

Guidelines for collection of information necessary for the purpose of drafting resolution plans

(Revised version 2019)

Introduction

The requirements on collection of information, as well as the instructions contained in this document, are drafted in compliance with the Regulation “On Resolution Plans”.

The scope of the following templates, is to collect information related to governance and management, core business lines, liability structure, pledged collaterals, off-balance sheet exposures, payments clearing and settlement systems, information systems, financial and other interconnectedness and contractual arrangements that can affect or be affected by resolution actions.

1. Structure and convention

1.1. Structure

The standard templates for collection of information consist of nine categories, as follows:

1. [Governance and management](#)
2. [Core business lines](#)
3. [Liability structure](#)
4. [Pledged collateral](#)
5. [Off-balance sheet exposures](#)
6. [Payment, clearing and settlement systems](#)
7. [Information Systems](#)
8. [Interconnectedness](#) – (2 templates)
9. [Contractual arrangements](#)

Information regarding **organisational structure, critical functions** and **critical counterparties** is included in the recovery plans templates, so respective data will be collected through the information included in the recovery plans of banks and will not be required also for purposes of resolution. However, Bank of Albania, as Resolution Authority, holds the right to require details on the collected information in order to effectively implement the process of drafting and updating of resolution plans, according to the Law nr.133/2016 “On the Recovery and Resolution of banks, in the Republic of Albania”.

1.2. Accounting standards

Banks shall report carrying amounts under the accounting framework they use for the reporting of financial information.

Amounts reported in the templates should be gross book value, unless otherwise stated in the guideline.

1.3. Numbering convention

The following general notation is used in these instructions to refer to the columns, rows and cells of a template:

{Template; Row; Column}.

1.4. Level of application

The level of application is generally at the level of the licensed institution in Albania. Bank of Albania will state the required level of application in their request to institutions.

1.5. Legal Entity Identifier LEI

Legal entity identifier (LEI) is a 20-digit, alpha-numeric code created according to the standard ISO 17442, developed by the International Standards Organisation (ISO). This code uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. The identification of LEI code in the reporting templates is crucial for purposes of drafting the full interconnectedness of entities operating in the Albanian jurisdiction and those operating outside, as well as in the framework of cooperation with resolution authorities in other countries or international organisations responsible for the resolution of an institution that is part of a banking group operating in Albania. If the reporting entity or any other subject included in the reporting template already holds a unique LEI code, reporting will be performed **only through this code. Banks shall display maximum efforts to identify all the reporting entities through their LEI code.** Only where the ‘Legal Entity Identifier’ is not available for a given entity, it will be identified through a unique code, such as the NUIS¹. Only where there is no other form of identification, it is allowed to complete with “not available”.

For further information regarding this code, please refer to the website <https://www.gleif.org/en/about-lei/introducing-the-legal-entity-identifier-lei>.

¹ For entities registered in Albania, the identification code consists of the Unique Identification Number of the Subject, NUIS, composed by 10 digits.

2. Template related instructions

ANNEX I – GOVERNANCE AND MANAGEMENT

This template covers items listed in Article 28, paragraph 1 “a” of the Regulation “On Resolution Plans”, pursuant to Article 12 (9) of the Law No. 133/2016, as following:

- *the location, jurisdiction of incorporation, licensing and key management associated with each legal person*

This template shall be filled for each material entity identified in the respective template for Annex I (ex. recovery plan for material entities).

Following the information on material entities in Albania, BoA should obtain information on the person responsible for providing information on the resolution plan at ultimate parent level in order to identify the correct contact points for information they require.

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	Legal entity identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.
030	Location City where the entity listed in Column 010 is legally registered.
040	Jurisdiction of incorporation Jurisdiction where the entity listed in Column 010 is incorporated, identified according to ISO 3166.
045	Number of offices/branches in a location
050	Licensing authority Name of the authority providing banking or investment firm license to the institution listed in Column 010.
060	Type of licence
070-090	Key Manager Member of the management body responsible for providing the resolution authorities with the information necessary for the resolution plan
070	Name

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Columns	Legal reference and instructions
	First name, Last name
080	Phone number
090	E-mail address
100-140	Manager responsible for reporting Middle management employee or senior person in the entity operationally responsible for providing the resolution authorities with the information necessary for the resolution plan.
100	Name First name, Last name
110	Fuction
120	Department
130	Phone number Department's telephone number and individual number of the person named in Column 100.
140	E-mail address Department's mailbox and individual e-mail address of the person named in Column 100.

