{14} to 82^{17} of Regulation No 111/2018), the individual underlying exposures (in the case of the look-through approach) and the individual group of underlying exposures (in the case of the mandate-based approach) shall be considered and classified in the corresponding risk weight row according to their treatment, given that the decision tree (without the number 2) is relevant for assigning the corresponding risk weight. However, all individual exposures shall be classified in the exposure class “Exposures in the form of units or shares in collective investment undertakings (CIUs)”.

23. nth-to-default credit derivatives referred to in point 93 of Regulation No 111/2018 that are rated shall be classified as securitisation positions. If unrated, they shall be assigned to the exposure class “Other items”. In the latter case, the nominal value of the contract shall be reported as original exposure before the conversion factors are applied in the row “Other risk weights”.

24. In a second step, due to the application of substitution credit risk mitigation techniques, exposures shall be reallocated to the exposure class of the protection provider.

BRANCHED DECISION TREE ON HOW TO ALOCATE INITIAL EXPOSURE BEFORE THE APPLICATION OF THE CONVERSION FACTORS IN THE EXPOSURE CLASSES OF THE STANDARDISED APPROACH

Original exposure before conversion factors		

Can it be assigned to the exposure class in point 11 subpoint 12) of Regulation No 111/2018?	YES	Securitisation positions
NO		
Can it be assigned to the exposure classes in point 11 subpoint 14) of Regulation No 111/2018?	YES	Exposures in the form of units or shares in collective investment undertakings (CIUs)
NO		
Can it be assigned to the exposure class in point 11 subpoint 15) of Regulation No 111/2018?	YES	Equity exposures
NO		
Can it be assigned to the exposure class in point 11 subpoint 10) of Regulation No 111/2018?	YES	Exposures in default
NO		
Can it be assigned to the exposure class in point 11 subpoint 11^1) of Regulation No 111/2018?	YES	Subordinated debt exposures
NO		
Can it be assigned to the exposure classes in point 11 subpoint 11^2) of Regulation No 111/2018?	YES	Exposures in the form of covered bonds
NO		
Can it be assigned to the exposure class in point 11 subpoint 9) of Regulation No 111/2018?	YES	Exposures secured by mortgages on immovable property and ADC exposures
NO		
Can it be assigned to the exposure class in point 11 subpoint 16) of Regulation No 111/2018?	YES	Other items
NO		
Can it be assigned to the exposure class in point 11 subpoint 13) of Regulation No 111/2018?	YES	Exposures to banks and corporates with a short-term credit assessment

NO		
The exposure classes below are dissociated from each other. Therefore, classification in one of these classes is simple. Exposures to central governments or central banks Exposures to regional governments or local authorities Exposures to public sector entities Exposures to multilateral development banks Exposures to international organisations Exposures to banks Exposures to corporates Retail exposures		

III. Clarifications on the scope of certain exposure classes referred to in point 11 of Regulation No 111/2018

25. Exposure class “CIU” - Exposures in the form of units or shares in collective investment undertakings

Where the option referred to in points 82^{15} to 82^{17} of Regulation No 111/2018 is used, exposures in the form of units or shares in CIUs shall be reported as on-balance sheet items in accordance with point 5 of that Regulation.

26. Exposure class “Exposures secured by mortgages on immovable property and ADC exposures”

For reporting purposes, the exposure class referred to in point 11 subpoint 9) of Regulation No 111/2018 shall be broken down into sub-exposure classes:

26.1. exposures secured by mortgages on residential property – non-IPRE (non-income producing immovable property) (guaranteed):
non-IPRE exposures treated in accordance with points 69 to 69^{2} of Regulation No 111/2018;
26.2. exposures secured by mortgages on residential property – non-IPRE (unsecured):
point 69^{3} of Regulation No 111/2018;
26.3. exposures secured by mortgages on residential property – other – non-IPRE:
exposures that do not meet the conditions of points 67 to 67^{2} of Regulation No 111/2018 or any part of a non-ADC exposure that exceeds the nominal value of the lien on the immovable property as referred to in point 65 subpoint 1) of Regulation 111/2018;
26.4. exposures secured by mortgages on residential property – IPRE (income-generating immovable property):
a) points 70 to 70^{2} of Regulation No 111/2018;
b) IPRE exposures that meet any of the conditions set out in point 66 subpoint 1) letter b) of Regulation No 111/2018;
c) IPRE exposures to which the derogation set out in point 70^{2} of Regulation No 111/2018 applies
26.5. exposures secured by mortgages on residential property – other – IPRE:
exposures that do not meet the conditions of points 67 to 67^{2} of Regulation No 111/2018 or any part of a non-ADC exposure that exceeds the nominal value of the lien on the immovable property as referred to in point 65 subpoint 1) of Regulation No 111/2018;

