

Annex II
Part 1

Options and discretions set out in Directive 2013/36/EU, Regulation (EU) No 575/2013 and LCR Delegated Regulation (EU) 2015/61

	Directive 2013/36/EU	Regulation (EU) No 575/2013	LCR delegated regulation (EU) 2015/61	Addressee	Denomination	Description of the option or discretion	Exercised (Y/N/NA) ⁽¹⁾	National text ⁽²⁾	Reference(s) ⁽³⁾	Available in EN (Y/N)	Details / Comments
010	Date of the last update of information in this template							(03/06/2026)			
020	Article 9(2)			Member States	Exception to the prohibition against persons or undertakings other than credit institutions from taking deposits or other repayable funds from the public	The prohibition against persons or undertakings other than credit institutions from carrying out the business of taking deposits or other repayable funds from the public shall not apply to a Member State, a Member State's regional or local authorities, a public international bodies of which one or more Member States are members, or to cases expressly covered by national or union law, provided that those activities are subject to regulations and controls intended to protect depositors and investors.	Y	Article 1a para. 2 BWG: (2) Without prejudice to Article 3, the provisions of Regulation (EU) No 575/2013 as well as any legal acts introduced on its basis shall be applied to credit institutions that are not CRR credit institutions as if these credit institutions were CRR credit institutions. If the provisions of Regulation (EU) No 575/2013 are applied to credit institutions that are not CRR credit institutions, they shall be treated as CRR credit institutions by other credit institutions and within their own group of credit institutions.	Article 1a para. 2 BWG	Y	Any banking transaction, not only combinations of loan business and deposit taking, can only be performed in Austria on the basis of a banking licence. the CRR was nationally extended to entities that do not fulfil the CRR definition of a credit institution (see § 1a para. 2 BWG, "Non-CRR credit institutions") with certain exemptions to allow for the specificities of their business model (see § 3 BWG). Thus, in total, three (according to CRR-definition) financial institutions are allowed to take deposits from the public: one manages trust accounts for Austrian civil law notaries (no other banking business is conducted) and two are housing finance institutions. All three of them are members of Einlagensicherung AUSTRIA Ges.m.b.H. (Austrian deposit guarantee scheme) and supervised as national non-CRR credit institutions. Furthermore, deposits taken by the trustee savings bank are guaranteed above the legal minimum, and the housing finance institutions
030	Article 12(3)			Member States	Initial capital	Member States may decide that credit institutions which do not fulfil the requirements to hold separate own funds and which were in existence on	N				
040	Article 12(3)			Member States	Initial capital	Credit Institutions for which Member States have decided that they can continue to carry out their business according to Article 12(3) of Directive 2013/36/EU may be exempted by MS from	N				
050	Article 12(4)			Member States	Initial capital	Member States may grant authorisation to particular categories of credit institutions the initial capital of which is less than EUR 5 million, provided that the initial capital is not less than EUR 1 million and the Member State concerned notifies the	N				
060	Article 21(1)			Competent Authorities	Exemptions for credit institutions permanently affiliated to a central body	Competent authorities may exempt with regard to credit institutions permanently affiliated to a central body from the requirements set out in Articles 10, 12 and 13(1) of Directive 2013/36/EU.	Y	Article 30a para. 6 BWG: (6) The provisions of Article 4 para. 3 nos. 3 and 4, Article 5 para. 1 no. 5, Articles 10, 16, 22 to 23f, 24 to 24d, Article 39 para. 2, Article 39a, Article 69 para. 3 and Article 70 para. 4a and Articles 70b to 70d as well as Parts Two to Four and Parts Five to Eight of Regulation (EU) No 575/2013 shall not apply to the affiliated credit institutions. For purposes of Article 405(2) of Regulation (EU) No 575/2013, the central body shall be regarded as an EEA parent credit institution and the affiliated credit institutions as subordinate institutions. The affiliated credit institutions are exempt from those notification and reporting duties (Articles 73 to 75) that are intended exclusively for the monitoring of these provisions. In deviation from the other provisions of this paragraph, Article 69 para. 3 and the necessary reporting provisions for the monitoring of this provision pursuant to Article 74 shall apply for affiliated credit institutions which	Article 30a para. 6 BWG	Y	

