### Table: Transitional Options and Disclosures

<table>
<thead>
<tr>
<th>Article Number</th>
<th>Description</th>
<th>Option(s) Available</th>
<th>Year(s) of Exercise</th>
<th>Value in %</th>
<th>National Text</th>
<th>References</th>
<th>Available in EN?</th>
<th>Details / Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013/36/EU</td>
<td>Part 2</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

#### Exemptions or Partial Exemptions

- **Article 160(6) Member States Credit Institutions and Transitional provisions for capital value in %**
  
  Competent authorities may fully or partially exempt covered bonds falling within the terms of Article 129(1), (3) and (6).

- **Article 493(3)(a) Member States Credit Institutions and Investments in other subsidiaries pursuant to point 16 of Article 4(1) of Regulation (EU) No 575/2013, to**
  
  Please see "National text" for large exposures limits.

- **Article 493(3)(c) Member States Credit Institutions and Investments in other subsidiaries pursuant to point 16 of Article 4(1) of Regulation (EU) No 575/2013, to**
  
  Please see "National text" for large exposures limits.

- **Article 493(3)(f) Member States Credit Institutions and**
  
  Competent authorities may fully or partially exempt exposures to central governments in the form of statutory liquidity requirements if the ratio of those central governments assigned by a nominated External Credit Assessment Institution is investment grade.

- **Article 493(3)(h) Member States Credit Institutions and**
  
  Competent authorities may fully or partially exempt legally required guarantees used when a mortgage loan financed by a mutual guarantee scheme is passed on to large exposures limits.

- **Article 493(3)(j) Member States Credit Institutions and**
  
  Competent authorities may fully or partially exempt assets items constituting claims on and other exposures to recognised exchanges.

- **Article 395(1) of Regulation (EU) No 575/2013; and**
  
  cc) guarantees other than loan guarantees which have a legal or regulatory basis and are provided for their members by mutual guarantee schemes possessing the status of credit institutions; and

- **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.

- **Article 413(3) Competent Authorities Credit Institutions Liquidity reporting requirements**
  
  Member States may maintain or introduce national provisions in the area of stable funding requirements before binding minimum standards for net stable funding requirements are specified and introduced in the Union in accordance with Article 510.

- **Article 415(3) Competent Authorities Credit Institutions Liquidity reporting requirements**
  
  N/A

- **Article 467(2) Competent Authorities Credit Institutions and**
  
  By way of derogation from paragraph 1 of Article 467, the competent authorities may, in cases where such treatment was not provided for in national law, provide for a derogation from the application of paragraphs 6 to 9 of Article 466, which are prescribed in the case of CRR.

- **Article 467(2) Competent Authorities Credit Institutions**
  
  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)

  **Year(s) of Exercise (as % applicable)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage Ranges</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>20% to 100%</td>
</tr>
<tr>
<td>2015</td>
<td>40% to 100%</td>
</tr>
<tr>
<td>2016</td>
<td>60% to 100%</td>
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</tbody>
</table>
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.

Competent authorities may permit institutions to include in the calculation of their Common Equity Tier 1 capital 100% of ... required to include their unrealised losses measured at fair value in the calculation of Common Equity Tier 1 capital.

By way of derogation from Article 49(1), during the period from 1 January 2014 to 31 December 2022, competent authorities ... undertakings, reinsurance undertakings and insurance holding companies where the conditions set out in paragraph 1 of Article 468(1) of Regulation (EU) No 575/2013 shall be determined with regard to the items pursuant to point (c) Article 36(1) of Regulation (EU) No 575/2013, which existed prior to 1 January 2014, as 0% for the 2014 calendar year.

The percentage stated in point (c) of Article 469(1) of Regulation (EU) No 575/2013 shall be determined with regard to the items pursuant to point (c) Article 36(1), excluding deferred tax assets that rely on future profitability and arise from temporary differences; the percentage stated in paragraph 2 of Article 478 for (c) each deduction required pursuant to points (b) to (d) of Article 56; the percentage stated in paragraph 3 of Article 479; and the percentage stated in paragraph 3 of Article 481.

The percentage stated in point (c) of Article 469(1) of Regulation (EU) No 575/2013 shall be determined with regard to the items pursuant to point (c) Article 36(1), which existed prior to 1 January 2014, as 10% for the 2015 calendar year.

The percentage stated in point (c) of Article 469(1) of Regulation (EU) No 575/2013 shall be determined with regard to the items pursuant to point (c) Article 36(1), which existed prior to 1 January 2014, as 30% for the 2017 calendar year.

The percentage stated in point (c) of Article 469(1) of Regulation (EU) No 575/2013 shall be determined with regard to the items pursuant to point (c) Article 36(1), which existed prior to 1 January 2014, as 80% from the 2019 calendar year.

Article 19 CRR-BV: For the purposes of Article 481(1) of Regulation (EU) No 575/2013 the applicable percentage shall be:
1. 80% for the 2014 calendar year;
2. 60% for the 2015 calendar year;
3. 40% for the 2016 calendar year;
4. 20% for the 2017 calendar year.

Applicable percentage for determining the limits for grandfathering of items within Common Equity Tier 1 items pursuant to para. 4 of Article 486 of the Regulation (EU) No 575/2013 the applicable percentage shall be:
1. 80% for the 2014 calendar year;
2. 70% for the 2015 calendar year;
3. 60% for the 2016 calendar year;
4. 50% for the 2017 calendar year;
5. 40% for the 2018 calendar year;
6. 30% for the 2019 calendar year;
7. 20% for the 2020 calendar year;
8. 10% for the 2021 calendar year.

Transitional treatment of equity exposures under the IRB approach: Until 31 December 2017, the competent authorities may exempt from the 10% limit for senior units issued by shareholders of institutions applying the IRB approach the equity exposures held by institutions and EU subsidiaries of institutions in that Member State as at 31 December 2007.

Transitional provision on the calculation of risk requirements for exposures in the form of covered bonds: transitional provision on the calculation of risk requirements for exposures in the form of covered bonds.