

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						<i>Date of the last update of information in this template</i>			19.09.2023			
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.	N/A	N				
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).	<i>please see "National text"</i>	Y	Article 103q(4) BWG: Until such time as any legislative proposal enters into force pursuant to Article 507 of Regulation (EU) No 575/2013, and up to 31 December 2028 at the latest, the following exposures shall be excluded in full or in part from application of Article 395(1) of Regulation (EU) No 575/2013: a) By being given a weighting of zero: aa) covered bonds pursuant to Article 129(1), (3) and (6) of Regulation (EU) No 575/2013; bb) asset items constituting claims on and other exposures, including participations or other kinds of holdings; to the EEA parent undertaking pursuant to point 15 of Article 4(1) of Regulation (EU) No 575/2013, to other subsidiaries pursuant to point 16 of Article 4(1) of Regulation (EU) No 575/2013 of that parent undertaking or to its own subsidiaries as well as qualifying holdings, insofar as those undertakings are covered by the supervision on a consolidated basis to which the institution itself is subject in accordance with Regulation (EU) No 575/2013 or Article 6(1) FKG; cc) asset items constituting claims on and other exposures, including participations or other kinds of holdings, to central institutions with which the credit institution is associated in a network in accordance with legal or statutory provisions and which are responsible, under those provisions, for cash-clearing operations within the network; dd) assets constituting claims on and other exposures to credit institutions, if the institution operates on a non-competitive basis and provides or guarantees loans under legislative programmes or its articles of association in order to promote specified sectors of the economy under some form of government oversight and with 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; guarantees in this case shall also encompass the credit derivatives recognised in accordance with Part Three, Title II, Chapter 4 of Regulation (EU) No 575/2013, with the exception of Credit Linked Notes (CLN); ee) asset items constituting claims on and other exposures to institutions, provided that those exposures do not constitute such institutions' own funds pursuant to Part Two of Regulation (EU) No 575/2013, they do not last longer than the following business day and are not denominated in a major trading currency; ff) asset items constituting claims on central governments in the form of statutory liquidity requirements held in government securities which are denominated and funded in their national currencies provided that the credit assessment of those central governments assigned by a nominated ECAI pursuant to point 98 of Article 4(1) of Regulation (EU) No 575/2013 is investment grade; gg) 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 to reduce the risk in calculating the risk-weighted exposure amounts; guarantees in this case shall also encompass the credit derivatives recognised in accordance with Part Three, Title II, Chapter 4 of Regulation (EU) No 575/2013, with the exception of Credit Linked Notes (CLN); hh) asset items constituting claims on and other exposures to recognised exchanges; and ii) fiduciary loans and transmitted loans where the credit institution bears only the management risk; and jj) asset items constituting claims on regional governments or local authorities of Member States where those claims would be assigned a 20% risk weight under Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013 and other exposures to or guaranteed by those regional governments or local authorities, which would be assigned a 20% risk weight under Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013; b) By being given a weighting of 20%: aa) repealed; bb) asset items constituting claims on central banks in the form of required minimum reserves held at those central banks which are denominated in their national currencies and provided that they are not excluded pursuant to Article 400(1)(a) of Regulation (EU) No 575/2013 from the application of 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; guarantees in this case shall also encompass the credit derivatives recognised in accordance with Part Three, Title II, Chapter 4 of Regulation (EU) No 575/2013, with the exception of Credit Linked Notes (CLN). c) The following exposures shall be partly excluded from application of Article 395(1) of Regulation (EU) No 575/2013 by being given a weighting of 50%: aa) medium/low risk off-balance sheet documentary credits in which underlying shipment acts as collateral; and bb) medium/low risk off-balance sheet undrawn credit facilities referred to in point 3(b)(i) of Annex I of Regulation (EU) No 575/2013.			
013		Article 493(3)(b)	Member States	Credit Institutions and Investment firms	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt asset items constituting claims on regional governments or local authorities of Member States.	<i>please see "National text"</i>	Y				
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.	<i>please see "National text"</i>	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.	<i>please see "National text"</i>	Y				
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 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; guarantees in this case shall also encompass the credit derivatives recognised in accordance with Part Three, Title II, Chapter 4 of Regulation (EU) No 575/2013, with the exception of Credit Linked Notes (CLN);	<i>please see "National text"</i>	Y				
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.	<i>please see "National text"</i>	Y				
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.	<i>please see "National text"</i>	Y				
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.	<i>please see "National text"</i>	Y				
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 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.	<i>please see "National text"</i>	Y				
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.	<i>please see "National text"</i>	Y				
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.	<i>please see "National text"</i>	Y				
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/A	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/A	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 stable funding requirements are specified and introduced in the Union in accordance with Article 510.	N/A	N				
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/A	N				