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090	Article 40			Competent Authorities	Reporting requirements to host competent authorities	The competent authorities of host Member States may, for information, statistical or supervisory purposes, require that all credit institutions having branches within their territories shall report to them periodically on their activities in those host Member States, in particular to assess whether a branch is significant in accordance with Article 51(1) of Directive 2013/36/EU.	Y	Article 9 Abs. 7a BWG: (7a) The FMA may request that every credit institution pursuant to para. 1 with a branch pursuant to point (17) of Article 4(1) of Regulation (EU) No 575/2013 in Austria provides regular reports on its activities in Austria. These reports may only be requested for statistical purposes or for information or supervision purposes. The FMA may in particular request credit institutions to provide the type of information that allows it to assess whether the branch is a significant branch pursuant to	Article 9 Abs. 7a BWG	Y	
121	Article 133(1)			Member States	Requirement to maintain a systemic risk buffer	Member States may introduce a systemic risk buffer of Common Equity Tier 1 capital for the financial sector or one or more subsets of that sector on all or a subset of exposures.	Y	Article 7 KP-V 2021: For the purposes of Article 23e para. 3 BWG the capital buffer requirement for the systemic risk buffer shall be calculated on the basis of the Annex to Article 23e BWG, whereas the capital buffer requirement for the systemic risk buffer 1. is to be identified for the institutions listed in Article 8 para. 1 based on the consolidated situation, and the applicable buffer rate that corresponds to the rate determined in Article 8 para. 1 for the respective named credit institution for the total risk exposure of the institution; 2. is to be identified for the institutions listed in Article 8 para. 2 on an individual basis, and the applicable buffer rate that corresponds to the rate determined in Article 8 para. 2 for the respective named credit institution for the total risk exposure of the institution; Institutions that are listed in both Article 8 para. 1 and Article 8 para. 2, shall be required to meet the capital buffer requirement for the systemic risk buffer on a consolidated basis pursuant to no. 1 and pursuant to no. 2 on an individual basis	Article 7 of KP-V 2021 - Capital Buffer Regulation 2021	Y	
130	Article 134(1)			Member States	Recognition of a systemic risk buffer rate	Other Member States may recognise the systemic risk buffer rate set according to Article 133 and may apply that buffer rate to domestically authorised institutions for the exposures located in the Member State setting that buffer rate.	N				
140	Article 152 first paragraph			Member States	Reporting requirements to host competent authorities	The competent authorities of host Member States may, for statistical purposes, require that all credit institutions having branches within their territories shall report to them periodically on their activities in those host Member States.	Y	Article 9 Abs. 7a BWG: (7a) The FMA may request that every credit institution pursuant to para. 1 with a branch pursuant to point (17) of Article 4(1) of Regulation (EU) No 575/2013 in Austria provides regular reports on its activities in Austria. These reports may only be requested for statistical purposes or for information or supervision purposes. The FMA may in particular request credit institutions to provide the type of information that allows it to assess whether the branch is a significant branch pursuant to	Article 9 Abs. 7a BWG	Y	
150	Article 152 second paragraph			Member States	Reporting requirements to host competent authorities	Host Member States may require that branches of credit institutions from other Member States provide the same information as they require from national credit institutions for that purpose.	Y	Article 9 Abs. 7a BWG: (7a) The FMA may request that every credit institution pursuant to para. 1 with a branch pursuant to point (17) of Article 4(1) of Regulation (EU) No 575/2013 in Austria provides regular reports on its activities in Austria. These reports may only be requested for statistical purposes or for information or supervision purposes. The FMA may in particular request credit institutions to provide the type of information that allows it to assess whether the branch is a significant branch pursuant to	Article 9 Abs. 7a BWG	Y	