26.6. exposures secured by mortgages on commercial immovable property – non-IPRE (guaranteed):
non-IPRE exposures treated in accordance with points 71 to 71^{2} of Regulation No 111/2018;
26.7. exposures secured by mortgages on commercial immovable property – non-IPRE (unsecured):
point 71^{3} of Regulation No 111/2018.
26.8. exposures secured by mortgages on commercial immovable property – other – non-IPRE:
exposures that do not meet the conditions of points 67 to 67^{2} of Regulation No 111/2018 or any part of a non-ADC exposure that exceeds the nominal value of the lien on the immovable property as referred to in point 65 subpoint 1) of Regulation No 111/2018;
26.9. exposures secured by mortgages on commercial immovable property – IPRE:
points 72 to 72^{2} of Regulation No 111/2018 IPRE exposures to which the derogation laid down in point 72^{2} of Regulation No 111/2018 applies;
26.10. exposures secured by mortgages on commercial immovable property – other – IPRE:
exposures that do not meet the conditions of points 67 to 67^{2} of Regulation No 111/2018 or any part of a non-ADC exposure that exceeds the nominal value of the lien on the immovable property as referred to in point 65 subpoint 2) of Regulation 111/2018;
26.11. land acquisition, development and construction exposures (hereinafter ADC exposures):
points 72^{4} to 72^{5} of Regulation No 111/2018.

27. Exposure class “Corporates”

For reporting purposes, this exposure class has been broken down into two sub-exposure classes (Corporate – Other and Corporate – Specialised finance as defined in points 60^{1} to 60^{8} of Regulation No 111/2018).

28. “Equity exposures” class

For reporting purposes, this exposure class shall include exposures as defined in points 84 to 86^{6} of Regulation No 111/2018. Row 0280 “Other risk weights” shall be used to report exposures not subject to the risk weights listed in the template.

Report template

Bank Code ____________________
Reporting period_____________ **Template C 07.00**

C 07.00 – CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS (CR SA)

SA exposure class | |

Position code	SA exposure classes	Original exposure pre conversion factors	(–) Value adjustments and provisions	Exposure net of value adjustments and	Credit risk mitigation techniques with substitution effects on the exposure	
					Unfunded credit protection: adjusted values (Ga)	Funded credit protection

			associated with the original exposure	provisions	(-) Guarantees	(-) credit derivatives	(-) financial collateral: Simple Method	(-) other funded credit protection
		0010	**0030**	**0040**	**0500**	**0060**	**0070**	**0080**
0010	**TOTAL EXPOSURES**							
0011	of which: Exposures to central banks							
0015	of which: Defaulted exposures in exposure class “CIUs” and “equity exposures”							
0020	of which: SME							
0030	of which: Exposures subject to SME-supporting factor							
0035	of which: Exposures subject to the Infrastructure supporting factor							
0050	of which: Exposures under the permanent partial use of the standardised approach							
0060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation							
0061	of which: IPRE exposures meeting any of the conditions laid down in point 66 subpoint 1) letter b) of Regulation No 111/2018							
0062	of which: IPRE exposures where the derogation set out in point 70[2] of Regulation No 111/2018 is applied							
0063	of which: IPRE exposures where the derogation set out in point 72[2] of Regulation No 111/2018 is applied							
0064	of which: Equity exposures under the IRB approach							
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:								

0070	On balance sheet exposures subject to credit risk							
0080	Off balance sheet exposures subject to credit risk							
	Exposures/Transactions subject to counterparty credit risk	x	x	x	x	x	x	x
0090	Securities Financing Transactions netting sets	x	x	x	x	x	x	x
0100	of which: centrally cleared through a QCCP	x	x	x	x	x	x	x
0110	Derivatives & Long Settlement Transactions netting sets	x	x	x	x	x	x	x
0120	of which: centrally cleared through a QCCP	x	x	x	x	x	x	x
0130	From Contractual Cross Product netting sets	x	x	x	x	x	x	x
BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:								
0140	0%				x	x	x	x
0150	2%				x	x	x	x
0160	4%				x	x	x	x
0170	10%				x	x	x	x
0180	20%				x	x	x	x
0185	30%				x	x	x	x
0190	35%				x	x	x	x
0195	40%				x	x	x	x
0196	45%				x	x	x	x
0200	50%				x	x	x	x
0205	60%				x	x	x	x
0210	70%	x	x	x	x	x	x	x
0220	75%				x	x	x	x
0225	80%				x	x	x	x
0226	90%				x	x	x	x
0230	100%				x	x	x	x
0231	105%				x	x	x	x
0232	110%				x	x	x	x
0235	130%				x	x	x	x
0240	150%				x	x	x	x
0250	250%				x	x	x	x
0260	370%	x	x	x	x	x	x	x
0265	400%				x	x	x	x
0270	1000%				x	x	x	x
0280	Other risk weights				x	x	x	x

BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):								
0281	Look-through approach							
0282	Mandate-based approach							
0283	Fall-back approach							
MEMORANDUM ITEMS								
0290	Exposures secured by mortgages on commercial immovable property				x	x	x	x
0300	Exposures in default subject to a risk weight of 100%				x	x	x	x
0310	Exposures secured by mortgages on residential immovable property				x	x	x	x
0320	Exposures in default subject to a risk weight of 150%				x	x	x	x
0330	Acquisition, development and construction (ADC)				x	x	x	x

continued

Position code	**SA exposure classes**	**Substitution of the Funded credit protection exposure due to CRM**		**Net exposure after CRM substitution effects pre conversion factor**	**Credit risk mitigation techniques affecting the exposure amount: funded credit protection. Financial collateral comprehensive me**			**Fully adjusted exposure value (E*)**
		(-) total outflows	**total inflows (+)**		**Volatility adjustment to the exposure**	**(-) financial collateral: adjusted value (Cvam)**	**Of which: volatility and maturity adjustment**	
		0090	**0100**	**0110**	**0120**	**0130**	**0140**	**0150**
0010	**TOTAL EXPOSURE**							
0011	of which: Exposures to central bank							
0015	of which: Defaulted exposures in exposure class “CIUs” and “equity exposures”							
0020	of which: SME							
0030	of which: Exposures subject to SME-supporting factor							

0035	of which: Exposures subject to the Infrastructure supporting factor							
0050	of which: Exposures under the permanent partial use of the standardised approach							
0060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation							
0061	of which: IPRE exposures meeting any of the conditions laid down in point 66 subpoint 1) letter b) of Regulation No 111/2018							
0062	of which: IPRE exposures where the derogation set out in point 70^2 of Regulation No 111/2018 is applied							
0063	of which: IPRE exposures where the derogation set out in point 72^2 of Regulation No 111/2018 is applied							
0064	of which: Equity exposures under the IRB approach							
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:								
0070	On balance sheet exposures subject to credit risk							
0080	Off balance sheet exposures subject to credit risk							
	Exposures/Transactions subject to counterparty credit risk	x	x	x	x	x	x	x
0090	Securities Financing Transactions netting sets	x	x	x	x	x	x	x
0100	of which: centrally cleared through a QCCP	x	x	x	x	x	x	x

0110	Derivatives & Long Settlement Transactions netting sets	x	x	x	x	x	x	x
0120	of which: centrally cleared through a QCCP	x	x	x	x	x	x	x
0130	From Contractual Cross Product netting sets	x	x	x	x	x	x	x
BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:								
0140	0%	x	x	x	x	x	x	
0150	2%	x	x	x	x	x	x	
0160	4%	x	x	x	x	x	x	
0170	10%	x	x	x	x	x	x	
0180	20%	x	x	x	x	x	x	
0185	30%	x	x	x	x	x	x	
0190	35%	x	x	x	x	x	x	
0195	40%	x	x	x	x	x	x	
0196	45%	x	x	x	x	x	x	
0200	50%	x	x	x	x	x	x	
0205	60%	x	x	x	x	x	x	
0210	70%	x	x	x	x	x	x	
0220	75%	x	x	x	x	x	x	
0225	80%	x	x	x	x	x	x	
0226	90%	x	x	x	x	x	x	
0230	100%	x	x	x	x	x	x	
0231	105%	x	x	x	x	x	x	
0232	110%	x	x	x	x	x	x	
0235	130%	x	x	x	x	x	x	
0240	150%	x	x	x	x	x	x	
0250	250%	x	x	x	x	x	x	
0260	370%	x	x	x	x	x	x	x
0265	400%	x	x	x	x	x	x	
0270	1000%	x	x	x	x	x	x	
0280	Other risk weights	x	x	x	x	x	x	
BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):								
0281	Look-through approach							
0282	Mandate-based approach							
0283	Fall-back approach							
MEMORANDUM ITEMS								
0290	Exposures secured by mortgages on	x	x	x	x	x	x	

	commercial immovable property							
0300	Exposures in default subject to a risk weight of 100%	x	x	x	x	x	x	
0310	Exposures secured by mortgages on residential immovable property	x	x	x	x	x	x	
0320	Exposures in default subject to a risk weight of 150%	x	x	x	x	x	x	
0330	Acquisition, development and construction (ADC)	x	x	x	x	x	x	

continued

Position code	**SA exposure classes**	**Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors**							**Exposure value**		
		0%	**10%**	**20%**	**40%**	**50 %**	**100 %**	**Transitional arrangement s for UCCs**		**of which: arising from counterparty credit risk**	
											of which: arising from counterparty credit risk excluding exposures cleared through a CCP
		0160	**0165**	**0170**	**0175**	**0180**	**0190**	**0195**	**0200**	**0210**	**0211**
0010	**TOTAL EXPOSURE**										x
0011	of which: Exposures to central bank										x
0015	of which: Defaulted exposures in exposure class “CIUs” and “equity exposures”										x
0020	of which: SME										x
0030	of which: Exposures subject to SME-supporting factor										x