Article 103q BWG

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 English version of the BWG:
<https://www.fma.gv.at/en/national/supervisory-laws/>

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/A	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	Article 2(1) CRR-BV was in effect until 1 January 2018 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2018-01-01	N	The English version is not available online anymore.
029	2015 (40% to 100%)						Y					
030	2016 (60% to 100%)						Y					
031	2017 (80% to 100%)						Y					
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/A	N				
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	Article 2(2) CRR-BV was in effect until 1 January 2018 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2018-01-01	N	The English version is not available online anymore.
034	2016 (40% to 100%)						Y					
035	2017 (20% to 100%)						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/A	N				
037		Article 473(1)	Competent Authorities	Credit Institutions and Investment firms	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 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.	N/A	N				
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%)	Y	Article 3(2) CRR-BV was in effect until 1 January 2018 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2018-01-01	N	The English version is not available online anymore.
039	2015 (10% to 100%)						Y					
040	2016 (20% to 100%)						Y					
041	2017 (30% to 100%)						Y					
042	2018 (40% to 100%)						Y					
043	2019 (50% to 100%)						Y					
044	2020 (60% to 100%)						Y					
045	2021 (70% to 100%)						Y					
046	2022 (80% to 100%)						Y					
047	2023 (90% to 100%)						Y					
048		Article 478(3)(a)		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 (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;	2014 (20% to 100%)	N/A				
049	2015 (40% to 100%)						N/A					
050	2016 (60% to 100%)						N/A					
051	2017 (80% to 100%)						N/A					
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%)	N/A				
053	2015 (40% to 100%)						N/A					
054	2016 (60% to 100%)						N/A					
055	2017 (80% to 100%)						N/A					
056		Article 478(3)(c)		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%)	N/A				
057	2015 (40% to 100%)						N/A					
058	2016 (60% to 100%)						N/A					