ANNEX II — CORE BUSINESS LINES

This template covers items listed in Article 28, paragraph 1“b” of the Regulation “On Resolution Plans”, pursuant to Article 12 (9) of the Law No. 133/2016, as following:

- *a mapping of the institution’s core business lines including material asset holdings and liabilities relating to such business lines, by reference to legal persons ,*
- *the member of the management body responsible for the resolution plan of the bank as well as those responsible, if different, for the different legal persons and core business lines.*

This template should be filled only for the business lines that have been assessed as “core” in the recovery plan.

Instructions concerning specific columns:

Columns	Legal reference and instructions
010	Core business lines Means “main activities” pursuant to Article 4(48) of Law no. 133/2016.
030-040	Legal entity
030	Entity name
040	Legal entity identifier 20-digit, alpha-numeric code of the legal entity identified in Column 030. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say “not available”.
070-090	Material assets Total assets for each business line. The total amount of assets in all currencies shall be equal to the amount reported in the recovery plan template for core business lines.
070	Type For the purpose of distinguishing “loans” from “advances” (separating loans to customers and loans to financial institutions), investments (t-bills, equity and similar instruments) and other material assets accordingly.
080	Amount In million LEK. Where the original currency is different than LEK, the amount shall be converted into LEK using the exchange rate of the reporting date.
090	Currency Identified according to ISO 4217. This section includes the original currency of the asset.

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Columns	Legal reference and instructions
100-120	<p>Liabilities</p> <p>Total liabilities for each business line. The total amount of liabilities in all currencies shall be equal to the amount reported in the recovery plan template for core business lines.</p>
100	<p>Type</p> <p>For the purpose of distinguishing deposits (separating customer and bank deposits) and securities accordingly.</p>
110	<p>Amount</p> <p>In million LEK. Where the original currency is different than LEK, the amount shall be converted into LEK using the exchange rate of the reporting date.</p>
120	<p>Currency</p> <p>Identified according to ISO 4217. This section includes the original currency of the asset.</p>
130-170	<p>Manager responsible for reporting</p> <p>Middle management employee or senior person in the entity operationally responsible for providing the resolution authorities with the information necessary for the resolution plan.</p>
130	<p>Name</p> <p>First name, Last name</p>
140	<p>Fuction</p>
150	<p>Department</p>
160	<p>Phone number</p> <p>Department's telephone number and individual number of the person named in Column 130.</p>
170	<p>E-mail address</p> <p>Department's mailbox and individual e-mail address of the person named in Column 130.</p>

ANNEX III —LIABILITIES STRUCTURE

This template covers items listed in Article 28, paragraph 1“c” of the Regulation “On Resolution Plans”, pursuant to Article 12 (9) of the Law No. 133/2016, as following:

- *A detailed description of the components of the institution’s and all its legal entities’ liabilities, separating, at a minimum by types and amounts of short term and long-term debt, secured, unsecured and subordinated liabilities*
- *Details of those liabilities of the institution that are eligible liabilities*

Instructions concerning specific rows:

All categories are mutually exclusive, which means that no instrument or amount should be reported in more than a single row of the table.

Row	Legal reference and instructions
100-190	Liabilities excluded from bail-in This includes all liabilities excluded from the scope of bail-in by Article 31(2) of Law No. 133/2016.
100	Total liabilities excluded from bail-in $100 = 110 + 120 + 130 + 140 + 150 + 160 + 170 + 180 + 190$
110	Covered deposits Liabilities arising from insured deposits, up to the maximum amount insured in accordance with Law No. 53/2014 “On deposit guarantee” as amended. Excluded from the scope of bail-in by article 31(2)(a) of Law No. 133/2016.
120	Secured liabilities Liabilities secured by mortgage, pledge, securing charge, financial collateral or other ‘in rem’ related right, including repo operations, covered bonds and liabilities in the form of financial instruments used for hedging purposes. Excluded from the scope of bail-in by article 31(2)(b) of Law No. 133/2016.
130	Client liabilities Liabilities arising from the management of client assets, including clients assets or money held by the bank under resolution on behalf of investment and pension funds and excluded from the scope of bail-in by article 31(2)(b) of Law No. 133/2016.
140	Institutions liabilities < 7days Liabilities to domestic and foreign banks and investment firms, excluding entities that are part of the same banking group, with an original maturity of less than seven days. Excluded from the scope of bail-in by article 31(2)(ç) of Law No. 133/2016
150	System (operator) liabilities < 7 days Liabilities with a remaining maturity of less than seven days, owed to