0035	of which: Exposures subject to the Infrastructure supporting factor										x
0050	of which: Exposures under the permanent partial use of the standardised approach										x
0060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation										x
0061	of which: IPRE exposures meeting any of the conditions laid down in point 66 subpoint 1) letter b) of Regulation No 111/2018										x
0062	of which: IPRE exposures where the derogation set out in point 70^2 of Regulation No 111/2018 is applied										x
0063	of which: IPRE exposures where the derogation set out in point 72^2 of Regulation No 111/2018 is applied										x
0064	of which: Equity exposures under the IRB approach										x
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:											
0070	On balance sheet exposures subject to credit risk	x	x	x	x	x	x	x		x	x

0080	Off balance sheet exposures subject to credit risk									x	x
	Exposures/Transactions subject to counterparty credit risk	x	x	x	x	x	x	x	x	x	x
0090	Securities Financing Transactions netting sets	x	x	x	x	x	x	x			
0100	of which: centrally cleared through a QCCP	x	x	x	x	x	x	x			x
0110	Derivatives & Long Settlement Transactions netting sets	x	x	x	x	x	x	x			
0120	of which: centrally cleared through a QCCP	x	x	x	x	x	x	x			x
0130	From Contractual Cross Product netting sets	x	x	x	x	x	x	x			
BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:											
0140	0%										
0150	2%										
0160	4%										
0170	10%										
0180	20%										
0185	30%										
0190	35%										
0195	40%										
0196	45%										
0200	50%										
0205	60%										
0210	70%										
0220	75%										
0225	80%										
0226	90%										
0230	100%										
0231	105%										
0232	110%										
0235	130%										
0240	150%										
0250	250%										
0260	370%	x	x	x	x	x	x	x	x	x	x
0265	400%										

0270	1000%										
0280	Other risk weights										
BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):											
0281	Look-through approach										x
0282	Mandate-based approach										x
0283	Fall-back approach										x
MEMORANDUM ITEMS											
0290	Exposures secured by mortgages on commercial immovable property										x
0300	Exposures in default subject to a risk weight of 100%										x
0310	Exposures secured by mortgages on residential immovable property										x
0320	Exposures in default subject to a risk weight of 150%										x
0330	Acquisition, development and construction (ADC)										x

continued

Position code	**SA exposure classes**	**Risk weighted exposure amount pre supporting factors and pre fx-mismatch**	**(-) adjustment to the risk-weighted exposure amount due to SME supporting factor**	**(-) adjustment to the risk-weighted exposure amount due to the infrastructure supporting factor**	**Risk weighted exposure amount after supporting factors and after fx-mismatch**		Memorandum item: RWEAs related to the impact of the application of transitional provisions on the credit conversion factor for unconditionally cancellable commitments
						of which: with a credit	

						assessment by a nominated ECAI	
		0215	0216	0217	0220	0230	0241
0010	**TOTAL EXPOSURE**				Cell linked to CA		x
0011	of which: Exposures to central bank					x	x
0015	of which: Defaulted exposures in exposure class “CIUs” and “equity exposures”					x	x
0020	of which: SME					x	x
0030	of which: Exposures subject to SME-supporting factor					x	x
0035	of which: Exposures subject to the Infrastructure supporting factor					x	x
0050	of which: Exposures under the permanent partial use of the standardised approach					x	x
0060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation					x	x
0061	of which: IPRE exposures meeting any of the conditions laid down in point 66 subpoint 1) letter b) of Regulation No 111/2018					x	x
0062	of which: IPRE exposures where the derogation set out in point 70[2] of Regulation No 111/2018 is applied					x	x
0063	of which: IPRE exposures where the derogation set out in					x	x

	point 72[2] of Regulation No 111/2018 is applied						
0064	of which: Equity exposures under the IRB approach					x	x
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:							
0070	On balance sheet exposures subject to credit risk					x	x
0080	Off balance sheet exposures subject to credit risk					x	x
	Exposures/Transactions subject to counterparty credit risk	x	x	x	x	x	x
0090	Securities Financing Transactions netting sets					x	x
0100	of which: centrally cleared through a QCCP					x	x
0110	Derivatives & Long Settlement Transactions netting sets					x	x
0120	of which: centrally cleared through a QCCP					x	x
0130	From Contractual Cross Product netting sets					x	x
BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:							
0140	0%						x
0150	2%						x
0160	4%						x
0170	10%						x
0180	20%						x
0185	30%						x
0190	35%						x
0195	40%						x
0196	45%						x
0200	50%						x
0205	60%						x
0210	70%						x
0220	75%						x
0225	80%						x

