

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	Addressee	Scope	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 June 2023					
011	Article 160(6)		Member States	Credit Institutions and Investment firms	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	<p>(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.</p> <p>(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.</p> <p>(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.</p>	Credit Institutions Act, Article 380	Y	–
012		Article 493(3)(a)	Member States	Credit Institutions and Investment firms	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	Credit Institutions	Exemptions or partial	Competent authorities may fully or partially exempt asset items	–	N	–	–	–	–

Directive 2013/36/EU	Regulation (EU) No 575/2013	Addressee	Scope	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
			and Investment firms	exemptions to large exposures limits	constituting claims on regional governments or local authorities of Member States.						
014	Article 493(3)(c)	Member States	Credit Institutions and Investment firms	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt exposures incurred by an institution to its parent undertaking or subsidiaries.	from 2020 to 2028 (0% do 100%) 0%	Y	(1) During a transitional period defined in Article 493, paragraph (3) of Regulation (EU) No 575/2013, a credit institution's exposures referred to in item (c) of that Article, including participations or other kinds of holdings, towards 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 in accordance with Title XXII of this Act, Regulation (EU) No 575/2013, regulations governing the operation of financial conglomerates or equivalent standards in force in the third country that apply to that credit institution, shall not exceed 25% of the credit institution's tier 1 capital. (2) For the purposes of calculating the exposure amount referred to in paragraph (1) of this Article, a credit institution applies credit risk mitigation in accordance with Article 399, Article 400, paragraph (1), Article 401 and Article 403 of Regulation (EU) No 575/2013. (3) At the end of the transitional period defined in Article 493, paragraph (3) of Regulation (EU) No 575/2013, the provisions of paragraph (1) of this Article continue to apply to credit institutions in accordance with this Act.	Credit Institutions Act, Article 145a	Y	–
015	Article 493(3)(d)	Member States	Credit Institutions and Investment firms	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	Credit Institutions and Investment firms	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 legislative programmes or its	–	N	–	–	–	–

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					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	Credit Institutions and Investment firms	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	Credit Institutions and Investment firms	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	Credit Institutions and Investment firms	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	Credit Institutions and Investment firms	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 authorities' agreement, 80 % of	–	N	–	–	–	–

Directive 2013/36/ EU	Regulation (EU) No 575/2013	Addressee	Scope	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
					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	Credit Institutions and Investment firms	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	Credit Institutions and Investment firms	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	Credit Institutions	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	Credit Institutions	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	Credit Institutions	Stable funding requirement	Member States may maintain or introduce national provisions in the area of stable funding requirements before binding minimum standards for net	–	N	–	–	–	–

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					stable funding requirements are specified and introduced in the Union in accordance with Article 510.							
026	Article 415(3)	Competent Authorities	Credit Institutions	Liquidity reporting requirements	Competent authorities may continue to collect information through monitoring tools for the purpose of monitoring compliance with existing national liquidity standards, until the full introduction of binding liquidity requirements.	–		N	–	–	–	–
027	Article 467(2)	Competent Authorities	Credit Institutions and Investment firms	Transitional treatment of unrealised losses measured at fair value	By way of derogation from paragraph 1 of Article 467, the competent authorities may, in cases where such treatment was applied before 1 January 2014, allow institutions not to include in any element of own funds unrealised gains or losses on exposures to central governments classified in the 'Available for Sale' category of EU-endorsed IAS 39.	–		N	–	–	–	–
028	Article 467(3)	Competent Authorities	Credit Institutions and Investment firms	Transitional treatment of unrealised losses measured at fair value	Applicable percentage of unrealised losses pursuant to Article 467(1) that are included in the calculation of Common Equity Tier 1 items (percentage in the ranges specified in paragraph 2 of that Article)	2014 (20 % to 100 %)	Y		A credit institution shall apply Article 467, paragraph (1) of Regulation (EU) No 575/2013, using 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 5	Y	–
029						2015 (40 % to 100 %)	Y		A credit institution shall apply Article 467, paragraph (1) of Regulation (EU) No 575/2013, using 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 5	Y	–
030						2016 (60 % to 100 %)	Y		A credit institution shall apply Article 467, paragraph (1) of Regulation (EU) No 575/2013, using 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 5	Y	–
031						2017 (80 % to 100 %)	Y		A credit institution shall apply Article 467, paragraph (1) of Regulation (EU) No 575/2013, using 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	Y	–