059						2017 (80% to 100%)	N/A					
060		Article 478(3)(d)		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.			Article 15 CRR-BV was in effect until 1 January 2018 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2018-01-01	N	The English version is not available online anymore.
061						2014 (20% to 100%)	Y	Article 15 CRR-BV stated: For the purposes of point (a) of Article 476 of the Regulation (EU) No 575/2013 the applicable percentage is determined as follows for the 2014 calendar year: 1. 100% with regard to items pursuant to point (a) of Article 66 of Regulation (EU) No 575/2013; 2. 20% with regard to items pursuant to points (b), (c) and (d) of Article 66 of Regulation (EU) No 575/2013, provided that they are direct holdings; 3. 100% with regard to items pursuant to points (b), (c) and (d) of Article 66 of Regulation (EU) No 575/2013, provided that they are not direct holdings.				
062						2015 (40% to 100%)	Y	Article 16 CRR-BV was in effect until 1 January 2018 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2018-01-01	N	The English version is not available online anymore.	
063						2016 (60% to 100%)	Y	Article 16 CRR-BV stated: For the purposes of point (a) Article 476 of Council Regulation (EU) No 575/2013 the percentage for the period between 1 January 2015 and 31 December 2017 with regard to all items listed in Article 66 of Council Regulation (EU) No 575/2013 shall be fixed at 100%.				
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.	2017 (80% to 100%)	Y	Article 17 CRR-BV was in effect until 1 January 2018 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2018-01-01	N	The English version is not available online anymore.
065						2014 (0% to 80%)	Y	Article 17 CRR-BV stated: For the purposes of Article 479(2) of Regulation (EU) No 575/2013 the applicable percentage shall be				
066						2015 (0% to 60%)	Y	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.				
067						2016 (0% to 40%)	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.	2017 (0% to 20%)	Y	Article 18 CRR-BV was in effect until 1 January 2018 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2018-01-01	N	The English version is not available online anymore.
069						2014 (0.2 to 1.0)	Y	Article 18 CRR-BV stated: For the purposes of Article 480(1) of Regulation (EU) No 575/2013 the applicable factor shall be				
070						2015 (0.4 to 1.0)	Y	1. 0.2 for the 2014 calendar year; 2. 0.4 for the 2015 calendar year; 3. 0.6 for the 2016 calendar year; 4. 0.8 for the 2017 calendar year.				
071						2016 (0.6 to 1.0)	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)	2017 (0.8 to 1.0)	Y	Article 19 CRR-BV was in effect until 1 January 2018 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2018-01-01	N	The English version is not available online anymore.
073						2014 (0% to 80%)	Y	Article 19 CRR-BV stated: For the purposes of Article 481(1) of Regulation (EU) No 575/2013 the applicable percentage shall be				
074						2015 (0% to 60%)	Y	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.				
075						2016 (0% to 40%)	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	2017 (0% to 20%)	Y	Article 19 CRR-BV was in effect until 1 January 2018 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2018-01-01	N	The English version is not available online anymore.
077						2014 (0% to 80%)	Y	Article 19 CRR-BV stated: For the purposes of Article 481(1) of Regulation (EU) No 575/2013 the applicable percentage shall be				
078						2015 (0% to 60%)	Y	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.				
079						2016 (0% to 40%)	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)	2017 (0% to 20%)	Y	Article 20 CRR-BV was in effect until 31 December 2021 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2021-12-31	N	The English version is not available online anymore.
081						2014 (60% to 80%)	Y	Article 20 CRR-BV stated: For the purposes of Article 486 of the Regulation (EU) No 575/2013 the applicable percentage shall be				
082						2015 (40% to 70%)	Y	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.				
083						2016 (20% to 60%)	Y					
084						2017 (0% to 50%)	Y					
085						2018 (0% to 40%)	Y					
086						2019 (0% to 30%)	Y					
087						2020 (0% to 20%)	Y					
088						2021 (0% to 10%)	Y					
089						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%)	Y	Article 20 CRR-BV was in effect until 31 December 2021 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2021-12-31	N	The English version is not available online anymore.
090						2015 (40% to 70%)	Y	Article 20 CRR-BV stated: For the purposes of Article 486 of the Regulation (EU) No 575/2013 the applicable percentage shall be				
091						2016 (20% to 60%)	Y	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.				
092						2017 (0% to 50%)	Y					
093						2018 (0% to 40%)	Y					
094						2019 (0% to 30%)	Y					
095						2020 (0% to 20%)	Y					
096						2021 (0% to 10%)	Y					
097						Applicable percentage for determining the limits for grandfathering of items within Tier 2 items pursuant to para. 4 of Article 486 (percentage in the ranges specified in para. 5 of that Article)	2014 (60% to 80%)	Y	Article 20 CRR-BV was in effect until 31 December 2021 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2021-12-31	N	The English version is not available online anymore.
098						2015 (40% to 70%)	Y	Article 20 CRR-BV stated: For the purposes of Article 486 of the Regulation (EU) No 575/2013 the applicable percentage shall be				
099						2016 (20% to 60%)	Y	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.				
100						2017 (0% to 50%)	Y					
101						2018 (0% to 40%)	Y					
102						2019 (0% to 30%)	Y					
103						2020 (0% to 20%)	Y					
						2021 (0% to 10%)	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.	please see "National text"	Y	<p>Article 24 CRR-BV was in effect until 31 December 2021 (on 31 December 2021 the CRR-BV generally expired, instead the CRR-BV 2021 came into force on 1 January 2022).</p> <p>Article 24 CRR-BV stated: Until 31 December 2017 credit institutions or groups of credit institutions applying the Internal Ratings Based approach (IRB approach) pursuant to Articles 142 to 191 of Regulation (EU) No 575/2013 most recently amended in Regulation (EU) 2017/2401, OJ L 347, 28 December 2017, p. 1, may identify the assessment basis for the credit risk for those participation items, which it held on 31 December 2007 in accordance with the standardised approach for credit risk pursuant to Articles 111 to 141 of Regulation (EU) No 575/2013. This position is measured on the basis of the number of shares held as of 31 December 2007 and any additional indirect increase resulting from this ownership, as long as this does not increase the level of the participation held in this entity. Participation items are excluded provided that</p> <ol style="list-style-type: none"> 1. the level of the participation in a specific company has increased as a result of having acquired shares or 2. these items were held on 31 December 2007, but were however sold thereafter and subsequently repurchased. 	No longer in force. For a previous version of the CRR-BV see https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20008698&FassungVom=2021-12-31	N	The English version is not available online anymore.
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/A	N/A				