0226	90%						x
0230	100%						x
0231	105%						x
0232	110%						x
0235	130%						x
0240	150%						x
0250	250%						x
0260	370%	x	x	x	x	x	x
0265	400%						x
0270	1000%						x
0280	Other risk weights						x
BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):							
0281	Look-through approach						x
0282	Mandate-based approach						x
0283	Fall-back approach						x
MEMORANDUM ITEMS							
0290	Exposures secured by mortgages on commercial immovable property					x	x
0300	Exposures in default subject to a risk weight of 100%				x	x	x
0310	Exposures secured by mortgages on residential immovable property					x	x
0320	Exposures in default subject to a risk weight of 150%				x	x	x
0330	Acquisition, development and construction (ADC)					x	x

Method of completing the report
C 07.00 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS (CR SA)

Instructions concerning certain headings

Column code	Column name	
0010	**Original exposure pre conversion factor** Exposure value calculated in accordance with points 5 to 10 of Regulation No 111/2018 without taking into account value adjustments and provisions,	

	conversion factors and the effect of credit risk mitigation techniques with the following qualifications arising from point 6 of Regulation No 111/2018; For derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions, the original exposure shall correspond to the exposure value of the counterparty credit risk exposure (see instructions for column 0210). Exposure values for leases are subject to the provisions of point 94 of Regulation No 111/2018. In particular, the residual value shall be included at its carrying amount (i.e. the estimated residual present value at the end of the lease period). In the case of on-balance sheet netting under point 65 of Regulation No 112/2018 on credit risk mitigation techniques of banks (hereinafter Regulation No 112/2018), exposure values shall be reported according to cash collateral received.	
0030	**(-) Value adjustments and provisions associated with the original exposure** Points 5 to 10 of Regulation No 111/2018 Value adjustments and provisions for credit losses realised in accordance with the accounting framework to which the reporting entity is subject, as well as prudential value adjustments	
0040	**Exposure net of value adjustments and provision** Sum of columns 010 and 030	
0050-0100	**Credit risk mitigation (CRM) techniques with substitution effects on the exposure** Credit risk mitigation techniques as defined in point 3 of Regulation 112/2018 that reduce the credit risk associated with an exposure or exposures through the substitution of exposures as defined below under the heading “Substitution of the exposure due to CRM”. Collateral that has an effect on the exposure value (e.g. when used for credit risk mitigation techniques with substitution effects on the exposure) shall be limited to the exposure value. Real collateral shall be reported in these columns, embodied in accordance with the Financial Collateral Simple Method and eligible unfunded credit protection.	
0050-0060	**Unfunded credit protection: adjusted values (Ga)** Section 2 of Chapter IX of Regulation No 112/2018 Point 127 of Regulation No 112/2018 contains the formula for calculating the adjusted Ga value of unfunded credit protection.	
0050	**(-) Guarantees** Point 37 of Regulation No 112/2018 Unfunded credit protection as defined in point 3 of Regulation 112/2018 other than credit derivatives.	
0060	**(-) Credit derivatives** Chapters V and V^1 of Regulation No 112/2018	
0070-0080	**Funded credit protection** These columns refer to funded credit protection as defined in point 3 of Regulation No 112/2018 and are subject to the rules laid down in accordance with Sections 2, 3 and 5 of Chapter III of that Regulation. Amounts do not include master netting agreements (already included in the original exposure before conversion factors). Investments in credit linked notes referred to in Title IV, Chapter VIII, Section 1 of Regulation No 112/2018 and balance sheet netting positions resulting from eligible balance sheet netting agreements in accordance with Chapter III, Section 1 and point 65 of Regulation No 112/2018 shall be treated as cash collateral.	
0070	**(-) Financial collateral: simple method** Points 73, 74 and 75 of Regulation No 112/2018	

