



Institution: _____
 Process ID: _____
 Message status: _____
 Last updated: _____
 Subject: _____

Language*

For more information on the policies, practices and processes for granting authorisation to credit institutions, please refer to the Guide to assessments of licence applications.

Completing this form does not detract from or diminish any specific national requirements to be observed by the applicant. Please contact the competent national authority in order to discuss the application of any national specificities.

If the information requested is not broken down by question or is uploaded in a single file, please use the comments field next to each question to state where the information can be found.

For applications to extend licences, please only complete the relevant questions.

If a question is not considered applicable, please enter N/A.

0 Introduction

Please specify whether the submission is to be considered a draft or final.* Draft Final

Draft submissions are informal submissions of information to serve as a basis for discussion between the applicant(s) and the supervisors during the pre-notification period. A final submission triggers the assessment period and signals to the supervisors that the submission is considered complete.

Please indicate whether the applicant agrees to the use of English for the ECB decision* Yes No

1 Applicant information

1.1 Identification of the applicant credit institution

Enclose written application

Legal name*

Trade name

Legal form

Date of incorporation

Jurisdiction of incorporation

Address of head office and principal place of business

Please indicate the registered office address, if different from the head office and principal place of business.

Phone number

E-mail

Website

Company registration number or equivalent identifier

Name of the commercial register

Central register, commercial register, companies register or similar public register

LEI, if applicable

Date of the accounting year end

Please provide a copy of articles of association, or equivalent constitutional documents (where the application is submitted for the purpose of licence extension, enclose articles of association with visible amendments).

Please provide evidence of registration in accordance with relevant national law.

1.2 Contact person(s) for this application

Details of the person(s) to contact regarding questions related to the application and/or the principal professional adviser involved in preparing the application (if any), e.g., legal representative of the applicant

1.	Name*	Position*
	<input type="text"/>	<input type="text"/>
	Company name and legal form, if applicable	Company registration number, if applicable
	<input type="text"/>	<input type="text"/>
	Address	
	<input type="text"/>	
	Phone number*	E-mail address*
	<input type="text"/>	<input type="text"/>

Enclose supporting documentation proving legitimacy of representation, if applicable.

1.3 History of the applicant credit institution

Does the applicant or any of its subsidiaries currently hold, or has it in the past held or applied for any licence, authorisation, registration or other permissions to carry out activities in the financial services sector granted by a public authority or other entity performing public functions in any Member State or third country? Yes No

Please consider the following situations:

- (i) The licence, authorisation, registration or permission has been granted;
- (ii) The application for such licence, authorisation, registration or permission is pending or has been refused;
- (iii) The licence, authorisation, registration or permission has been revoked;
- (iv) After being applied for or granted, the applicant credit institution or one of its subsidiaries has decided not to proceed with the application or relinquish the licence, authorisation, registration or permission.

Is the applicant or any of its subsidiaries currently, or has it ever been, subject to a declaration of a debt moratorium, restructuring or reorganisation process affecting its creditors, including measures involving possible suspension of payments, suspension of enforcement measures or reduction of claims, dissolution, winding-up proceedings as defined in Article 2 of Directive 2001/24/EC or administration, insolvency or similar proceedings? Yes No

Is the applicant credit institution or any of its subsidiaries currently, or has it ever been, the subject of any administrative penalty, civil or administrative judgement, arbitration or other adjudicative dispute resolution award or decision or any judgement on the commission of a criminal offence which was not set aside and against which no appeal is pending or can be filed, with the exception of administrative penalties imposed pursuant to Article 65, 66 or 67 of Directive 2013/36/EU and of criminal convictions? Yes No
Please give details of rulings still subject to appeal.

These should include:

- any unsatisfied judgments or awards outstanding;
- any settlements reached with any legal or natural person, detailing the monetary terms and the circumstances in which they were reached, where the subject matter relates to the financial services sector;
- any other formal complaints made against the applicant credit institution or any of its subsidiaries by any of its clients or former clients which have been resolved in favour of the complainant by a non-judicial third party.

These should include any criminal conviction or civil or administrative penalty or other civil or administrative measure taken by any authority in the financial services sector or other authority because of:

- (i) fraud, dishonesty, corruption, money laundering, terrorist financing or other financial crime or failure to put in place adequate policies and procedures to prevent such events;
- (ii) breach of legislation or regulatory requirements relating to the financial services sector or consumer protection;
- (iii) carrying out a regulated activity without authorisation.