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032	Article 468(2) 2nd subparagraph	Competent Authorities	Credit Institutions and Investment firms	Transitional treatment of unrealised gains measured at fair value	Competent authorities may permit institutions to include in the calculation of their Common Equity Tier 1 capital 100 % of their unrealised gains at fair value where under Article 467 institutions are required to include their unrealised losses measured at fair value in the calculation of Common Equity Tier 1 capital.	–	N	–	calculation of own funds and capital requirements, Article 5	–	–
033	Article 468(3)	Competent Authorities	Credit Institutions and Investment firms	Transitional treatment of unrealised gains measured at fair value	Competent authorities shall determine and publish the applicable percentage of unrealised gains in the ranges specified in points (a) to (c) of paragraph 2 of Article 468 that is removed from Common Equity Tier 1 capital.	2015 (60 % to 100 %)	Y	A credit institution shall apply Article 468, paragraph (1) of Regulation (EU) No 575/2013, using 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 6	Y	–
034						2016 (40 % to 100 %)	Y	A credit institution shall apply Article 468, paragraph (1) of Regulation (EU) No 575/2013, using 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 6	Y	–
035						2017 (20 % to 100 %)	Y	A credit institution shall apply Article 468, paragraph (1) of Regulation (EU) No 575/2013, using 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 6	Y	–
036	Article 471(1)	Competent Authorities	Credit Institutions and Investment firms	Exemption from deduction of equity holding in insurance companies from CET1 items	By way of derogation from Article 49(1), during the period from 1 January 2014 to 31 December 2022, competent authorities may permit institutions to not 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	Credit Institutions and	Introduction of amendments to IAS 19	By way of derogation from Article 481 during the period from 1 January 2014 until 31 December 2018, competent	–	N	–	–	–	–

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			Investment firms		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.						
038	Article 478(2)		Credit Institutions and Investment firms	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	–	–	–	–
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)		Credit Institutions and	Transitional deductions from Common Equity Tier 1,	Competent authorities shall determine and publish an applicable percentage in the ranges specified in paragraphs	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	Decision implementing the part of Regulation (EU) No 575/2013 pertaining to the valuation of assets and off-balance sheet items and the	Y	–

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049			Investment firms	Additional Tier 1 and Tier 2 items	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;	2015 (40 % to 100 %)	Y	Regulation (EU) No 575/2013 100% as the applicable percentage.	calculation of own funds and capital requirements, Article 7	Y	–
						100%		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 7		
						2016 (60 % 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 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 7	Y	–
051						2017 (80 % 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 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 7	Y	–
052	Article 478(3)(b)		Credit Institutions and Investment firms	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 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;	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 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 7	Y	–
053						2015 (40 % 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 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 7	Y	–
054						2016 (60 % 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 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 7	Y	–
055						2017 (80 % 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 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 7	Y	–

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056	Article 478(3)(c)	Credit Institutions and Investment firms	Credit Institutions and Investment firms	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;	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 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 7	Y	–
057						2015 (40 % 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 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 7	Y	–
058						2016 (60 % 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 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 7	Y	–
059						2017 (80 % 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 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 7	Y	–
060	Article 478(3)(d)	Credit Institutions and Investment firms	Credit Institutions and Investment firms	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 (d) each deduction required pursuant to points (b) to (d) of Article 66.	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 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 7	Y	–
061						2015 (40 % 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 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 7	Y	–
062						2016 (60 % 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 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 7	Y	–
063						2017 (80 % 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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						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 7		
064	Article 479(4)		Credit Institutions and Investment firms	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.	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, 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, 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, Article 8	Y	–
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, Article 8	Y	–
068	Article 480(3)		Credit Institutions and Investment firms	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.	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, 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, 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, Article 9	Y	–