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155	Article 131(5)			Competent Authorities	Buffers	The competent authority or the designated authority may require each O-SII, on a consolidated, sub-consolidated or individual basis, as applicable, to maintain an O-SII buffer of up to 3 % of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013, taking into account the criteria for the identification of the O-SII. That buffer shall consist of Common Equity Tier 1 capital.	Y	Article 5 KP-V 2021: For the purposes of Article 23d para.7 BWG, the capital buffer requirement for Systemically Important Institutions shall be: 1. identified on a consolidated basis for the institutions listed in Article 6 para. 1, and shall be calculated by multiplying the rate determined in Article 6 para. 1 for the respective named credit institution by the total risk exposure calculated pursuant to Article 92 (3) of Regulation (EU) No 575/2013; 2. identified on an individual basis for the institutions listed in Article 6 para. 2, and shall be calculated by multiplying the rate determined in Article 6 para. 2 for the respective named credit institution by the total risk exposure calculated pursuant to Article 92 (3) of regulation (EU) No 575/2013; Institutions that are listed in both Article 6 para. 1 and Article 6 para. 2, shall be required to meet the capital buffer requirement for systemically important institutions on a consolidated basis pursuant to no. 1 and pursuant to no. 2 on an individual basis.	Article 5 of KP-V 2021 - Capital Buffer Regulation 2021	Y	
156	Article 160(6)			Competent Authorities	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				
165		Article 4(1)(145), point (b)		Member States	Classification of small and non-complex institutions	Member States may lower the threshold of EUR 5 billion for the average over the four-year period immediately preceding the current annual reporting period of total value of institutions assets on an individual basis or, where applicable, on a	N				
170		Article 4(2)		Member States or Competent Authorities	Treatment of indirect holdings in real estate	Member States or their competent authorities may allow shares constituting an equivalent indirect holding of immovable property to be treated as a direct holding of immovable property provided that such indirect holding is specifically regulated in the national law of the Member State and, when pledged as collateral, provides equivalent protection to creditors.	N				
190		Article 24(2)		Competent Authorities	Reporting and the compulsory use of IFRS	Competent authorities may require that institutions effect the valuation of assets and off-balance sheet items and the determination of own funds in accordance with International Accounting Standards as applicable under Regulation (EC) No 1606/2002).	Y	Article 74b BWG: (1) Credit institutions and groups of credit institutions shall value assets and off-balance sheet items or reporting purposes as well as for calculating the total risk exposure amount (Article 92(3) of Regulation (EU) No 575/2013) in accordance with Articles 55 to 58 and Articles 201 to 211 UGB, unless para. 2 applies. (2) The FMA may, pursuant to Article 24(2) in conjunction with Article 466 of Regulation (EU) No 575/2013, stipulate by administrative decision that credit institutions and groups of credit institutions that effect the valuation of assets and off-balance sheet items also in accordance with International Accounting Standards as applicable under Regulation (EC) No 1606/2002 or that are included in a consolidation in accordance with International Accounting Standards as applicable under Regulation (EC) No 1606/2002 apply International Accounting Standards as defined in Regulation (EC) No 1606/2002 for reporting purposes as well as for calculating the total risk exposure amount (Article 92(3) of Regulation (EU) No 575/2013) and for determining own funds, provided that this ensures an appropriate quality of data. (3) Credit institutions and groups of credit	Article 74b BWG	Y	

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200		Article 89(3)		Competent Authorities	Risk weighting and prohibition of qualifying holdings outside the financial sector	Competent authorities apply the following requirements to qualifying holdings of institutions referred to in paragraphs 1 and 2: for the purpose of calculating the capital requirement in accordance with Part Three of this Regulation, institutions shall apply a risk weight of 1250% to the greater of the following: (i) the amount of qualifying holdings referred to in paragraph 1 in excess of 15% of eligible capital; (ii) the total amount of qualifying holdings referred to in paragraph 2 that exceed 60% of the eligible capital of the institution;	Y	Article 3 CRR-BV 2021: If the thresholds determined in Article 89 (1) or (2) of Regulation (EU) No. 575/2013 are exceeded, then institutions shall be required to hold eligible capital pursuant to point a of Article 4 (1) no. 71 of Regulation (EU) No. 575/2013 for the amount by which the qualifying holdings exceed these thresholds. In the event that both the thresholds mentioned in Article 89 (1) and (2) of Regulation (EU) No. 575/2013 are exceeded, then only the higher of the two exceeded amounts shall apply.	Article 3 CRR-BV 2021 - CRR Supplementary Regulation 2021	Y	
201		Article 89(3)		Competent Authorities	Risk weighting and prohibition of qualifying holdings outside the financial sector	Competent authorities apply the following requirements to qualifying holdings of institutions referred to in paragraphs 1 and 2: the competent authorities shall prohibit institutions from having qualifying holdings referred to in paragraphs 1 and 2 the amount of which exceeds the percentages of eligible capital laid down in those paragraphs	N				
220		Article 430(4)		Competent Authorities	Reporting on own funds requirements and financial information	Competent authorities may require credit institutions that determine their own funds on a consolidated basis in accordance with international accounting standards pursuant to Article 24(2) to report financial information in accordance with this Article.	N				No explicit transposition (no application case).
230		Article 124(2)		Competent or Designated Authorities	Risk weights and criteria applied to exposures secured by mortgages on immovable property	The authority designated in accordance with paragraph 1a of this Article may increase the risk weights applicable to those exposures within the ranges determined in the fourth subparagraph of this paragraph or impose stricter criteria than those set out in Article 125(2) or 126(2).	N				