Where applicable, please provide supporting documentation.

Please provide any other relevant information regarding the history of the applicant credit institution and its subsidiaries, including other significant events which may be reasonably considered relevant to the authorisation.

Please provide evidence of payment of fees, if applicable

Please include the details necessary to calculate the applicable fees where, under Union or national law, any application fee or supervisory fee to be paid by the applicant credit institution is calculated on the basis of the activities or of the characteristics of the institution.

Where applicable, please provide supporting documentation.

2 Programme of activities

List of activities the credit institution intends to carry out, or additional activities to be carried out if the application concerns a licence extension.

Please add information about any other activities intended to be carried out that are not listed above.

E.g., investment services, crowdfunding, etc. If investment services are offered, enclose the MiFID template.

Comments field

If the application concerns a new licence, please provide a brief legal substantiation explaining how the applicant qualifies as a credit institution.

Please detail how the applicant meets the definition of a credit institution set out in point (1), letter a) of Article 4(1) CRR or in point (1), letter b) of Article 4(1) CRR.

Description of how the programme of operations aligns with the proposed activities

Where applicable, enter a list and provide supporting documentation.

If the application concerns a licence extension, will the proposed extension represent a change to the current business model of the applicant? Yes No

Where applicable, enter a list and provide supporting documentation.

3 Financial information

3.1 Forecast information

Accounting plans of the applicant for at least the first three complete business years at an individual company level and, where applicable, at consolidated group and sub-consolidated levels, under base case and stress scenarios, with the respective planning assumptions.

Plans should include (if the application concerns a licence extension, enclose amendments):

- details of the business lines for each of the different activities carried out, and where relevant for each country or relevant geographic area; – forecast balance sheets;
- forecast profit and loss accounts or income statements, detailing fixed and variable costs and providing an indication of the sensitivity of the business to major indicators, including volume, price, geography and exposure, and an explanation of measures aimed at reducing exposure to those risks;
- forecast cash flow statements, where applicable;
- in cases of consolidation or sub-consolidation, the percentage represented by the credit institution.

Comments field

Calculations of the applicant's own funds requirements and capital buffers, liquidity requirements and leverage ratio requirements at individual company level and, where applicable, at consolidated group and sub-consolidated levels, indicating the percentage represented by the credit institution, for the three years following authorisation.

As referred to in Directive 2013/36/EU and in Parts Three, Six and Seven of Regulation (EU) No 575/2013

Comments field

Funding profile

Include any source of financing, the level of diversification and the terms and conditions of the funding.

Comments field

Summary of the internal liquidity adequacy assessment at individual level and, where applicable, at consolidated and sub-consolidated levels.

This should demonstrate that the applicant's liquidity resources will be adequate to meet its individual liquidity requirements.

Comments field

3.2 Other relevant statements and information

If the application concerns a licence extension, please only answer the first question in this section, then skip to the relevant questions in section 3.3. Statutory financial statements of the applicant at individual and, where applicable, consolidated and sub-consolidated level, covering at least the last three financial years.

This should include:

- (i) the balance sheet;
- (ii) the profit and loss accounts or income statements;
- (iii) cash flow statements;
- (iv) the annual reports and financial annexes and any other documents filed with the competent registry or authority and, where applicable, a report by the applicant's auditor covering the three financial years preceding the application or, where it has less than three years of activity, covering the period since the beginning of that activity;
- (v) where statements are prepared on a consolidated or sub-consolidated basis, the percentage represented by the applicant.

Where the applicant has fewer than three years of activity, the statements should cover the period since the beginning of its activity. Financial statements submitted should be

approved by the statutory auditor or audit firm.

Comments field

Outline of any indebtedness incurred or expected to be incurred by the applicant prior to commencement of activities as a credit institution.

This should include, where applicable, the name of the lenders, the maturities and terms of such debt, the use of the proceeds and, where the lender is not a supervised financial institution, information on the origin of the borrowed funds or funds expected to be borrowed.

Comments field

Outline of any security interests, guarantees or indemnities granted or expected to be granted by the applicant prior to commencement of activities as a credit institution.

This should include, where applicable, the name of the lenders, the maturities and terms of such debt, the use of the proceeds and, where the lender is not a supervised financial institution, information on the origin of the borrowed funds or funds expected to be borrowed.