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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, Article 9	Y	–
072	Article 481(1)		Credit Institutions and Investment firms		Applicable percentage if a single percentage applies (percentage in the ranges specified in paragraph 3 of Article 481)	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, Article 10	Y	–
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, 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, 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, Article 10	Y	–
076	Article 481(5)			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	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, 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, Article 10	Y	–
078						2016 (0 % to 40 %)	Y	A credit institution shall apply Article 481, paragraphs (1) and (2) of Regulation	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	Addressee	Scope	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
						0%		(EU) No 575/2013, using 0% as the applicable percentage.	and off-balance sheet items and the calculation of own funds and capital requirements, 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, Article 10	Y	–
080	Article 486(6)	Credit Institutions and Investment firms		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, 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, 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; 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, Article 11	Y	–

Directive 2013/36/ EU	Regulation (EU) No 575/2013	Addressee	Scope	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.			
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, 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, 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; 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, Article 11	Y	–

Directive 2013/36/ EU	Regulation (EU) No 575/2013	Addressee	Scope	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.			
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, 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, Article 11	Y	–
088					Applicable percentage 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; 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, Article 11	Y	–

Directive 2013/36/ EU	Regulation (EU) No 575/2013	Addressee	Scope	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
089						2015 (40 % to 70 %) 60%	Y	<p>5) 0% in the period from 1 January 2018 to 31 December 2021.</p> <p>A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages:</p> <p>1) 80% in the period from 1 January to 31 December 2014;</p> <p>2) 60% in the period from 1 January to 31 December 2015;</p> <p>3) 40% in the period from 1 January to 31 December 2016;</p> <p>4) 20% in the period from 1 January to 31 December 2017; and</p> <p>5) 0% in the period from 1 January 2018 to 31 December 2021.</p>	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 11	Y	–
090						2016 (20 % to 60 %) 40%	Y	<p>A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages:</p> <p>1) 80% in the period from 1 January to 31 December 2014;</p> <p>2) 60% in the period from 1 January to 31 December 2015;</p> <p>3) 40% in the period from 1 January to 31 December 2016;</p> <p>4) 20% in the period from 1 January to 31 December 2017; and</p> <p>5) 0% in the period from 1 January 2018 to 31 December 2021.</p>	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 11	Y	–
091						2017 (0 % to 50 %) 20%	Y	<p>A credit institution shall apply Article 486, paragraphs (1) to (4) of Regulation (EU) No 575/2013, using the following applicable percentages:</p> <p>1) 80% in the period from 1 January to 31 December 2014;</p> <p>2) 60% in the period from 1 January to 31 December 2015;</p> <p>3) 40% in the period from 1 January to 31 December 2016;</p> <p>4) 20% in the period from 1 January to 31 December 2017; and</p> <p>5) 0% in the period from 1 January 2018 to 31 December 2021.</p>	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 11	Y	–

Directive 2013/36/ EU	Regulation (EU) No 575/2013	Addressee	Scope	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
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, 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, 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, Article 11	Y	–
095						2021 (0 % to 10 %)	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	Addressee	Scope	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
						0%		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, Article 11		
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 %)	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, Article 11	Y	–
097						2015 (40 % to 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, Article 11	Y	–
098						2016 (20 % to 40 %)	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	Y	–

Directive 2013/36/ EU	Regulation (EU) No 575/2013	Addressee	Scope	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.	calculation of own funds and capital requirements, 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, 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, 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: 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, Article 11	Y	–

Directive 2013/36/ EU	Regulation (EU) No 575/2013	Addressee	Scope	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.			
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, 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, Article 11	Y	–
104	Article 495(1)	Credit Institutions and Investment firms	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 of institutions in that Member State as at 31 December 2007.	–	N	–	–	–	–

Directive 2013/36/EU	Regulation (EU) No 575/2013	Addressee	Scope	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
105	Article 496(1)		Credit Institutions and Investment firms	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.	–	N	–	–	–	–