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240		Article 129(1)		Competent Authorities	Exposures in the form of covered bonds	The competent authorities may, after consulting EBA, partly waive the application of point (c) of the first subparagraph and allow credit quality step 2 for up to 10 % of the total exposure of the nominal amount of outstanding covered bonds of the issuing institution, provided that significant potential concentration problems in the Member States	N				
241		Article 129(1a), point (c)		Competent Authorities	Exposures to credit institutions that qualify for credit quality step 3 in the form of derivative contracts	The competent authorities designated pursuant to Article 18(2) of Directive (EU) 2019/2162 may, after consulting EBA, allow exposures to credit institutions that qualify for credit quality step 3 in the form of derivative contracts, provided that significant potential concentration problems in the Member States concerned due to the application of	N				
242		Article 129(3a)		Member states	Minimum level of overcollateralisation for covered bonds	Member States may set a lower minimum level of overcollateralisation for covered bonds than 5 % or authorise their competent authorities to set such a level, provided that the conditions in point (a) and (b) of this subparagraph are met.	Y	Article 9 para. 7 PfandBG: (7) The calculation of the required coverage shall ensure that the aggregate principal amount of all cover assets is equal to or exceeds the aggregate principal amount of the liabilities of the covered bonds pursuant to para. 4 nos. 1 to 4 ("nominal principle"). In the case of covered bonds issued in the form of zero coupon bonds, and covered bonds with a redemption value that exceeds the par amount, then the surrender value of the covered bonds shall be used instead of the par amount for calculating the coverage level. This is to be calculated based on the interest rate arising from the amount of the difference between the issue price and the par amount of covered bonds, as well as their contractual term. The credit institution's articles of association may stipulate that the coverage of the liabilities of the covered bonds pursuant to para. 4 nos. 1 to 4 must be ensured in accordance with the present value plus an overcollateralisation of at least 2 %, to be held in cover assets or in substitution assets. Present value coverage must simultaneously fulfil the conditions set out in paras. 2 to 6 and shall not be allowed to result in any higher ratio of coverage than that calculated under the nominal principle.	§ 9 PfandBG - Federal Act on Pfandbriefe	Y	
250		Article 164(6)		Competent Authorities	Minimum values of exposure weighted average Loss Given Default (LGD) for exposures secured by property	Based on the data collected under Article 430a and on any other relevant indicators, and taking into account forward-looking immovable property market developments the authority designated in accordance with paragraph 5 of this Article shall periodically, and at least annually, assess whether the minimum LGD values referred to in paragraph 4 of this Article, are appropriate for exposures secured by mortgages on residential property or commercial immovable property located in one or more parts of the territory of the Member State of the relevant authority. Where, on the basis of the assessment referred to in the first subparagraph of this paragraph, the authority designated in accordance with paragraph 5 concludes that the minimum LGD values referred to in paragraph 4 are not adequate, and if it considers that the inadequacy of LGD values could adversely affect current or future financial stability in its Member State, it may set higher minimum LGD values for those exposures located in one or more parts of the territory of the Member State of the relevant authority. Those higher minimum values may also be applied at the level of one or more property segments of such exposures. The authority designated in accordance with paragraph 5 shall notify EBA and the ESRB before making the	N				
260		Article 178(1), point (b)		Competent Authorities	Default of an obligor	Competent authorities may replace the 90 days with 180 days for exposures secured by residential property or SME commercial immovable property in	N				