Comments field

Enclose information about the credit rating of the applicant and the overall rating of its group, where available.

Comments field

Analysis of the scope of consolidated supervision where, pursuant to Articles 11(1), 11(3) and 14(1) of Regulation (EU) No 575/2013, the applicant credit institution or its parent undertaking has to comply with Parts Two to Six or Part Eight of that Regulation.

This should include information on which group entities will be included within the scope of consolidated supervision, and an analysis of the effect of any potential waiver, derogation, exclusion or specific method or treatment referred to in Title II of Part One of that Regulation.

For Class 1 IF where waiver decisions under Article 7 or 8 CRR may previously have been granted, reassessment of the conditions is not necessarily triggered automatically. If applicants do not already have a waiver under Article 7 or Article 8 CRR, they may submit requests for waivers from prudential and liquidity requirements on an individual basis (Article 7 and Article 8 CRR) in conjunction with their authorisation process, which will be assessed according to the policies set out in the ECB Guide on options and discretion.

Comments field

A description of the applicant's process for developing a recovery plan and, where applicable, a group recovery plan

In accordance with Directive 2014/59/EU and as defined in Article 2(1), points 32 and 33 of that Directive.

For class 1 IF or any other entity already covered by a recovery plan of a group supervised by the ECB, an adjusted recovery plan should be provided if changes are envisaged.

Comments field

Enclose confirmation that, before or upon authorisation, the applicant will become a member of a deposit guarantee scheme officially recognised in the Member State where the application is submitted. Specify the name of that scheme.

The deposit guarantee scheme should be officially recognised in the Member State where the application is submitted in accordance with Article 4(3) of Directive 2014/49/EU

Comments field

Identify any institutional protection scheme as defined in Regulation (EU) No 575/2013 that the applicant has joined or proposes to join.

Comments field

Will any of the shareholders become a financial holding company?

Yes No

Where applicable, enter a list and provide supporting documentation.

3.3 Outlines of the frameworks and policies of the applicant credit institution

This should explain the applicant's high-level strategy for identifying and managing risks to its business, including money laundering and terrorist financing risks, outline the strategy for managing these and include a risk tolerance and appetite statement and measures to align the assessed risk with the risk appetite.

If the application concerns a licence extension, please only submit the relevant updated frameworks/policies. Risk management framework (enclose relevant documents)

Comments field

Liquidity risk management policy (enclose relevant documents)

Comments field

Funding concentration and diversification policy (enclose relevant documents)

Comments field

Collateral management policy (enclose relevant documents)

Comments field

Depository policy (enclose relevant documents)

Comments field

Credit and lending policy (enclose relevant documents)

Comments field

Concentration risk policy (enclose relevant documents)

Comments field

Impairments and provisions policy (enclose relevant documents)

Comments field

Trading book policy (enclose relevant documents)

Comments field

4 Programme of operations, structural organisation and governance arrangements

For applications to extend licences, please only complete the relevant questions.

4.1 Programme of operations

Please provide a comprehensive business plan. (enclose relevant documents)

The business plan should cover at least the first three years and include the following items (where the application is submitted for licence extension, enclose its amendments):

- information on planned business and structural organisation under base case and stress scenarios;
- overview of the geographical distribution of the activities intended to be carried out by the applicant in the home Member State, in any other Member State or third country, including through branches or subsidiaries or by direct provision of services, and future expansion plans;
- explanation of the initial and ongoing viability of the business model;
- overview of target markets, customer segmentation, products and services and delivery channels such as branches, internet, post, agencies and subsidiaries;
- overview of the organisation and structure of the group to which the applicant belongs describing the activities of the entities in the group and indicating the parent undertakings, financial holding companies and mixed financial holding companies within the group;
- overview of all likely business and regulatory risk factors, including money laundering and terrorist financing risks, and an explanation of how these will be monitored and controlled;
- indication of whether an implementation plan covering the period until the applicant credit institution is fully operational is needed and, where available, an overview of any such plan;
- overview of the applicant's overall strategy, including strategic goals and any competitive advantages identified, and the reasons for its establishment and why it has decided to carry on the business for which it seeks authorisation.

4.2. Business plan indicators

Column T should only be completed for licence extensions.