0080	**(-) Other funded credit protection** Chapter VIII, Section 10 of Regulation 112/2018	
0090-0100	**Substitution of the exposure due to CRM** Points 76, 114, 115 and Chapter IX, Section 21 of Regulation No 112/2018 Outflows correspond to the GA guaranteed part of the exposure net of value adjustments and provisions, which is deducted from the obligor's exposure class and then assigned to the protection provider's exposure class. This amount shall be considered as an entry into the exposure class of the protection provider. Inflows and outflows related to the same exposure class shall also be reported. Exposures due to possible entries in other forms and outflows to other forms shall be taken into account.	
0110	**Net exposure after CRM substitution effects pre conversion factor** Exposure amount net of value adjustments after taking into account inflows and outflows due to credit risk mitigation techniques with substitution effects on the exposure	
0120-0140	**Credit risk mitigation techniques affecting the exposure amount: funded credit protection. Financial collateral comprehensive method** Sections 5, 6, 7, 8 and 9 of Chapter VIII of Regulation No 112/2018. This also includes credit linked notes (points 66 and 67 of that Regulation). Credit linked notes and balance sheet netting positions resulting from balance sheet netting agreements eligible under Section 1 of Chapter VIII of Regulation No 112/2018 shall be treated as cash collateral. The effect of collateralisation of the Financial Collateral Comprehensive Method on an exposure that is collateralised by an eligible financial collateral shall be calculated in accordance with Sections 5, 6, 7, 8 and 9 of Chapter VIII of Regulation No 112/2018..	
0120	**Volatility adjustment to the exposure** Points 87 to 90 of Regulation No 112/2018 The amount to be reported is due to the impact of the volatility adjustment applied to the exposure (Eva-E) = E*He	
0130	**(-) Financial collateral: adjusted value (Cvam)** Point 126 of Regulation No 112/2018 For trading book operations, financial guarantees and commodities eligible for trading book exposures in accordance with points 98 to 104 of Regulation No 220/2025 shall be included. The amount to be reported corresponds to the formula Cvam = C*(1-Hc-Hfx)*(t-t*)/(T-t*). For definition C, Hc, Hfx, t, T and t*, see Titles IV and V of Regulation No 112/2018.	
0140	**(-) of which: volatility and maturity adjustments** Points 84 to 86 and 126 of Regulation No 112/2018 The amount to be reported corresponds to the common impact of volatility and maturity adjustments (Cvam-C) = C*[(1-Hc-Hfx)*(t-t*)/(T-t*)-1], where the impact of the volatility adjustment is (Cva-C) = C*[(1-Hc-Hfx)-1] and the impact of maturity adjustments is (Cvam-Cva) = C*(1-Hc-Hfx)*[(t-t*)/(T-t*)-1].	
0150	**Fully adjusted exposure value (E*)** Point 71, points 87 to 92[1] and points 106 and 107 of Regulation No 112/2018.	
0160-0195	**Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors** Points 5 to 10 of Regulation No 111/2018 See also points 76 to 78 and points 106 and 107 of Regulation No 112/2018. Reported figures are fully adjusted exposure values before conversion factor. **Conversion factor -** the ratio of the amount not yet drawn from a funding commitment that could be drawn and therefore become exposed to risk in the	

	event of default to the amount not yet drawn from the funding commitment, the amount of the funding commitment being determined by the limit authorised, unless the unauthorised limit is higher.	
0200	**Exposure value** Points 5 to 10 of Regulation No 111/2018 and Chapters VI and VII of Regulation No 112/2018 Exposure value, after taking into account value adjustments, of all credit risk mitigations and credit conversion factors to be assigned to risk weights in accordance with points 5 to 21, Chapter IV of Regulation No 111/2018. Exposure values for leases are subject to the provisions of point 94 of Regulation No 111/2018. In particular, the residual value shall be included in the residual present value, after taking into account value adjustments, all credit risk mitigation and credit conversion factors. Exposure values for CCR exposures are the same as reported in column 0210.	
0210	**Of which: arising from counterparty credit risk** Exposure value for exposures subject to counterparty credit risk calculated in accordance with the methods set out in Regulation No 220/2025, which is the relevant amount for the calculation of risk-weighted exposure amounts, i.e. after the application of credit risk mitigation techniques and taking into account the deduction of the loss resulting from the credit value adjustment as referred to in points 13 to 15 of that Regulation. The exposure value for transactions where specific Wrong-Way risk has been identified shall be determined in accordance with Chapter IX, Section 7 of Regulation No 220/2025. For cases where more than one CCR approach is used for a single counterparty, the credit value adjustment loss, which is deducted at counterparty level, shall be assigned to the exposure value of the different netting sets in rows 0090 to 0130, reflecting the proportion of the exposure value of those netting sets after credit risk mitigation to the total exposure value of the counterparty after credit risk mitigation. For this purpose, the exposure value after credit risk mitigation shall be used in accordance with the instructions for column 0160 of template C 34.02.	
0211	**Of which: arising from counterparty credit risk excluding exposures cleared through a CPC** Exposures reported in column 0210, excluding exposures arising from contracts and transactions listed in points 125 and 126 of Regulation No 220/2025, as long as they are outstanding with a central counterparty (hereinafter CCP), including transactions related to a CCP as defined in point 3 of Regulation No 220/2025.	
0215	**Risk weighted exposure amount presupporting factors and pre fx-mismatch** Points 12 to 17 of Regulation 111/2018, without taking into account SME supporting factors in accordance with Chapters V and V1 of Regulation 111/2018. The risk-weighted exposure amount of the residual value of leased assets is subject to point 94 of Regulation 111/2018 and is calculated in accordance with the formula "1/t × 100 % × residual value". In particular, the residual value is the estimated undiscounted residual value at the end of the lease period, which is periodically reassessed to ensure that it is appropriate at all times.	
0216	**(-) Adjustment to the risk-weighted exposure amount due to SME supporting factor** Deduction of the difference between the risk-weighted exposure amounts of non-defaulted exposures to an SME (RWEA) calculated in accordance with Regulation 111/2018 and RWEA* in accordance with point 95 of that Regulation.	
0217	**(-) Adjustment to the risk-weighted exposure amount due to the infrastructure supporting factor** Deduction of the difference between the risk-weighted exposure amounts calculated in accordance with Regulation No 111/2018 and the RWEA adjusted	