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Row	Legal reference and instructions
	payment systems and clearing and settlement systems designated in a accordance with Law No. 133/2013 “On payments systems”, as important systems, and/or operators of and participants in these systems, arising from the participation in such systems. Excluded from the scope of bail-in by article 31(2)(d) of Law No. 133/2016.
160	<p>Employee liabilities</p> <p>Liabilities to employees arising from accrued and unpaid salaries, pension or other fixed remuneration, except for the part of salary relating to the employee’s contribution to employer’s business success (rewards, bonuses, etc.) and other variable component of remuneration. Excluded from the scope of bail-in by article 31(2)(dh) of Law No. 133/2016</p>
170	<p>Creditor liabilities</p> <p>Liabilities to creditors who have sold products or have provided services to the bank under resolution which are necessary for its continuous daily operation, including services of information technology, utilities and rental. Excluded from the scope of bail-in by article 31(2)(e) of Law No. 133/2016.</p>
180	<p>Tax and social security authorities liabilities</p> <p>Tax liabilities and liabilities in respect of social insurance and health contributions. Excluded from the scope of bail-in by article 31(2)(ë) of Law No. 133/2016.</p>
190	<p>DGS liabilities</p> <p>Liabilities to the Deposit Insurance Agency and contributions to the resolution fund. Excluded from the scope of bail-in by article 31(2)(f) of Law No. 133/2016.</p>
200-270	Liabilities not excluded from bail-in
200	<p>Total liabilities not excluded from bail-in</p> <p>200 = 210 + 220 + 231 + 240 + 250 + 260 + 270 + 280</p>
210	<p>Not covered Deposits</p> <p>Deposits that do not qualify for exclusion from bail-in, as above mention. The total should be broken down into maturities “below” and “above one year” in the two following rows.</p>
211	<i>Out of which: residual maturity < 1 year</i>
212	<i>residual maturity ≥ 1 year</i>
220	<p>Market value of derivative liabilities</p> <p>This should be completed with the obligations deriving from derivative contracts will be reported on the basis of their market value, fully recognizing the rights of the other party's compensation. If the bank reports that this item has a zero value, it should be clarified through a specific comment in the relevant field on the form if: a. The Bank does</p>

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Row	Legal reference and instructions
	not own derivative products b. The net position amount of products owned by the bank is on the asset side, not the liability.
221	<p><i>Sum of net derivative positions taking into account prudential netting rules</i></p> <p>The net liability position for derivatives taking into account prudential netting rules shall be reported in line with prudential netting rules as described in Section IV of the regulation “On capital adequacy ratio”, no. 48, dated 31.07.2013, amended.</p>
230	<p>Structured notes</p> <p>Structured Notes are defined as debt obligations that contain an embedded derivative component, with returns linked to an underlying security or index (public or bespoke, such as equities or bonds, fixed income rates or credit, FX, commodities, etc. Structured notes do not include debt instruments that include call or put options only, i.e. the value of the instrument does not depend on any embedded derivative component. The total should be broken down into maturities “below” and “above one year” in the two following rows.</p>
231	<i>Out of which: residual maturity < 1 year</i>
232	<i>residual maturity ≥ 1 year</i>
240	<p>Senior unsecured liabilities</p> <p>This should include all senior, unsecured instruments that are not included in the structured notes category. The total should be broken down into maturities “below” and “above one year” in the two following rows.</p>
241	<i>Out of which: residual maturity < 1 year</i>
242	<i>residual maturity ≥ 1 year</i>
250	<p>Subordinated liabilities (not recognised as own funds)</p> <p>In general, subordination covers liabilities which will only be repaid under national insolvency law after all classes of ordinary creditors have been repaid in full. This includes both contractually or statutorily subordinated liabilities. In the case of holding companies, unsubordinated debt securities may also be reported in this category (i.e. structural subordination).</p> <p>Subordinated instruments that are not at all recognised in own funds should be included in this category. Finally, to allow for a reconciliation of the total amounts of liabilities, this line should also include subordinated liabilities qualifying as own funds, for the part which is not included in own funds due to phase-out rules, i.e. either because of grandfathering rules or due to its remaining maturity being below 5 years. As an example, a Tier 2 instrument with a remaining maturity of 3 years at the reporting date should be included for 3/5 of the outstanding amount in Tier 2 capital and the remaining 2/5 would be reported under subordinated liabilities.</p>

