Annex II Part 2

Transitional options and discretions set out in Directive 2013/36/EU and Regulation (EU) No 575/2013

	Directive 2013/36/ EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
010	*Date of the last update of information in this template*							30 April 2026			
011	Article 160(6)		Member States	Transitional provisions for capital buffers	Member States may impose a shorter transitional period for capital buffers than that specified in paragraphs 1 to 4 of Article 160. Such a shorter transitional period may be recognised by other Member States.	–	Y	(1) In the period from 1 January 2015 to 31 December 2018, credit institutions shall calculate a countercyclical capital buffer in accordance with Articles 118 to 128 of this Act only based on exposures located in the Republic of Croatia and other Member States which apply countercyclical capital buffers in that period and for which the Croatian National Bank adopts a decision to recognise that transitional period of application of the countercyclical capital buffer requirement. (2) The Croatian National Bank may adopt a decision to recognise the transitional period of application of a countercyclical capital buffer requirement specified by the designated authority of another Member State which ends before 31 December 2018. (3) If the Croatian National Bank recognises the transitional period of application of a countercyclical capital buffer requirement referred to in paragraph (2) of this Article, it shall notify the European Commission, the European Systemic Risk Board, the European Banking Authority and the relevant college of supervisors.	Credit Institutions Act (OG 159/2013, 19/2015, 102/2015 15/2018, 70/2019, 47/2020, 146/2020 and 151/2022), Article 380	Y	–
012		Article 493(3)(a)	Member States	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt covered bonds falling within the terms of Article 129(1), (3) and (6).	–	N	–	–	–	–
013		Article 493(3)(b)	Member States	Exemptions or partial	Competent authorities may fully or partially exempt asset items	–	N	–	–	–	–

Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
			exemptions to large exposures limits	constituting claims on regional governments or local authorities of Member States.						
014	Article 493(3)(c)	Member States	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt exposures incurred by an institution to its parent undertaking, to other subsidiaries of that parent undertaking or to its own subsidiaries and qualifying holdings.	from 2020 to 2028 (0% do 100%) 0% til 12.3.2026. From 13.3.2026. partialy	Y	(1) The limit referred to in Article 395, paragraph (1) of Regulation (EU) No 575/2013 shall apply in the period referred to in Article 493, paragraph (3) of Regulation (EU) No 575/2013 to the exposure of a credit institution referred to in Article 493, paragraph (3), item (c) of Regulation (EU) No 575/2013, including participations or other kinds of holdings incurred by the credit institution to its parent undertaking, to other subsidiaries of that parent undertaking or to its own subsidiaries, in so far as those undertakings are covered by supervision on a consolidated basis, to which the credit institution itself is subject, in accordance with Title XI, Chapter IX of this Act, Regulation (EU) No 575/2013, regulations governing the operation of financial conglomerates or equivalent standards in force in the third country. (2) The limit referred to in paragraph (1) shall not apply to a credit institution's exposures to its own subsidiaries with head offices in the Republic of Croatia. (3) For the purposes of calculating the exposure amount referred to in paragraph (1) of this Article, a credit institution shall apply credit risk mitigation techniques in accordance with Articles 399 to 403 of Regulation (EU) No 575/2013.	Credit Institutions Act, Article 208	Y	According to new provisions of Article 208 paragraph (2) CIA, that applies from 13. 3. 2026. credit institutions exclude exposures to its subsidiaries with its head office in RC.
015	Article 493(3)(d)	Member States	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt exposures to regional or central credit institutions with which the credit institution is associated in a network and which are responsible for cash-clearing operations within the network.	–	N	–	–	–	–
016	Article 493(3)(e)	Member States	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt exposures to credit institutions incurred by credit institutions, one of which operates on a non-competitive basis and provides or guarantees loans under	–	N	–	–	–	–

Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
				legislative programmes or its statutes, to promote specified sectors of the economy under some form of government oversight and restrictions on the use of the loans, provided that the respective exposures arise from such loans that are passed on to the beneficiaries via credit institutions or from the guarantees of these loans.						
017	Article 493(3)(f)	Member States	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt exposures to institutions, provided that those exposures do not constitute such institutions' own funds, do not last longer than the following business day and are not denominated in a major trading currency.	–	N	–	–	–	–
018	Article 493(3)(g)	Member States	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt exposures to central banks in the form of required minimum reserves held at those central banks which are denominated in their national currencies.	–	N	–	–	–	–
019	Article 493(3)(h)	Member States	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt exposures to central governments in the form of statutory liquidity requirements held in government securities which are denominated and funded in their national currencies provided that, at the discretion of the competent authority, the credit assessment of those central governments assigned by a nominated External Credit Assessment Institution is investment grade.	–	N	–	–	–	–
020	Article 493(3)(i)	Member States	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt 50 % of medium/low risk off-balance sheet documentary credits and of medium/low risk off-balance sheet undrawn credit facilities referred to in Annex I and subject to the competent	–	N	–	–	–	–

Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
				authorities' agreement, 80 % of guarantees other than loan guarantees which have a legal or regulatory basis and are given for their members by mutual guarantee schemes possessing the status of credit institutions.						
021	Article 493(3)(j)	Member States	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt legally required guarantees used when a mortgage loan financed by issuing mortgage bonds is paid to the mortgage borrower before the final registration of the mortgage in the land register, provided that the guarantee is not used as reducing the risk in calculating the risk-weighted exposure amounts.	–	N	–	–	–	–
022	Article 493(3)(k)	Member States	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt assets items constituting claims on and other exposures to recognised exchanges.	–	N	–	–	–	–
023	Article 412(5)	Member States	Liquidity coverage requirement	Member States may maintain or introduce national provisions in the area of liquidity requirements before binding minimum standards for liquidity coverage requirements are specified and fully introduced in the Union in accordance with Article 460.	–	N	–	–	–	–
024	Article 412(5)	Member States or Competent Authorities	Liquidity coverage requirement	Member states or competent authorities may require domestically authorised institutions, or a subset of those institutions to maintain a higher liquidity coverage requirement up to 100 % until the binding minimum standard is fully introduced at a rate of 100 % in accordance with Article 460.	–	N	–	–	–	–
025	Article 413(3)	Member States	Stable funding requirement	Member States may maintain or introduce national provisions in the area of stable funding requirements before binding	–	N	–	–	–	–

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					minimum standards for net stable funding requirements set out in Article 413(1) become applicable[1].						
036		Article 471(1)	Competent Authorities	Exemption from deduction of equity holding in insurance companies from CET1 items	By way of derogation from Article 49(1), during the period from 31 December 2018to 31 December 2024, institutions may choose not to deduct equity holdings in insurance undertakings, reinsurance undertakings and insurance holding companies where the conditions set out in paragraph 1 of Article 471 are met.	–	N	–	–	–	–
037		Article 473(1)	Competent Authorities	Introduction of amendments to IAS 19	By way of derogation from Article 481 during the period from 1 January 2014until 31 December 2018, competent authorities may permit institutions that prepare their accounts in conformity with the international accounting standards adopted in accordance with the procedure laid down in Article 6(2) of Regulation (EC) No 1606/2002 to add to their Common Equity Tier 1 capital the applicable amount in accordance with paragraph 2 or 3 of Article 473, as applicable, multiplied by the factor applied in accordance with paragraph 4 of Article 473[1].	–	N	–	–	–	–
038		Article 478(2)	Competent Authorities	Deduction from Common Equity Tier 1 items for deferred tax assets that existed prior to 1 January 2014	Applicable percentage if the alternative applies (percentage in the ranges specified in paragraph 2 of Article 478)	2014 (0 % to 100 %)	NA	–	–	–	–
039						2015 (10 % to 100 %)	NA	–	–	–	–
040						2016 (20 % to 100 %)	NA	–	–	–	–
041						2017 (30 % to 100 %)	NA	–	–	–	–
042						2018 (40 % to 100 %)	NA	–	–	–	–

	Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
043						2019 (50 % to 100 %)	NA	–	–	–	–
044						2020 (60 % to 100 %)	NA	–	–	–	–
045						2021 (70 % to 100 %)	NA	–	–	–	–
046						2022 (80 % to 100 %)	NA	–	–	–	–
047						2023 (90 % to 100 %)	NA	–	–	–	–
048		Article 478(3)(a)	Competent Authorities	Transitional deductions from Common Equity Tier 1, Additional Tier 1 and Tier 2 items	Competent authorities shall determine and publish an applicable percentage in the ranges specified in paragraphs 1 and 2 of Article 478 for (a) the individual deductions required pursuant to points (a) to (h) of Article 36(1), excluding deferred tax assets that rely on future profitability and arise from temporary differences[1].	2014 (20 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
049						2015 (40 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
050						2016 (60 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
051						2017 (80 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
052		Article 478(3)(b)	Competent Authorities	Transitional deductions from Common Equity Tier 1, Additional Tier 1 and Tier 2 items	Competent authorities shall determine and publish an applicable percentage in the ranges specified in paragraphs 1 and 2 of Article 478 for (b) the aggregate amount of deferred	2014 (20 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–