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261		Article 178(2), point (d)		Competent Authorities	Materiality threshold	Competent authorities shall define the threshold to assess the materiality of a credit obligation past due. This threshold shall reflect a level of risk that the competent authority considers to be reasonable.	Y	Article 4 CRR-BV: (1) An obligation shall in any case be deemed to be material as defined in Article 178 (1) (b) of Regulation (EU) No. 575/2013, if on more than 90 consecutive days 1. the ratio of the total of all past due obligations of an obligor towards the institution, its parent undertaking or its subsidiary to the total amount of all exposures of the institution, its parent undertaking, or its subsidiary reported in the balance sheet towards this obligor, with the exception of exposures arising from participations exceeds 1 %, and 2. the total of all past due obligations of an obligor towards the institution, its parent undertaking or its subsidiary exceed a. the amount of EUR 100 for retail exposures, or b. the amount of EUR 500 for exposures which are not allocatable as retail exposures. (2) In the case of institutions which apply the definition of default defined in Article 178 (1) points (a) and (b) of Regulation (EU) No 575/2013 to individual credit facilities, para. 1 shall apply subject to the proviso that the amount of the obligations of the obligor shall be applied from a single credit facility granted by the institution, its parent undertaking or its subsidiary as the "total	Article 4 CRR-BV - CRR Supplementary Regulation 2021	Y	
270		Article 284(4)		Competent Authorities	Exposure value	Competent authorities may require an alpha higher than 1.4 or permit institutions to use their own estimates	N				
280		Article 284(9)		Competent Authorities	Exposure value	Competent authorities may permit institutions to use their own estimates of alpha					Own estimates of alpha can only be used subject to a permission of the competent authority.
290		Article 327(2)		Competent Authorities	Netting between a convertible and an offsetting position in the underlying instrument	Competent authorities may adopt an approach under which the likelihood of a particular convertible's being converted is taken into account or require an own funds requirement to cover any loss which conversion might entail.	Y	Article 5 CRR-BV 2021: Convertible bonds according to Art. 174 para. 1 of the Stock Corporation Act (AktG; Aktiengesetz), shall be treated as equity instrument positions and may be netted against equities in which a conversion right exists, if 1. the time frame until the first day of the conversion period is less than three months, or, in the event that there has been a previous conversion period, the time frame until the next possible conversion period is less than one year, and 2. the convertible bond is to be traded at a premium of less than 10 %; the premium shall be calculated as the market price of the convertible bond less the market price of the equity, into which conversion is possible, expressed as a percentage of the market price of the equity.	Article 5 CRR-BV 2021	Y	
300		Article 395(1)		Competent Authorities	Large exposure limits for exposures to institutions	Competent authorities may set a lower large exposure limit than EUR 150 000 000 for exposures to institutions.	N				

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310		Article 400(2)(a) 493(3)(a)		Competent Authorities	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).	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
320		Article 400(2), point (b) and 493(3), point (b)		Competent Authorities	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.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
330		Article 400(2)(c) and 493(3)(c)		Competent Authorities	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt exposures incurred by an institution to its parent undertaking, to other subsidiaries of that parent undertaking or to its own subsidiaries and qualifying holdings.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
340		Article 400(2), point (d) and 493(3), point (d)		Competent Authorities	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.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
350		Article 400(2), point (e) and 493(3), point (e)		Competent Authorities	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.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
360		Article 400(2), point (f) and 493(3), point (f)		Competent Authorities	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.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
370		Article 400(2), point (g) and 493(3), point (g)		Competent Authorities	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.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.