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Row	Legal reference and instructions
	The total should be broken down into maturities below and above one year in the two following rows.
251	<i>Out of which: residual maturity < 1 year</i>
252	<i>residual maturity ≥ 1 year</i>
260	<p>Non-financial liabilities</p> <p>This line is intended to identify the non-financial liabilities that do not relate to debt instruments of which the holders can be bailed in due to practical reasons. Provisions related to litigations to which the entity is subject are one example of such liabilities (i.e. the claim is dependent on future events, legal proceedings in this case, and cannot be bailed in at the point of non-viability), as are other types of on-B/S provisions.</p>
270	<p>Residual liabilities</p> <p>This is a residual category. As such, it is not expected that significant amounts would be reported in this line; however, it should be used to reconcile the sum of liabilities in this sheet to the published financial statements.</p>
300-330	<p>Own funds</p> <p>Regulatory own funds of the reporting entity.</p>
300	<p>Total own funds</p> <p>300 = 310 + 320 + 330</p>
310	<p>Common equity Tier 1 Capital</p> <p>Entities should report the common equity tier 1 capital as defined in article 6 of the regulation “On banks’ regulatory capital”, no.68, dated 18.12.2014, amended.</p>
320	<p>Additional Tier 1 Capital</p> <p>Entities should report the common equity tier 1 capital as defined in article 21 of the regulation “On banks’ regulatory capital”, no.68, dated 18.12.2014, amended.</p>
330	<p>Tier 2 Capital</p> <p>Entities should report the common equity tier 1 capital as defined in article 30 of the regulation “On banks’ regulatory capital”, no.68, dated 18.12.2014, amended.</p>
400	<p>Total liabilities and own funds including derivative liabilities</p> <p>This line should be the sum of all the liabilities reported in this template, increased by the amount of regulatory own funds. With respect to derivatives, the value to be used shall be line 231 ‘Sum of net liability positions taking into account prudential netting rules’.</p> <p>400 = 100 + 200 + 300</p>
500	Total equity

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Row	Legal reference and instructions
	This total should equal the total equity reported on the balance sheet.
600	Total assets This total should equal the total assets reported on the balance sheet.

Instructions concerning specific columns:

All categories are mutually exclusive, which means that no instrument or amount should be reported in more than one single column of the breakdown. In general, all liabilities governed by Albanian law / issued by entities in Albania should be broken down into the categories in columns 010 to 090, while liabilities not governed by Albanian law / not issued by Albanian entities should be allocated to columns 100 and 110 respectively.

Row	Legal reference and instructions
010	Natural persons
020	Micro, small and medium-sized enterprises
030	Large non-financial enterprises Any corporation not covered by the other breakdowns should be included in this category.
040	Institutions As defined in article 4 of the regulation no.48, dd 31.07.2013, amended “On capital adequacy ratio”, with the exception of intragroup institutions which are reported in column 070.
050	Insurance firms and pension funds Insurance undertakings, reinsurance undertakings firms and pension and retirement funds.
060	Other financial undertakings Counterparties as defined in article 4 of the regulation no.48, dd 31.07.2013, amended “On capital adequacy ratio” with the exclusion of the entities reported in columns 040 and 050.
070	Intragroup exposures Exposures towards entities within the same group. Such exposures shall be listed in that row only to avoid double counting (e.g. exposures towards a bank belonging to the same group should be identified in row 110 and not in row 080 on ‘credit institutions’).
080	Government, central banks and supranationals Supranational counterparties should include international organisations.
090	Others/ Non-identified Where the identity of the holder of a security is not known, the amounts

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Row	Legal reference and instructions
	should be attributed to this column and no further breakdown is required. Entities should dedicate their best efforts to identify counterparties and limit the use of this column to a minimum.
100	<p>Issuances under EU/EEA Law</p> <p>This shall include the gross amount of all liabilities governed by the law of a EU/EEA member state or issued by group entities established in the EU/EEA.</p>
110	<p>Issuances under non-EU/EEA jurisdiction/Law</p> <p>This shall include the gross amount of all liabilities NOT governed by the law of an EU/EEA member state or issued by group entities not established in the EU/EEA.</p>
120	<p>Total</p> <p>120 = 010 + 020 + 030 + 040 + 050 + 060 + 070 + 080 + 090 + 100 + 110</p>

ANNEX IV — PLEDGED COLLATERAL

This template covers items listed in Article 28, paragraph 1“d” of the Regulation “On Resolution Plans”, pursuant to Article 12 (9) of Law No. 133/2016, as following:

- *An identification of the processes needed to determine to whom the institution has pledged collateral,(collateral bank assets) the person that holds the collateral and the jurisdiction in which the collateral is located*

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	<p>Legal entity identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say “not available”.</p>
030-040	Issuer of collateral
030	Entity name
040	<p>Legal entity identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 030. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say “not available”.</p>
050	<p>Type of collateral</p> <p>Covers all types of pledging including where there is an off-balance sheet liability or no liability (e.g. collateral swaps, default funds).</p>
060	<p>Identification number</p> <p>ISIN code. Where the ‘ISIN code’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’. Where the collateral is cash, ‘not applicable’ should be reported.</p>
070-080	Holder of collateral
070	Entity name
080	Legal entity identifier