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053					tax assets that rely on future profitability and arise from temporary differences and the items referred to in point (i) of Article 36(1) that is required to be deducted pursuant to Article 48[(1)].	2015 (40 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
054						2016 (60 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
055						2017 (80 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
056		Article 478(3)(c)	Competent Authorities	Transitional deductions from Common Equity Tier 1, Additional Tier 1 and Tier 2 items	Competent authorities shall determine and publish an applicable percentage in the ranges specified in paragraphs 1 and 2 of Article 478 for (c) each deduction required pursuant to points (b) to (d) of Article 56[(1)] .	2014 (20 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
057						2015 (40 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
058						2016 (60 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
059						2017 (80 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
060		Article 478(3)(d)	Competent Authorities	Transitional deductions from Common Equity	Competent authorities shall determine and publish an applicable percentage in the	2014 (20 % to 100 %)	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets	Y	–

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				Tier 1, Additional Tier 1 and Tier 2 items	ranges specified in paragraphs 1 and 2 of Article 478 for (d) each deduction required pursuant to points (b) to (d) of Article 66[1].	100%		Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	and off-balance sheet items and the calculation of own funds and capital requirements, Article 4		
061						2015 (40 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
062						2016 (60 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
063						2017 (80 % to 100 %) 100%	Y	In the period from 1 January 2014 to 31 December 2017, a credit institution shall apply to each deduction referred to in Article 478, paragraphs (1) and (2) of Regulation (EU) No 575/2013 100% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements, Article 4	Y	–
064		Article 479(4)	Competent Authorities	Transitional recognition in consolidated Common Equity Tier 1 capital of instruments and items that do not qualify as minority interests	Competent authorities shall determine and publish the applicable percentage in the ranges specified in paragraph 3 of Article 479[1].	2014 (0 % to 80 %) 0%	Y	A credit institution shall apply Article 479, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 8	Y	–
065						2015 (0 % to 60 %) 0%	Y	A credit institution shall apply Article 479, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 8	Y	–
066						2016 (0 % to 40 %) 0%	Y	A credit institution shall apply Article 479, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 8	Y	–

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067						2017 (0 % to 20 %) 0%	Y	A credit institution shall apply Article 479, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 8	Y	–
068		Article 480(3)	Competent Authorities	Transitional recognition of minority interests and qualifying Additional Tier 1 and Tier 2 capital	Competent authorities shall determine and publish the value of the applicable factor in the ranges specified in paragraph 2 of Article 480[(1)].	2014 (0,2 to 1,0) 1,0	Y	A credit institution shall apply Article 480, paragraph (1) of Regulation (EU) No 575/2013, using 1 as the applicable factor.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 9	Y	–
069						2015 (0,4 to 1,0) 1,0	Y	A credit institution shall apply Article 480, paragraph (1) of Regulation (EU) No 575/2013, using 1 as the applicable factor.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 9	Y	–
070						2016 (0,6 to 1,0) 1,0	Y	A credit institution shall apply Article 480, paragraph (1) of Regulation (EU) No 575/2013, using 1 as the applicable factor.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 9	Y	–
071						2017 (0,8 to 1,0) 1,0	Y	A credit institution shall apply Article 480, paragraph (1) of Regulation (EU) No 575/2013, using 1 as the applicable factor.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 9	Y	–
072		Article 481(1)	Competent Authorities		Applicable percentage if a single percentage applies (percentage in the ranges specified in paragraph 3 of Article 481)[(1)].	2014 (0 % to 80 %) 0%	Y	A credit institution shall apply Article 481, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013,	Y	–

	Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
									140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 10		
073						2015 (0 % to 60 %) 0%	Y	A credit institution shall apply Article 481, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 10	Y	–
074						2016 (0 % to 40 %) 0%	Y	A credit institution shall apply Article 481, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 10	Y	–
075						2017 (0 % to 20 %) 0%	Y	A credit institution shall apply Article 481, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 10	Y	–
076		Article 481(5)	Competent Authorities	Additional transitional filters and deductions	For each filter or deduction referred to in paragraphs 1 and 2 of Article 481, competent authorities shall determine and publish the applicable percentages in the ranges specified in paragraphs 3 and 4 of that Article[(1)].	2014 (0 % to 80 %) 0%	Y	A credit institution shall apply Article 481, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 10	Y	–
077						2015 (0 % to 60 %) 0%	Y	A credit institution shall apply Article 481, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 10	Y	–
078						2016 (0 % to 40 %) 0%	Y	A credit institution shall apply Article 481, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital	Y	–

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									requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 10		
079						2017 (0 % to 20 %) 0%	Y	A credit institution shall apply Article 481, paragraphs (1) and (2) of Regulation (EU) No 575/2013, using 0% as the applicable percentage.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 10	Y	–
080		Article 486(6)	Competent Authorities	Limits for grandfathering of items within Common Equity Tier 1, Additional Tier 1 and Tier 2 items	Applicable percentage for determining the limits for grandfathering of items within Common Equity Tier 1 items pursuant to paragraph 2 of Article 486 (percentage in the ranges specified in paragraph 5 of that Article).	2014 (60 % to 80 %) 80%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
081						2015 (40 % to 70 %) 60%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
082						2016 (20 % to 60 %) 40%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014;	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013,	Y	–

	Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
								2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11		
083						2017 (0 % to 50 %) 20%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
084						2018 (0 % to 40 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
085						2019 (0 % to 30 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015;	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–

	Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
								3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.			
086						2020 (0 % to 20 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
087						2021 (0 % to 10 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
088					Applicable percentage for determining the limits for grandfathering of items within Additional Tier 1 items pursuant to paragraph 3 of Article 486 (percentage in the ranges specified in paragraph 5 of that Article).	2014 (60 % to 80 %) 80%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016;	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–

	Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
								4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.			
089						2015 (40 % to 70 %) 60%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
090						2016 (20 % to 60 %) 40%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
091						2017 (0 % to 50 %) 20%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–

	Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
								5) 0% in the period from 1 January 2018 to 31 December 2021.			
092						2018 (0 % to 40 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
093						2019 (0 % to 30 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
094						2020 (0 % to 20 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–

	Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
095						2021 (0 % to 10 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
096					Applicable percentage for determining the limits for grandfathering of items within Tier 2 items pursuant to paragraph 4 of Article 486 (percentage in the ranges specified in paragraph 5 of that Article).	2014 (60 % to 80 %) 80%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
097						2015 (40 % to 70 %) 60%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
098						2016 (20 % to 60 %)	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU)	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets	Y	–

Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
					40%		No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11		
099					2017 (0 % to 50 %) 20%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
100					2018 (0 % to 40 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
101					2019 (0 % to 30 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages:	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013,	Y	–

	Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
								1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11		
102						2020 (0 % to 20 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
103						2021 (0 % to 10 %) 0%	Y	A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages: 1) 80% in the period from 1 January to 31 December 2014; 2) 60% in the period from 1 January to 31 December 2015; 3) 40% in the period from 1 January to 31 December 2016; 4) 20% in the period from 1 January to 31 December 2017; and 5) 0% in the period from 1 January 2018 to 31 December 2021.	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the calculation of own funds and capital requirements (OG 160/2013, 140/2015, 113/2016, 87/2018, 53/2021 and 139/2022), Article 11	Y	–
104		Article 495(1)	Competent Authorities	Transitional treatment of equity exposures under the IRB approach	By way of derogation from Chapter 3 of Part Three, until 31 December 2017, the competent authorities may exempt from the IRB treatment certain categories of equity exposures held by institutions and EU subsidiaries	–	N	–	–	–	–

	Directive 2013/36/EU	Regulation (EU) No 575/2013	Adressee	Denomination	Description of the option or discretion	Year(s) of application and the value in % (if applicable)	Exercised (Y/N/NA)	National text	References	Available in EN (Y/N)	Details / Comments
					of institutions in that Member State as at 31 December 2007.						
105		Article 496(1)	Competent Authorities	Transitional provision on the calculation of own fund requirements for exposures in the form of covered bonds	Until 31 December 2017, competent authorities may waive in full or in part the 10 % limit for senior units issued by French Fonds Communs de Créances or by securitisation entities which are equivalent to French Fonds Communs de Créances laid down in points (d) and (f) of Article 129(1), provided that conditions specified in points (a) and (b) of Article 496(1) are fulfilled[1].	–	N	–	–	–	–
106		500a(2)	Competent Authorities	Temporary treatment of public debt issued in the currency of another Member State	By way of derogation from Articles 395(1) and 493(4), competent authorities may allow institutions to incur exposures referred to in paragraph 1 of Article 500a, up to the limits specified in paragraph (2).	2025 (up to 100%) 50%	Y	(1) By way of derogation from Article 395, paragraph (1) and Article 493, paragraph (4) of Regulation (EU) No 575/2013, credit institutions shall be allowed to incur exposures referred to in Article 500a, paragraph (1) of Regulation (EU) No 575/2013, up to the following limits: 1) 100% of the institution's Tier 1 capital until 31 December 2023; 2) 75% of the institution's Tier 1 capital between 1 January and 31 December 2024; and 3) 50% of the institution's Tier 1 capital between 1 January and 31 December 2025. (2) The limits referred to in paragraph (1) of this Article shall apply to exposure values after taking into account the effect of the credit risk mitigation in accordance with Articles 399 to 403 of Regulation (EU) No 575/2013.	Decision od large exposures of credit institutions, Article 3.a	Y	CRR3 allowed competent authorities to prolong this temporary treatment for another two years. CNB did not changed previous provisions, leaving this discretion partially exercised only in 2025.

[1] The provision has now expired and thus the information on the exercise of the discretion covers historically only the period up to the expiration date.