	for credit risk of exposures to entities operating or financing physical structures or facilities, systems and networks providing or supporting essential public services in accordance with Chapter V[1] of that Regulation.	
0220	**Risk weighted exposure amount after supporting factors and after fx-mismatch** Points 12 to 17 of Regulation 111/2018, taking into account SME supporting factors in accordance with Chapters V and V1 of Regulation 111/2018 The risk-weighted exposure amount of the residual value of leased assets is subject to point 94 of Regulation 111/2018 and is calculated in accordance with the formula "1/t × 100 % × residual value". In particular, the residual value is the estimated undiscounted residual value at the end of the lease period, which is periodically reassessed to ensure that it is appropriate at all times. In case of currency mismatch, the impact shall be reflected in the RWEA reported in this column.	
0230	**Of which: with a credit assessment by a nominated ECAI** Point 11 subpoints 1) to 4), 6), 7), 11[2]), 13), 14) and 16) of Regulation No 111/2018	
0241	**MEMORANDUM ITEM:** RWEAs related to the impact of the application of transitional provisions on the credit conversion factor for unconditionally cancellable commitments	blocked

Row	Instructions	
0010	**Total exposure**	
0011	**of which: Exposures to central banks** Point 11 subpoint 1) of Regulation No 111/2018	
0015	**of which: Defaulted exposures in exposure class "CIUs" and "equity exposures"** Points 73 to 75 of Regulation No 111/2018 This row shall only be reported in the classes "Exposures in the form of units or shares in collective investment undertakings (CIUs)" and "Equity exposures". An exposure listed in point 11 subpoint 14) of Regulation No 111/2018 must be classified in the "CIU" exposure class and an exposure listed in points 84 to 86[6] of that regulation must be classified in the "Equity exposures" exposure class. Therefore, no further allocation should be made, even if the exposure is in default in accordance with points 73 to 75 of Regulation 111/2018.	
0020	**of which: SME** All exposures to SMEs shall be reported here.	
0030	**of which: Exposures subject to SME-supporting factor** Only exposures meeting the requirements of Chapter V of Regulation 111/2018	
0035	**of which: Exposures subject to the Infrastructure supporting factor** Only exposures meeting the requirements of Chapter V[1] of Regulation 111/2018 shall be reported here.	
0050	**of which: Exposures under the permanent partial use of the standardised approach** Exposures to which the Standardised Approach has been applied in accordance with points 43 to 44 of Regulation No 162/2026.	
0060	**of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation** Points 36 and 37 of Regulation No 162/2026	
0061	**of which: IPRE exposures meeting any of the conditions laid down in point 66 subpoint 1) letter b) of Regulation No 111/2018** To be reported only in the sub-exposure class "secured by mortgages on residential property – IPRE".	

0062	**of which: IPRE exposures where the derogation set out in point 70[2] of Regulation No 111/2018** To be reported only in the sub-exposure class "secured by mortgages on residential property – IPRE".	
0063	**of which: IPRE exposures where the derogation set out in point 72[2] of Regulation No 111/2018** To be reported only in the sub-exposure class "Secured by mortgages on commercial immovable property – non-IPRE".	
0064	**of which: Equity exposures under the IRB approach** Only to be reported in the exposure sub-class "Equity exposures".	
0070-0130	**Breakdown of total exposures by exposure types** The positions in the "non-trading book" of the reporting bank shall be broken down, on the basis of the criteria set out below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk. Exposures to counterparty credit risk arising from the trading book of the bank, as referred to in point 132 subpoint 4) of Regulation 109/2018 and in Chapter VII of Regulation 220/2025, shall be assigned to exposures that are subject to counterparty credit risk. Banks applying point 135 of Regulation 109/2018 shall also break down their positions in the "trading book" referred to in point 132 subpoint 2) of Regulation 109/2018, on the basis of the criteria set out below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk.	
0070	**On balance sheet exposures subject to credit risk** Exposures subject to CCR shall be reported in rows 0090 to 0130 and shall therefore not be reported in this row. Incomplete transactions referred to in point 9 of Regulation No 115/2018 (if not deducted) do not constitute a balance sheet item, however, they shall be reported in this row.	
0080	**Off balance sheet exposures subject to credit risk** Off-balance-sheet items comprise the items listed in Annex 1 to Regulation No 111/2018. Exposures subject to CCR shall be reported in rows 0090 to 0130 and shall therefore not be reported in this row.	
0090-0130	**Exposures / Transactions subject to counterparty credit risk** Transactions subject to counterparty credit risk, i.e. derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions.	
0090	**Securities Financing Transactions netting sets** Netting sets containing only securities financing transactions (hereinafter SFTs) as defined in point 5.2. of the Regulation No 176/2025 on the leverage. SFTs that are included in a contractual cross-product netting set and therefore reported in row 0130 shall not be reported in this row.	
0100	**of which: centrally cleared through a QCCP** Contracts and transactions listed in point 125 of Regulation No 220/2025 for as long as they are outstanding with a qualifying central counterparty (hereinafter QCCP) as defined in point 3 of that Regulation, including transactions linked to a QCCP, for which risk-weighted exposure amounts are calculated in accordance with Chapter VIII of that Regulation. A transaction related to a QCCP shall have the same meaning as a transaction related to a CPC, as defined in point 3, where the CPC is a QCCP.	
0110	**Derivatives & Long Settlement Transactions netting sets** Netting sets containing only derivatives listed in Annex 1 of Regulation 114/2018.	

