

Disclosure on the Minimum Requirement for Own
Funds and Eligible Liabilities

Public disclosures under Article 45i BRRD and Title II of the Commission
Implementing Regulation (CIR) 2021/763

Template EU iLAC: Internal loss absorbing capacity: internal MREL and, where applicable,
requirement for own funds and eligible liabilities for non-EU G-SIIs

		thousand euros	
		2024-12	
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Qualitative information
Applicable requirement and level of application			
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)		N
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)		-
EU-2a	Is the entity subject to an internal MREL? (Y/N)		Y
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)		I
Own funds and eligible liabilities			
EU-3	Common Equity Tier 1 capital (CET1)	52 143	
EU-4	Eligible Additional Tier 1 capital	-	
EU-5	Eligible Tier 2 capital	-	
EU-6	Eligible own funds	52 143	
EU-7	Eligible liabilities	5 000	
EU-8	of which permitted guarantees	-	
EU-9a	(Adjustments)	-	
EU-9b	Own funds and eligible liabilities items after adjustments	57 143	
Total risk exposure amount and total exposure measure			
EU-10	Total risk exposure amount (TREA)	297 347	
EU-11	Total exposure measure (TEM)	696 799	
Ratio of own funds and eligible liabilities			
EU-12	Own funds and eligible liabilities as a percentage of the TREA	19,22%	
EU-13	of which permitted guarantees	0,00%	
EU-14	Own funds and eligible liabilities as a percentage of the TEM	8,20%	
EU-15	of which permitted guarantees	0,00%	
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	3,58%	
EU-17	Institution-specific combined buffer requirement		
Requirements			
EU-18	Requirement expressed as a percentage of the TREA	15,64%	
EU-19	of which part of the requirement that may be met with a guarantee	-	
EU-20	Requirement expressed as percentage of the TEM	5,91%	
EU-21	of which part of the requirement that may be met with a guarantee	-	
Memorandum items			
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013		

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Template EU TLAC2b: Creditor ranking - Entity that is not a resolution entity

		Insolvency ranking		thousand euros
		1	8	Sum of 1 to n
		Resolution entity	Resolution entity	
1	Empty set in the EU			
2	Description of insolvency rank (free text)	CET1 Instruments	Senior Non-preferred Instruments	
3	Empty set in the EU			
4	Empty set in the EU			
5	Empty set in the EU			
6	Own funds and eligible liabilities for the purpose of internal MREL	52 143	5 000	57 143
7	of which residual maturity ≥ 1 year < 2 years	-	5 000	5 000
8	of which residual maturity ≥ 2 year < 5 years	-	-	-
9	of which residual maturity ≥ 5 years < 10 years	-	-	-
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-
11	of which perpetual securities	52 143	-	52 143