Estimated financial figures

Reference dates

Description	Results (T)	T+1	T+2	T+3
Reference date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

ASSETS

Total assets (EUR thousands)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loans and receivables to customers (EUR thousands)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

LIABILITIES/EQUITY

Total liabilities (EUR thousands)				
Deposits from customers (EUR thousands)**				
Total equity (EUR thousands)				

INCOME STATEMENT

Interest income (EUR thousands)				
Interest expense (EUR thousands)***				
Net interest income (if breakdown above not available)				
Fee and commissions income (EUR thousands)				
Fee and commissions expense (EUR thousands)***				
Net fee and commission income (if breakdown above not available)				
Trading income (EUR thousands)				
Operating costs (EUR thousands)***				
Total net operating income (EUR thousands)				
Impairments and provisions (EUR thousands)***				
Profit before tax (EUR thousands)				
Profit after tax (EUR thousands)				

PRUDENTIAL RATIOS****

CET1 ratio (percentage)				
Tier 1 ratio (percentage)				
Total capital ratio (percentage)				
RWA (TREA) (EUR thousands)				
of which RWA (TREA) for credit risk (EUR thousands)				
of which RWA (TREA) for market risk (EUR thousands)				
of which RWA (TREA) for operational risk (EUR thousands)				
Leverage ratio (percentage)				
Liquidity coverage ratio (percentage)				
Net stable funding ratio (percentage)				

OTHERS

NPL ratio (percentage)				
Cost/income ratio (percentage)				
FTEs				

* Excluding exposure to credit institutions and central banks.

** Excluding deposits from credit institutions and central banks.

*** Please show expenses, costs and impairments and provisions with a negative sign.

**** Please state phased-in ratios for the respective years (if applicable)

4.3 Organisation, structure and governance arrangements and internal control framework

Description of the applicant's arrangements, processes and mechanisms referred to in Article 74(1) of Directive 2013/36/EU (enclose relevant documents)

Please include the organisational chart and the following items:

- a description of the human, technical and legal resources allocated to the various planned activities, including IT, commercial, legal, internal control and compliance functions;
- a description of the interactions between the applicant's various functions;
- the following information on the internal control framework:
 - (i) an overview of the internal organisation and the compliance function, including the budget and human resources devoted to it;
 - (ii) an overview of the risk management function and the internal audit function, including the budget and human and other resources devoted to it;
 - (iii) an explanation of how the applicant will satisfy its legal and prudential requirements, including anti-money laundering and counter-terrorist financing requirements;
 - (iv) the identity of the persons responsible for the internal control functions;
 - (v) a description of the institution's compliance, internal control and risk management systems and procedures and the reporting lines to the management body.

Comments field

The terms of reference of the management body (enclose relevant documents)

Comments field

Identify each payment, clearing or settlement system of which the applicant intends to be a direct or indirect member during the first year of operation (enclose relevant documents)

Comments field

4.4 Outline of the applicant credit institution's policies, plans and procedures

Whistleblowing policy (enclose relevant documents)

Comments field

Conflicts of interest policy (enclose relevant documents)

Comments field

Complaints handling policy (enclose relevant documents)

Comments field

Market abuse policy (enclose relevant documents)

Comments field

Policy of promoting diversity of the management body (enclose relevant documents)

Comments field

Remuneration policy for staff members whose professional activities have a material impact on the applicant's risk profile (enclose relevant documents)

Comments field

Systems and policies for assessing and managing the risks of money laundering and terrorist financing (enclose relevant documents)

This should include an overview of the key procedures in place to counter the risk that the applicant might be used by others to further financial crime.

Comments field

Methodology and internal audit plan for the three years following authorisation as a credit institution (enclose relevant documents)

Comments field

Internal audit policy (enclose relevant documents)

Comments field

Product governance policy (enclose relevant documents)

Comments field

Consumer protection policy (enclose relevant documents)

Comments field

Business continuity plan and policy (enclose relevant documents, including if the application is submitted for licence extension)

This should include an overview of the back-up and recovery systems available and plans ensuring the availability of key staff in business continuity situations.

Comments field

Planned external and intra-group outsourcing to support the applicant credit institution's operations or internal control activities (enclose relevant documents, including if the application is submitted for licence extension)

This should include information on the outsourcing supplier, any link that supplier has with the applicant credit institution, the supplier's location, the rationale for outsourcing, the human resources of the supplier, the applicant credit institution's internal control system for managing the outsourcing, any contingency plans in the event that the outsourcing supplier cannot provide continuity of service and any retained functions regarding outsourced activities.