	Long settlement transactions as defined in point 3 of Regulation No 220/2025. Derivatives and long settlement transactions that are included in contractual cross-product netting and therefore reported in row 0130 shall not be reported in this row.	
0120	**of which: centrally cleared through a QCCP** See instructions for row 0100.	
0130	**From Contractual Cross Product netting sets** Netting sets containing transactions in different product categories, namely derivatives and SFTs, for which there is a contractual cross-product netting agreement as defined in point 3 of Regulation No 220/2025.	
0140-0280	**Breakdown of total exposures by risk weights**	
0140	0%	
0150	2% Point 145 of Regulation No 220/2025	
0160	4% Point 144 of Regulation No 220/2025	
0170	10%	
0180	20%	
0185	30%	
0190	35%	
0195	40%	
0196	45%	
0200	50%	
0205	60%	
0210	70% Point 108^2 subpoint 4) of Regulation No 112/2018	
0220	75%	
0225	80%	
0226	90%	
0230	100%	
0231	105%	
0232	110%	
0235	130%	
0240	150%	
0250	250% Point 84^3 of Regulation No 111/2018 and point 67 of Regulation No 109/2018	
0260	370%	blocked
0265	400%	
0270	1000% Chapter III of Regulation No 115/2018	
0280	**Other risk weights** This row is not available for exposure classes to central governments, corporates, banks and retail. For the reporting of exposures not subject to the risk weights listed in the template. Points 12 to 17 of Regulation No 111/2018 Unrated n-th-to-default credit derivatives under the Standardised Approach (point 93 of Regulation 111/2018) shall be reported in this row in the exposure class “Other items”.	

0281-0284	**BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU)** These rows shall only be reported for the exposure class “Collective investment undertakings (CIUs)” in accordance with Chapter IV, Sections 18, 18^1, 18^2, 18^3 of Regulation No 111/2018.	
0281	**Look-through approach** Point 82^{14} of Regulation No 111/2018.	
0282	**Mandate-based approach** Points 82^{15} to 82^{17} of Regulation No 111/2018	
0283	**Fall-back approach** Points 82^1 to 82^3 of Regulation No 111/2018	
0290-0330	**Memorandum items** See also the explanation of the purpose of the memorandum items in the general section of CR SA.	
0290	**Exposures secured by mortgages on commercial immovable property** Point 11 subpoint 9) of Regulation No 111/2018 This is only a memorandum item. Irrespective of the calculation of risk exposure amounts of exposures secured by commercial immovable property in accordance with Sections 11 and 13 of Chapter IV of Regulation No 111/2018, exposures shall be broken down and reported in this row if they are secured by commercial immovable property.	
0300	**Exposures in default subject to a risk weight of 100%** Point 11 subpoint 10) of Regulation No 111/2018. Exposures included in the exposure class “defaulted exposures” shall be considered in terms of impact and if they would not be in default.	
0310	**Exposures secured by mortgages on residential immovable property** Point 11 subpoint 9) of Regulation No 111/2018. This is only a memorandum item. Irrespective of the calculation of risk exposure amounts of exposures secured by mortgages on residential property in accordance with Sections 11 and 12 of Chapter IV of Regulation No 111/2018, exposures shall be broken down and reported in this row if they are secured by residential property.	
0320	**Exposures in default subject to a risk weight of 150%** Point 11 subpoint 10) of Regulation No 111/2018. Exposures included in the exposure class “defaulted exposures” shall be considered in terms of impact and if they would not be in default.	
0330	Acquisition, development and construction (ADC) Point 11 subpoint 9) of Regulation No 111/2018. This is only a memorandum item. Independently of the calculation of the risk exposure amounts of ADC exposures in accordance with Section 13^1 of Regulation 111/2018, exposures shall be broken down and reported in this row if they are ADC exposures.”;	

2. The first reporting according to the reporting templates in point 1 shall be on 31 July 2027 for reporting on an individual basis and on 31 December 2027 for reporting on a consolidated basis.

3. This Decision shall enter into force on 1 July 2027.