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Columns	Legal reference and instructions
	<p>20-digit, alpha-numeric code of the legal entity identified in Column 070. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say “not available”.</p>
090	<p>Amount</p> <p>Amount of collateral in the currency reported under row 100. Amounts shall be reported in million, according to the units used in other templates.</p>
100	<p>Currency</p> <p>Identification according to ISO 4217.</p>
110	<p>Jurisdiction</p> <p>Law of the jurisdiction applicable to the holder of collateral identified in column 070 (ex. German law).</p>

ANNEX V — OFF-BALANCE SHEET

This template covers items listed in Article 28, paragraph 1 “b” of the Regulation “On Resolution Plans”, pursuant to Article 12 (9) of the Law No. 133/2016, as following:

- *a description of the off balance sheet exposures of the institution and its legal entities, including a mapping to its critical operations and core business lines*
- *information on off-balance sheet activities, hedging strategies*

For off-balance sheet assets, only off- balance sheet exposures subject to credit conversion factors will be reported in this template. Also, regarding off-balance sheet liabilities, this template will not include derivatives.

Banks shall report individually all off-balance sheet exposures related to critical functions up to 75% of the total exposure for this function. The remaining exposure of the function shall be included as a total amount of exposure for subjects defined as “other”.

Instructions concerning specific columns:

Column	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	<p>Legal entity identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say “not available”.</p>
030	<p>Off- balance sheet assets</p> <p>To be identified as one of the following categories: “guarantee”; “credit line”, “other”. This column shall not include balance sheet items or derivatives.</p>
035	<p>Off – balance sheet liabilities</p> <p>To be identified as one of the following categories: “guarantee”; “credit line”, “other”. Similar to assets, this column shall not include balance sheet items or derivatives.</p>
040-050	Counterparty
040	Entity name
050	<p>Legal entity identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 040. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no</p>

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Column	Legal reference and instructions
	other form of identification, it is allowed to say “not available”.
060-070	Amount
060	Total Nominal value in million LEK.
070	<i>of which committed</i> To be filled for credit lines only.
080	Currency Identification according to ISO 4217
090	Critical functions Distribution of exposures according to critical functions identified in the “Critical functions” template of Recovery plans to be displayed.
100	Core business lines Distribution of exposures according to core business lines identified in template II “Core business lines” to be displayed.
110	Additional information

ANNEX VI – Financial Markets Infrastructure (FMI) membership

This template covers items listed in Article 28, paragraph 1 “e” of the Regulation “On Resolution Plans”, pursuant to Article 12 (9) of the Law No. 133/2016, as following:

- *each system on which the institution conducts a material number or value amount of trades, including a mapping to the institution’s legal persons, critical operations and core business lines*
- *each payment, clearing or settlement system of which the institution is directly or indirectly a member, including a mapping to the institution’s legal persons, critical operations and core business lines*

Instructions concerning specific columns:

Column	Legal reference and instructions
010-020	Legal entity
010	Entity name Name of the entity using payment, custody, settlement, clearing or trade repository services.
020	Legal entity identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say “not available”.
030-A80	Characteristics of FMI and members providing payment, clearing, settlement and custody.
030-060	System
030	System type Categorise systems using the following options: <ul style="list-style-type: none"> • Payment system - Large Values (PS - LV); • Payment system – Retail (PS – Retail); • Central Securities Depository (CSD); • (CSD & Securities Settlement System (CSD-SSS); • Securities Settlement System without custody (SSS); • Central counterparty for derivatives clearing (CCP - derivatives); • Central counterparty for securities clearing (CCP – securities); • Trade Repository (TR). • Types of system not included in the above list • Services provided by an entity that is not member of FMI, i.ex. a bank providing custody Where more than one applies, provide comments in column 140 ‘Additional information’.