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380		Article 400(2), point (h) and 493(3), point (h)		Competent Authorities	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.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
390		Article 400(2), point (i) and 493(3), point (i)		Competent Authorities	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.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
400		Article 400(2), point (j) and 493(3), point (j)		Competent Authorities	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.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
410		Article 400(2), point (k)		Competent Authorities	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt assets items constituting exposures in the form of a collateral or a guarantee for residential loans.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
411		Article 493(3), point (k)		Member States	Exemptions or partial exemptions to large exposures limits	Member states may fully or partially exempt assets items constituting claims on and other exposures to recognised exchanges	Y	Article 103q No. 4 point (a), subpoint (hh) BWG: a) By being given a weighting of zero: hh) asset items constituting claims on and other exposures to recognised exchanges.	Article 103q No. 4 point (a), subpoint (hh) BWG	Y	
412		Article 400(2), point (l)		Competent Authorities	Exemptions or partial exemptions to large exposures limits	Competent authorities may fully or partially exempt exposures in the form of a guarantee for officially supported export credits.	NA				The MS discretion in Article 493 para. 3 CRR was exercised (not including any discretion of the competent authority); see Part 2.
420		Article 412(5)		Member States	Liquidity coverage requirement	Member States may maintain or introduce national provisions in the area of liquidity requirements before binding minimum standards for liquidity coverage requirements are specified and fully introduced in the Union in accordance with Article 460.	Y	Article 25 BWG: (1) Ungeachtet der Verpflichtungen gemäß § 39 Abs. 3 und gemäß einer Verordnung der FMA gemäß § 39 Abs. 4 Z 7 haben Kreditinstitute als Mindestanforderung flüssige Mittel ersten und zweiten Grades gemäß den Abs. 2 bis 11 zu halten. Soweit dieses Bundesgesetz nichts anderes regelt, sind den angegebenen Laufzeiten die Restlaufzeiten zu Grunde zu legen. Bei der Ermittlung der Restlaufzeiten kann bei denjenigen Kategorien von Forderungen und Verbindlichkeiten, bei denen abweichende tatsächliche materielle Laufzeiten vorliegen, die zu erwartende Verweildauer herangezogen werden, wenn deren Berechnung nach anerkannten Regeln der Statistik erfolgt. (2) Für die Bemessung der flüssigen Mittel ersten Grades sind folgende Euro-Verpflichtungen maßgebend: [...]	Article 25 BWG	N	The discretion is no longer relevant. The national liquidity requirement (former § 25 BWG) was maintained only for one year (until end 2014).
430		Article 412(5)		Member States or Competent Authorities	Liquidity coverage requirement	Member states or competent authorities may require domestically authorised institutions, or a subset of those institutions to maintain a higher liquidity coverage requirement up to 100% until the binding minimum standard is fully introduced at a rate of 100% in accordance with Article 460.	N				
460		Article 420(2)		Competent Authorities	Liquidity outflow rate	The competent authorities shall determine the outflows to be assigned to the products and services which are not captured in the Regulation as long as the likelihood and potential volume of the liquidity outflows are material. The competent authorities may apply an outflow rate up to 5% for	N				
461		Article 428p(10)		Competent Authorities	Required stable funding factors	Competent authorities may determine the required stable funding factors to be applied to off-balance-sheet exposures that are not specified in the CRR.	N				

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462		Article 428q(2)		Competent Authorities	Required stable funding factors	Competent authorities may determine the term of encumbrance for assets that have been segregated.	N				
463		Article 428aq(10)		Competent Authorities	Required stable funding factors	Competent authorities may determine the required stable funding factors to be applied to off-balance-sheet exposures that are not referred to in the CRR in relation to the simplified calculation of the net stable funding ratio	N				
464		Article 428ar(2)		Competent Authorities	Required stable funding factors	Competent authorities may determine the term of encumbrance for assets that have been segregated in relation to the simplified calculation of the net stable funding ratio.	N				
510		Article 471(1)		Competent Authorities	Exemption from deduction of equity holding in insurance companies from CET1 items	By way of derogation from Article 49(1), during the period from 31 December 2018 to 31 December 2024, institutions may choose not to deduct equity holdings in insurance undertakings, reinsurance undertakings and insurance holding companies where the conditions set out in paragraph 1 of Article 471 are met.	NA				The addressees of this requirement are institutions. Deduction is not dependent on an the approval of the competent authority.
520		Article 473(1)		Competent Authorities	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	N				Discretion no longer applicable. It was not exercised in AT.
530		Article 478(3)		Competent Authorities	Transitional deductions from Common Equity Tier 1, Additional Tier 1 and Tier 2 items	Competent authorities shall determine and publish an applicable percentage in the ranges specified in paragraphs 1 and 2 of Article 478 for each of the following deductions: (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; (b) the aggregate amount of deferred tax assets that rely on future profitability and arise from temporary differences and the items referred to in	N				Discretion no longer applicable. It was not exercised in AT.
540		Article 479(4)		Competent Authorities	Transitional recognition in consolidated Common Equity Tier 1 capital of instruments and items that do not qualify as minority interests	Competent authorities shall determine and publish the applicable percentage in the ranges specified in paragraph 3 of Article 479. ⁽⁴⁾	Y	Article 17 CRR-BV: Für die Zwecke des Art. 479 Abs. 2 der Verordnung (EU) Nr. 575/2013 beträgt der anwendbare Prozentsatz 1. 80 vH für das Kalenderjahr 2014; 2. 60 vH für das Kalenderjahr 2015; 3. 40 vH für das Kalenderjahr 2016; 4. 20 vH für das Kalenderjahr 2017	Article 17 CRR-BV (rescinded)	N	Discretion no longer applicable.