Comments field

Oversight responsibilities and arrangements, systems and controls for each outsourced function that is critical or important to the applicant's management and operations (enclose relevant documents, including if the application is submitted for licence extension)

Comments field

Service level agreements and arrangements for each outsourcing function that is critical or important to the applicant's management and operations (enclose relevant documents, including if the application is submitted for licence extension)

Comments field

Description of the applicant's IT infrastructure (enclose relevant documents, including if the application is submitted for licence extension)

Comments field

4.5 Statutory auditor or audit firm

Name

Address

E-mail

Phone number

5 Capital at authorisation

For applications to extend licences, please only complete the relevant questions.

Evidence of the applicant's issued capital, paid-up capital and capital not yet paid up (enclose relevant documents)

The type and amount of own funds should be specified.

Comments field

Where the initial capital has not been paid up in full, provide a plan and implementation deadline for ensuring that this is done before authorisation to commence activity as a credit institution is effective, where applicable. (enclose relevant documents)

Comments field

Explanation of the funding sources available for own funds and, if possible, evidence of their availability. (enclose relevant documents)

This should include:

- (a) a summary of the use of private financial resources, including their availability and source;
- (b) a summary of access to financial markets, including details of financial instruments issued or to be issued;
- (c) a summary of any agreements or contracts entered into in respect of own funds, including, in relation to borrowed funds or to funds expected to be borrowed, the name of the lenders and the details of the facilities granted, the use of the proceeds and, where the lender is not a supervised financial institution, information on the origin of the funds borrowed or expected to be borrowed;
- (d) the identity of the payment service provider used to transfer financial resources to the applicant credit institution. Please provide supporting documentation as relevant

Comments field

Assessment of the amounts, types and distribution of internal capital considered adequate by the applicant to cover the nature and level of the risks to which the applicant will be or may be exposed and an analysis, including projections, showing that capital resources will be sufficient to meet the own funds requirement at authorisation and through a severe but plausible stress scenario lasting at least three years. (enclose relevant documents)

The stress scenario and methodology used to determine own funds requirements adequate to cover at least three years of severe but plausible stress must take into account the stress scenario and methodology used in the most recent annual supervisory stress test carried out by the competent authority pursuant to Article 100(1) of Directive 2013/36/EU, if one has been carried out. The assessment referred to in the first sub-paragraph must be provided for the applicant credit institution both on an individual basis and, where applicable, on a consolidated basis.

Comments field

6 Effective direction and key function holders of the applicant credit institution

Members of the management body of the applicant entity must be assessed for compliance with the fit and proper requirements (“suitability”). This applies to all members of the management body, either in its executive or supervisory functions. In principle, the authorisation decision itself will include the assessment of the fitness and propriety of all the members of the management body.

Information should be provided for each proposed or appointed member of the applicant credit institution’s management body and, as applicable, key function holders.

In individual cases, some data may not need to be re-submitted if the NCA/ECB has recent information available (for example, criminal records that are still valid in accordance with national law). In such cases, the applicant must indicate the information it has previously provided to the NCA/ECB, the proceeding involved, when it was submitted and to whom. It must also confirm that no changes have occurred since this submission. The above is without prejudice to any specific provision under national law.

Effective direction of the applicant credit institution

Name of appointee*

Gender*

Name of position in original language*

Position type*

Management body*

(Planned) start date of the appointment*

If the applicant credit institution is part of a significant group, or will become a significant institution following authorisation, a fit and proper assessment form for significant institutions will have to be submitted separately as a dedicated portal message for each appointee in the present process.

If the applicant credit institution is part of a less significant group, or will become a less significant institution following authorisation, please enclose the completed national fit and proper assessment form. (enclose relevant documents)

The form relevant for fit and proper assessments in less significant institutions can be obtained from the national competent authority.

7 Reputation of the shareholders or members of the applicant credit institution – qualifying shareholders

If the applicant credit institution does not have any qualified shareholders, please skip ahead to section 9.

Shareholders are not required to submit documentation for a reputational assessment in cases where the criteria below are cumulatively met:

1. The proposed acquirers are directly supervised by the ECB, and the ECB (JST) is not aware of any information impacting the proposed acquirer’s reputation.
2. The proposed acquirer has confirmed in its notification that no developments impacting its reputation or the reputation of persons effectively directing the business have occurred.
3. The above simplified process is subject to mechanisms pursuant to the applicable national environment ensuring that the supervisor is informed by the applicant about developments impacting its reputation or that of the persons effectively directing its business (managers).