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Column	Legal reference and instructions
040	<p>Designation</p> <p>Commercial name of the FMI.</p>
050	<p>Participation mode</p> <p>Direct participation in/membership of FMI; Indirect participation in/membership of FMI. Please select appropriate value from drop-down menu.</p>
060	<p>Kodi identifikues</p> <p>LEI code of the FMI. In the absence of an LEI, the BIC code or a local identifier shall be used, e.g. institution code or account number. Only where there is no other form of identification, it is allowed to say ‘not available’.</p>
070-080	<p>Representative institution</p> <p>Should only be filled when access is indicated as “indirect” in column 050. If in order to access the FMI many correspondent banks have been used, shall be reported in separated rows for each bank providing access.</p>
070	<p>Entity name</p> <p>Credit institution providing to the reporting entity an indirect access to an FMI, where appropriate. The representative institution may be part of the group to which the reporting entity belongs; it may also be another credit institution not related to that group.</p> <p>The representative institution is referred to as an “FMI intermediary” by the Financial Stability Board. An FMI intermediary is a firm that provides clearing, payment, securities settlement and/or custody services to other firms. FMI intermediaries are direct members of one or several FMIs and provide indirect access to the critical services offered by such FMIs (e.g. to other entities/affiliates within the firm, or to a non-affiliated firm or customer).</p>
080	<p>Identification code</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 070. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.</p>
A10	<p>Operator</p> <p>Legal entity operating the system (e.g. STEP2 with EBA Clearing as operator, TARGET 2 with Bundesbank or another NCB as operator).</p>
A20	<p>Country</p> <p>Governing law applicable to FMI rules and membership contracts between the FMI and the reporting entity in case of direct participation in the FMI. In case of indirect participation, the law applicable to contracts between the</p>

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Column	Legal reference and instructions
	representative institution and the reporting entity shall be provided. Country to be identified according to ISO 3166.
A40	Services provided by the FMI / representative institution to the reporting entity Description of services provided in free-form text.
A70-A80	Access provider of FMI Providers used by the bank that offer access to the FMI.
A70	Provider of access services Specify whether the provider of access is the owner of the FMI or other. Also, please specify the name of service providing organisation, i.e. if SWIFT is being utilised, report “other (SWIFT)”.
A80	Type of services provided Please specify the type of service used by the bank to access the FMI. Select between “communication system”; “bank providing settlement”; “cash correspondent”; “liquidity provider” and “other”. If “other” is selected, please add comments in column 140 – “additional information”.
B40	Number of clients (‘000) Daily average number in thousand over the previous year. If not available, daily average number over a shorter time period.
B60	Number of transactions (‘000) Daily average number of transactions sent, in thousands, over the previous year. If not available, daily average number over a shorter time period.
B80	Value of transactions (Mn LEK) Daily average value of transactions sent, in LEK million over the previous year. If not available, daily average value over a shorter time period.
B100	Credit line (Mn LEK) Credit line granted in the system in case of direct access or by the representative institution or by another liquidity provider in case of indirect access, expressed in LEK million. This should only be reported if applicable, otherwise report NA.
B110	Peak of (intraday) liquidity or collateral requirements (LEK Mn) This should only be reported if applicable, otherwise (in particular for trade repositories) report NA. For CSDs or payment systems in case of direct access: peak (intraday) credit usage. For CCPs and for FMIs not providing any credit to their participants, in case of direct access: peak of intraday liquidity requirements (e.g. variation margin in CCPs). In case of indirect access: peak funding required by the representative

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Column	Legal reference and instructions
	<p>institution.</p> <p>All values should be provided in million LEK over the historical period available.</p>
090-C30	Potential impact on resolution issues
090	<p>Mapping to critical function</p> <p>Provide mapping to economic functions, to be selected from a drop-down list:</p> <ul style="list-style-type: none"> • Deposits • Lending • Payment/cash/clearing/settlement/custody • Capital markets • Wholesale funding. <p>Please only report when the function has been identified as critical by the institution in the local market on Template “Critical functions” of Recovery Plans.</p>
100	<p>Mapping to core business line</p> <p>Please only report when the business line is a Core Business Line for the reporting entity (and has been identified as such on Template III, Section 1 – Core Business Lines) and the access to FMI services or to similar services provided by representative institution(s) is essential for the continued performance of that business line.</p>
C10	<p>Termination triggers</p> <p>Provisions in contractual arrangements between the reporting entity and the FMI, or between the reporting entity and a representative institution providing indirect access to one or several FMIs, allowing for an automatic termination or conferring an option, in favour of the FMI or representative institution, to terminate these contracts. Values should be selected from a drop-down list as follows:</p> <ul style="list-style-type: none"> • None • Credit rating downgrade • Insolvency • Withdrawal of banking license • Early intervention/restructuring • Change of control • Merger/absorption • Other (please specify)
130	<p>Substitutability</p> <p>Name of other FMI(s) or representative institution(s) already used or identified as potential service provider(s), and which could substitute the system listed in 040.</p>