	Directive 2013/36/EU	Regulation (EU) No 575/2013	LCR delegated regulation (EU) 2015/61	Addressee	Denomination	Description of the option or discretion	Exercised (Y/N/NA) ⁽¹⁾	National text ⁽²⁾	Reference(s) ⁽³⁾	Available in EN (Y/N)	Details / Comments
010	Date of the last update of information in this template							(03/06/2026)			
550		Article 480(3)		Competent Authorities	Transitional recognition of minority interests and qualifying Additional Tier 1 and Tier 2 capital	Competent authorities shall determine and publish the value of the applicable factor in the ranges specified in paragraph 2 of Article 480. ⁽⁴⁾	Y	Article 18 CRR-BV: Für die Zwecke des Art. 480 Abs. 1 der Verordnung (EU) Nr. 575/2013 beträgt der anwendbare Faktor 1. 0,2 für das Kalenderjahr 2014; 2. 0,4 für das Kalenderjahr 2015; 3. 0,6 für das Kalenderjahr 2016; 4. 0,8 für das Kalenderjahr 2017;	Article 18 CRR-BV (rescinded)	N	Discretion no longer applicable. It was exercised in AT (former § 18 CRR-BV, rescinded).
560		Article 481(5)		Competent Authorities	Additional transitional filters and deductions	For each filter or deduction referred to in paragraphs 1 and 2 of Article 481, competent authorities shall determine and publish the applicable percentages in the ranges specified in paragraphs 3 and 4 of that Article. ⁽⁴⁾	Y	Article 19 CRR-BV: Für die Zwecke des Art. 481 Abs. 1 der Verordnung (EU) Nr. 575/2013 beträgt der anwendbare Prozentsatz 1. 80 vH für das Kalenderjahr 2014; 2. 60 vH für das Kalenderjahr 2015; 3. 40 vH für das Kalenderjahr 2016; 4. 20 vH für das Kalenderjahr 2017;	Article 19 CRR-BV (rescinded)	N	Discretion no longer applicable. It was exercised in AT (former § 19 CRR-BV, rescinded).
570		Article 486(6)		Competent Authorities	Limits for grandfathering of items within Common Equity Tier 1, Additional Tier 1 and Tier 2 items	Competent authorities shall determine and publish the applicable percentages in the ranges specified in paragraph 5 of Article 486. ⁽⁴⁾	Y	Article 20 CRR-BV: Für die Zwecke des Art. 486 der Verordnung (EU) Nr. 575/2013 betragen die anwendbaren Prozentsätze 1. 80 vH für das Kalenderjahr 2014; 2. 70 vH für das Kalenderjahr 2015; 3. 60 vH für das Kalenderjahr 2016; 4. 50 vH für das Kalenderjahr 2017; 5. 40 vH für das Kalenderjahr 2018; 6. 30 vH für das Kalenderjahr 2019; 7. 20 vH für das Kalenderjahr 2020;	Article 20 CRR-BV (rescinded)	N	Discretion no longer applicable. It was exercised in AT (former § 20 CRR-BV, rescinded).
580		Article 495(1)		Competent Authorities	Transitional treatment of equity exposures under the IRB approach	By way of derogation from Chapter 3 of Part Three, until 31 December 2017, the competent authorities may exempt from the IRB treatment certain categories of equity exposures held by institutions and EU subsidiaries of institutions in that Member State as at 31 December 2007. ⁽⁴⁾	Y	Bis zum 31. Dezember 2017 können Kreditinstitute oder Kreditinstitutgruppen, die den auf internen Ratings basierenden Ansatz gemäß der Art. 142 bis 191 der Verordnung (EU) Nr. 575/2013 anwenden, die Bemessungsgrundlage für das Kreditrisiko für jene Beteiligungspositionen, die sie am 31. Dezember 2007 halten, nach dem Kreditrisiko-Standardansatz gemäß den Art. I I I bis 141 der Verordnung (EU) Nr. 575/2013 ermitteln. Die Position bemisst sich nach der Anzahl der zum 31. Dezember 2007 gehaltenen Anteile und jeder weiteren unmittelbar aus diesem Besitz resultierenden Zunahme, solange diese nicht die Beteiligungsquote an diesem Unternehmen erhöht. Nicht erfasst sind Beteiligungspositionen insoweit, als 1. sich durch einen Anteilserwerb die Beteiligungsquote an einem bestimmten Unternehmen erhöht hat oder 2. diese zwar am 31. Dezember 2007 gehalten wurden, danach jedoch verkauft und anschließend wieder zurückgekauft wurden.	Article 24 CRR-BV (rescinded)	N	Discretion no longer applicable. It was exercised in AT (former Article 103e No. 11 BWG, rescinded) and continued in Article 24 CRR-BV (rescinded).
590		Article 496(1)		Competent Authorities	Transitional provision on the calculation of own fund requirements for exposures in the form of covered bonds	Until 31 December 2017, competent authorities may waive in full or in part the 10 % limit for senior units issued by French Fonds Communs de Créances or by securitisation entities which are equivalent to French Fonds Communs de Créances laid down in points (d) and (f) of Article 129(1), provided that conditions specified in points (a) and (b) of Article 496(1) are fulfilled. ⁽⁴⁾	N				Discretion no longer applicable. It was not exercised in AT.
600			Article 10(1), point (b)(iii)	Competent Authorities	LCR - Liquid assets	The liquidity reserve held by the credit institution in a central bank is recognisable as Level 1 asset provided that it can be withdrawn in times of stress. The purposes under which central bank reserves may be withdrawn for the purposes of this Article must be specified in an agreement between the CA and the ECB or the central bank.	N				
610			Article 10(2)	Competent Authorities	LCR - Liquid assets	The market value of extremely high quality covered bonds referred to in paragraph 1(f) shall be subject to a haircut of at least 7 %. Except as specified in relation to shares and units in CIUs in points (b) and (c) of Article 15(2), no haircut shall be required on the value of the remaining level 1 assets. Those cases where the higher haircuts were set to an entire asset class (all assets subject to a specific and differentiated haircut in the LCR Delegated Regulation) (e.g. to all level 1 covered bonds, etc.).					
620			Article 12(1), point (c)(i)	Competent Authorities	LCR - Level 2B assets	Shares may constitute level 2B assets provided that they form part of a major stock index in a MS or in a third country, as identified as such by the CA of a	N				