For class 1 IFs authorised as credit institutions, if the shareholder has been assessed by the competent authority within the previous two years, that shareholder should only provide those pieces of information that have changed since the previous assessment. Where there have been no changes, the shareholder should sign a declaration informing the competent authority that there is no need to update the information, since it remains unchanged from the previous assessment.

7.1 Shareholder structure

Please provide a chart setting out the shareholder structure of the applicant.

Please include a breakdown of the capital and voting rights.

7.2 Legal persons and other entities

Type of legal person

Name of legal person/other entity

Shareholder is:

 Direct Indirect

Address of registered office

Address of head office/principal place of business, if different

E-mail

Phone number

Company registration number or equivalent identifier

Name of the commercial register

Central register, commercial register, companies register or similar public register

Please provide the corporate documents or agreements governing the entity, including a copy of the registration certificate. (enclose relevant documents)

Comments field

Please provide a summary explanation of the main legal features of its legal form or of the entity

Please provide a description of the business activities of the legal person and any undertaking which the legal person controls. (enclose relevant documents)

Comments field

The number and type of shares or other holdings subscribed or to be subscribed

The nominal value of such shares or other holdings

Has any premium been paid or will one be paid?

 Yes No

Please detail the financial or business reasons for owning the holding in the applicant and the strategy regarding the holding. (enclose relevant documents)

Comments field

Please detail the intentions in respect of the applicant and the influence intended to be exercised over the applicant. (enclose relevant documents)

Comments field

Please detail the intentions in respect of the applicant and the influence intended to be exercised over the applicant. (enclose relevant documents)

Please include the intentions in respect of the dividend policy, strategic development and allocation of resources of the credit institution, whether or not it intends to act as an active minority shareholder, and the rationale for such intention.

Comments field

Please provide an analysis of whether the qualifying holding will have any impact on the ability of the applicant to provide timely and accurate information to the competent authorities. (enclose relevant documents)

Comments field

Please identify the member(s) of the management body or senior management who will direct the business of the applicant and who will be appointed by, or following a nomination from, this shareholder or member. (enclose relevant documents)

Comments field

7.2.1 Persons who effectively direct the business of the shareholder

First name

Last name

Date of birth

Place of birth

Address

E-mail

Position

Nationality(ies)

Enclose copy of ID/passport and CV

A detailed curriculum vitae or equivalent document should contain details of education and experience, including professional experience, academic qualifications and other relevant training, the name and nature of all organisations for which the individual has worked and the nature and duration of the functions performed, in particular highlighting any activities that come under the scope of the position sought (banking and/or management experience).

7.2.2 Additional information to be provided where the shareholder is a trust

Name of trustee(s)

Identify all trustees who will manage assets under the terms of the trust document

Share in the distribution of income, if applicable

Name of beneficial owner(s)/settlor(s)

Please identify each person who is a beneficiary or settlor of the trust property.

Share in the distribution of income, if applicable

Enclose the description of the main legal features of the relevant trust and how it functions (enclose relevant documents)

Comments field

Please provide a copy of any document establishing or governing the trust.

7.2.3 Additional information to be provided where the shareholder is a sovereign wealth fund

Name of the public body in charge of defining the investment policy of the fund

Details of the investment policy and any restrictions on investment (enclose relevant documents)

Comments field

Names and positions of the individuals responsible for making the investment decisions for the fund (enclose relevant documents)

Comments field

Details of any influence exerted by the ministry or government department identified on the day-to-day operations of the fund and the target undertaking (enclose relevant documents)

Comments field

7.2.4 Additional information to be provided where the shareholder is a private equity or hedge fund or a collective investment undertaking

Please identify the unit holders who control the collective investment undertaking or have a holding enabling them to prevent decisions being taken by the collective investment undertaking. (enclose relevant documents)

Comments field

A detailed description of the performance of previous acquisitions by the shareholder of qualifying holdings in financial institutions, indicating whether such holdings were approved by a competent authority and, if so, the identity of the authority (enclose relevant documents)

Comments field

Details of the investment policy and any restrictions on investment (enclose relevant documents)

Comments field

A detailed description of the shareholder's anti-money laundering procedures and the applicable legal anti-money laundering framework (enclose relevant documents)