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Column	Legal reference and instructions
C20	<p>Time for substitutability</p> <p>Time needed for substitution (in days) if access to the FMI is not available (for direct participants) OR if access to the representative institution is not available (for indirect participants). Please estimate how long it would take to re-route transactions to another FMI in which the bank is participating or to another representative institution, or to establish access (in a comparable scope and quality and at reasonable cost) to an alternative FMI or representative institution.</p> <p>If the FMI is used for different segments, please report the longest time and specify in the “additional information” column (140) the time corresponding to each segment. Select values from a drop-down list as appropriate:</p> <ul style="list-style-type: none"> • ≤ 1 day; • 1 day-2 days; • 2 days- 1 week; • >1 week.
C30	<p>Point of contact(s) at FMI/ representative institution for matters related to the resolution of the reporting entity</p> <p>The point of contact for the reporting entity at the FMI. This is usually the relationship manager.</p> <p>Please specify: Name, Position/job title, Phone Number, E-Mail.</p>
140	Additional Information

ANNEX VII — INFORMATION SYSTEMS

This template covers items listed in Article 28, paragraph 1 “f” of the Regulation “On Resolution Plans”, pursuant to Article 12 (9) of the Law No. 133/2016, as following:

- *a detailed inventory and description of the key management information systems, including those for risk management, accounting and financial and regulatory reporting used by the institution including a mapping to the institution’s legal persons, critical operations and core business lines*
- *an identification of the owners of the systems identified in point (13), service level agreements related thereto, and any software and systems or licenses, including a mapping to their legal entities, critical operations and core business lines*

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	System
010	Identification Name of system/application
020	Type

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Columns	Legal reference and instructions
	<p>Type of system, to be chosen from a drop-down menu:</p> <ul style="list-style-type: none"> • Core banking system • Treasury system • Risk management • Accounting • Financial reporting • Regulatory reporting • Other.
030	<p>Description</p> <p>Short description of the main functionality of the system.</p>
040-080	<p>User</p> <p>Information about the entity actually operating / using the system / application.</p>
040	<p>Entity Name</p>
050	<p>Legal Entity Identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 040. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.</p>
060	<p>Type of contract</p> <p>This should indicate the type of contract governing the system in question. Where the entity owns / has internally developed the system in question, ‘NA’ should be chosen from the drop-down menu. Where the system/application is licensed from a third party, ‘license’ should be chosen, while in cases where the system/application is made available under a service level agreement with another group company (e.g. where a subsidiary is using a system provided by the parent), ‘SLA’ should be chosen.</p>
070	<p>Critical functions</p> <p>Means ‘critical functions’ pursuant to Article 4(18) of Law No. 133/2016. As applicable, the system should be mapped to a critical function identified in Template “Critical Functions” of the recovery plan.</p>
080	<p>Core business lines</p> <p>Means ‘main activity’ pursuant to Article 4(48) of Law No. 133/2016. As applicable, the system should be mapped to a core business line identified in Template II, “Core Business Lines”.</p>
090-100	<p>Counterparty</p> <p>The counterparty to a contract for a system / application. This should only</p>

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Columns	Legal reference and instructions
	be filled in where the ‘type of contract’ in column 060 is ‘license’ or ‘SLA’, indicating the relevant third party or group entity providing the system/application.
090	Entity name Name of the third-party systems provider or group entity providing the system.
100	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 090. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.
110-120	Third-party relationship Where the reporting entity uses a system provided by another group company, these columns provide information about the contractual relationship of this group entity. Where the group entity owns / has internally developed the system, no information needs to be provided and ‘NA’ should be entered in the relevant fields. Where the group company operates the system under a license from a third-party provider, information on the third party should be entered here.
110	Entity name Name of the third-party entity providing the license for the system / application.
120	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 110. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.
140-160	Person Responsible This should indicate the person responsible for the system in the reporting entity.
140	Name
150	Phone number
160	E-mail address

ANNEX VIII, SECTION 1 — FINANCIAL INTERCONNECTEDNESS

This template covers items listed in Article 28, paragraph 1 “g” of the Regulation “On Resolution Plans”, pursuant to Article 12 (9) of the Law No. 133/2016, as following:

- *An identification and mapping of the legal persons and the interconnections and interdependencies among the different legal persons such as:*
 - *common or shared personnel, facilities and systems;*
 - *capital, funding or liquidity arrangements;*
 - *existing or contingent credit exposures;*
 - *cross guarantee agreements, cross-collateral arrangements, cross-default provisions and cross-affiliate netting arrangements;*
 - *risk transfers and back-to-back trading arrangements; service level agreements*

"Section 1" presents financial relations between the various entities of the group in the form of stock, financing / treasury, guarantees, engagements, various loans, and so on. This template focuses only on financial interconnectedness. Other type of interconnectedness as specified above are dealt with in separate templates or outside of the templates provided.