	Directive 2013/36/EU	Regulation (EU) No 575/2013	LCR delegated regulation (EU) 2015/61	Addressee	Denomination	Description of the option or discretion	Exercised (Y/N/NA) ⁽¹⁾	National text ⁽²⁾	Reference(s) ⁽³⁾	Available in EN (Y/N)	Details / Comments
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630			Article 12(3)	Competent Authorities	LCR - Level 2B assets	For credit institutions which in accordance with their statutes of incorporation are unable for reasons of religious observance to hold interest bearing assets, the competent authority may allow to derogate from points (ii) and (iii) of paragraph 1(b) of this Article, provided there is evidence of insufficient availability of non-interest bearing assets meeting	N				
640			Article 24(6)	Competent Authorities	LCR - Outflows from stable deposits in a third country qualifying for the 3% rate	Credit institutions may be authorised by their competent authority to multiply by 3% the amount of the retail deposits covered by a deposit guarantee scheme in a third country equivalent to the scheme referred to in paragraph 1 if the third country allows this treatment.	N				

(1) 'Y' (Yes) indicates that the competent authority or Member State empowered to exercise the relevant option or discretion has exercised it.
'N' (No) Indicates that the competent authority or Member State empowered to exercise the relevant option or discretion has not exercised it.
'NA' (Not applicable) indicates that the exercise of the option is not possible or the discretion does not exist.

(2) The text of the provision in the national legislation.

(3) Reference in the national legislation and hyperlink(s) to the website containing the national text transposing the Union provision in question.

(4) The provision has now expired and thus the information on the exercise of the discretion covers historically only the period up to the expiration date.