Comments field

Please provide the name and position of the persons responsible, whether individually or as a committee, for defining and making the investment decisions for the collective investment undertaking, as well as a copy of any management mandate or, where applicable, the terms of reference of the committee. (enclose relevant documents)

Comments field

7.2.5 Reputational information and information on interests and relationships

Is any of the legal persons or entities above, any person effectively directing its business, any undertaking under their control or any shareholder exerting significant influence on the legal person or entity subject to any criminal conviction or proceeding where the person or undertaking has been found against and which were not set aside? Yes No

Subject to national legislative requirements concerning the disclosure of spent convictions

Has any of the legal persons or entities above, any person effectively directing its business, any undertaking under its control or any shareholder exerting significant influence on the legal person or undertaking been found against in matters of relevance to the assessment or authorisation process or have any administrative sanctions or measures been imposed against them as a consequence of a breach of laws or regulations (including disqualification as a company director), in each case which were not set aside and against which no appeal is pending or may be filed (except in the case of administrative penalties imposed under Article 65, 66 or 67 of Directive 2013/36/EU and of criminal convictions)? Please provide information on rulings still subject to appeal. Yes No

Has any of the legal persons or entities above, any person effectively directing its business, any undertaking under their control or any shareholder exerting significant influence on the legal person or entity ever been subject to bankruptcy, insolvency or similar procedures? Yes No

Is any of the legal persons or entities above, any person effectively directing its business, any undertaking under its control or any shareholder exerting significant influence on the legal person or entity subject to pending criminal investigations? Yes No

Is any of the legal persons or entities above, any person effectively directing its business, any undertaking under their control or any shareholder exerting significant influence on the legal person or entity subject to civil or administrative investigations, enforcement proceedings, sanctions or other enforcement decisions against the person or undertaking concerning matters which may reasonably be considered relevant to the authorisation or to sound and prudent management of a credit institution? Yes No

Has any of the legal persons or entities above, any person effectively directing its business, any undertaking under their control or any shareholder exerting significant influence on the legal person or entity ever been refused registration, authorisation, membership or a licence to carry out a trade, business or profession? Yes No

Has any of the legal persons or entities above, any person effectively directing its business, any undertaking under their control or any shareholder exerting significant influence on the legal person or entity ever had a registration, authorisation, membership or licence to carry out a trade, business or profession withdrawn, revoked or terminated? Yes No

Has any of the legal persons or entities above, any person effectively directing its business, any undertaking under their control or any shareholder exerting significant influence on the legal person or entity ever been expelled by a regulatory or government body or by a professional body or association? Yes No

Has any of the legal persons or entities above, any person effectively directing its business, any undertaking under their control or any shareholder exerting significant influence on the legal person or entity ever been in any position of responsibility with an entity subject to any criminal conviction or civil or administrative penalty or other civil or administrative measure in matters of relevance to the assessment or authorisation process taken by any authority or any ongoing investigation, in each case for conduct failings including fraud, dishonesty, corruption, money laundering, terrorist financing or other financial crime or failure to put in place adequate policies and procedures to prevent such events, held at the time the alleged conduct occurred? Yes No

Has any of the legal persons or entities above, any person effectively directing its business, any undertaking under their control or any shareholder exerting significant influence on the legal person or entity ever been dismissed from employment or a position of trust or removed from a fiduciary relationship or similar situation? Yes No

For all shareholders listed above and the persons effectively directing its businesses, please provide criminal records, documents or equivalent certificates on past administrative civil and administrative proceedings and disciplinary actions as well as on past enforcement proceedings, sanctions, enforcement decisions and a declaration of honour concerning ongoing investigations.

Is any of the persons listed above currently, or have they ever been, regulated by a competent authority in the financial services sector or other government body? Yes No

Has an assessment of the reputation of any of the shareholders or members listed above, as well as of the reputation of any person effectively directing their business, already been conducted by a supervisory authority? Yes No

Where applicable, enter a list and provide supporting documentation.

Does any shareholder or member, any person who effectively directs the business of the shareholder or member or, where applicable, the group to which the shareholder or member belongs and the persons who effectively direct its business have any financial or non-financial interest with any other current shareholder or member of the applicant? Yes No

Where applicable, enter a list and provide supporting documentation.