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity A
010	Entity name Must be different from the name listed in column 030.
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Must be different from the identifier listed in column 040 Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.
030-040	Legal entity B
030	Entity name Must be different from the name listed in column 010.
040	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 030. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Must be different from the identifier listed in column 020 Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.

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Columns	Legal reference and instructions
050	<p>Type of interconnectedness</p> <p>To be chosen between the following categories:</p> <ul style="list-style-type: none"> • Equity • Treasury / Funding (incl. Liquidity provision) • Guarantees • Commitments • Loans (other than Treasury / Funding) • Other (specify)
060	<p>Currency</p> <p>Identification according to ISO 4217</p>
070	<p>Amount (million)</p> <p>Provide the amount of the product listed in column 050 as of the reporting date in million.</p>

ANNEX VIII, SECTION 2 — SHARED SERVICES (CORE)

This template covers items listed in Article 28, paragraph 1 “g” of the Regulation “On Resolution Plans”, pursuant to Article 12 (9) of the Law No. 133/2016, as following:

- *an identification and mapping of the legal persons and the interconnections and interdependencies among the different legal persons such as:*
 - *common or shared personnel, facilities and systems;*^[SEP]
 - *capital, funding or liquidity arrangements;*^[SEP]
 - *existing or contingent credit exposures;*^[SEP]
 - *cross guarantee agreements, cross-collateral arrangements, cross-default provisions and cross-affiliate netting arrangements;*
 - *risk transfers and back-to-back trading arrangements; service level agreements*

In "Section 2" are presented interconnections between different entities of the group that use common services related to accounting, control, treasury / ALM, risk, compliance, legal services, payments, security, immovable property, human resources, and others. This template only covers shared services. Other types of interconnectedness are covered in other templates or outside of the templates provided.

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Service provider Information relating to the (internal Group) entity providing the service.
010	Entity name Must be different from the name listed in column 030.
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Must be different from the identifier listed in column 040 Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.
030-040	Service recipient Information relating to the (internal Group) entity receiving the service.
030	Entity name Must be different from the name listed in column 010
040	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 030. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Must be different from the identifier listed in column 020

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Columns	Legal reference and instructions
	Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.
050-070	Service Information about the shared service being provided
050	Category Categorisation of the shared service into the following categories: <ul style="list-style-type: none"> • Accounting • Controlling • ALM/Treasury • Risk • Compliance • Legal • Payments • Security • Real Estate • HR • Other
060	Description Description of the service being provided
070	Critical function Mapping of the shared service to a critical function as identified in Template “Critical functions” of recovery plans. Where a service cannot be mapped to a function but is relevant for a legal entity (e.g. the provision of regulatory reporting on capital adequacy), ‘entity’ should be entered in this column.
080-090	Contractual arrangements Information about the contractual arrangements governing the services
080	SLA in place Please select ‘yes’ or ‘no’ from the drop-down menu to indicate whether the services are covered with a specific service level agreement between the provider and the receiving party.
090	Resolution affecting contract Please select ‘yes’ (contract is assessed as unaffected from resolution) or ‘no’ (contract is assessed as affected from resolution) from the drop-down menu to indicate whether the terms of the service level agreement include a clause specifying that resolution of the service provider or recipient of the service would be a trigger for termination of the contract.
100	Comment Include any additional information relevant for the assessment of shared

Columns	Legal reference and instructions
	services (e.g. specify what is meant if you chose ‘other’ in column 050 or elaborate on the mapping of services to critical functions).

ANNEX IX – CONTRACTUAL ARRANGEMENTS

This template covers items listed in Article 28, paragraph 1 “h” of the Regulation “On Resolution Plans”, pursuant to Article 12 (9) of the Law No. 133/2016, as following:

- *all the agreements entered into by the institutions and their legal entities with third parties the termination of which may be triggered by a decision of the authorities to apply a resolution tool and whether the consequences of termination may affect the application of the resolution tool*

While the Regulation specifies ‘all agreements’, banks should develop a methodology to determine ‘relevant’ contracts with third parties, e.g. establish materiality thresholds that should consider contract size, whether a contract is linked to a critical function, etc.

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.
030-040	Third party
030	Entity name
040	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 030. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the ‘Legal Entity Identifier’ is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say ‘not available’.
050	Type of contract
060	Resolution as termination trigger This field identifies whether resolution could trigger termination of the third party contract. Please select either ‘yes’ or ‘no’ from the drop-down menu.

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Columns	Legal reference and instructions
070	Comments Please provide an explanation of your assessment in column 070.