Does any shareholder or member, any person who effectively directs the business of the shareholder or member or, where applicable, the group to which the shareholder or member belongs and the persons who effectively direct its business, have any financial or non-financial interest with any person entitled to voting rights of the applicant? Yes No

Voting rights refer to the following cases or a combination thereof:

- voting rights held by a third party with whom that person or entity has entered into an agreement which obliges them to adopt a lasting common policy towards the management of the issuer in question by concerted exercise of the voting rights they hold;
- voting rights held by a third party under an agreement entered into with that person or entity providing for the temporary transfer for consideration of the voting rights in question;
- voting rights attaching to shares which are lodged as collateral with that person or entity, where the person or entity controls the voting rights and declares its intention to exercise them;
- voting rights attaching to shares in which that person or entity has the life interest;
- voting rights which are held or may be exercised within the meaning of the first four items of this sub-paragraph by an undertaking controlled by that person or entity;
- voting rights attaching to shares deposited with that person or entity which the person or entity can exercise at its discretion in the absence of specific instructions from the shareholders;
- voting rights held by a third party in its own name on behalf of that person or entity;
- voting rights which that person or entity may exercise as a proxy where the person or entity can exercise the voting rights at their discretion in the absence of specific instructions from the shareholders.

Where applicable, enter a list and provide supporting documentation.

Does any shareholder, any person who effectively directs the business of the shareholder or, where applicable, the group to which the shareholder belongs and the persons who effectively direct its business, have any financial or non-financial interest with any politically exposed persons (as defined in Article 3(9) of Directive (EU) 2015/849)? Yes No

Where applicable, enter a list and provide supporting documentation.

Does any shareholder, any person who effectively directs the business of the shareholder or, where applicable, the group to which the shareholder belongs and the persons who effectively direct its business, have any financial or non-financial interest with any member of the administrative, management or supervisory body in accordance with relevant national legislation, or the senior management of the applicant? Yes No

Where applicable, enter a list and provide supporting documentation.

Does any shareholder, any person who effectively directs the business of the shareholder or, where applicable, the group to which the shareholder belongs and the persons who effectively direct its business, have any financial or non-financial interest or relationship with the applicant itself or any other member of its group? Yes No

Where applicable, enter a list and provide supporting documentation.

Does any of the shareholders or members listed above, any person who effectively directs its business or any undertaking under the person's control have any links to politically exposed persons (as defined in Article 3(9) of Directive (EU) 2015/849)? Yes No

Where applicable, enter a list and provide supporting documentation.

Please provide information about the shareholding structure of each of the shareholders or members above, including the identity of all shareholders or members exerting significant influence and their respective share of capital and voting rights, including information on any shareholders agreements.

Yes No

Please include an organisation chart showing every entity within the group, the respective percentage holdings of shares and voting rights by other entities in the group and persons and companies that are not part of the group able to exercise significant influence over the entities in the group or the activities of the group as a whole. Please also identify any credit institution, assurance, insurance or reinsurance undertaking or investment firm within the group, and the names of the relevant supervisory authorities.

Does any of the shareholders or members listed above have its head office registered in a third country?

Yes No

Where applicable, please provide any commitments made aimed at ensuring that the applicant will comply with applicable prudential requirements.

Are there any intended shareholder or member agreements with other shareholders or members in relation to the applicant?

Yes No

7.3 Natural persons

First name

Last name

If different, please also provide name at birth.

Date of birth

Place of birth

Address

E-mail

Phone number

Nationality(ies)

Enclose copy of ID/passport and CV

A detailed curriculum vitae or equivalent document, stating the relevant education and training and any professional experience in acquiring and managing holdings in companies and any professional activities or other functions currently performed.

The number and type of shares or other holdings subscribed or to be subscribed

The nominal value of such shares or other holdings

Has any premium been paid or will one be paid?

Yes No

Have any security interests or encumbrances been created over such shares or other holdings? Please identify the secured parties.

Yes No

Please specify the financial or business reasons for owning the holding in the applicant and the strategy regarding the holding.

Please identify the member(s) of the management body or senior management who will direct the business of the applicant and who will be appointed by, or following a nomination from, this shareholder or member.

7.3.1 Reputational information and information on interests and relationships

Has the person, or any undertaking directed or controlled by the person, within the last ten years been subject to criminal conviction or proceedings where the person or undertaking has been found against and which were not set aside?

Yes No

Where applicable, please provide supporting documentation.

Has the person, or any undertaking directed or controlled by the person, within the last ten years been subject to civil or administrative decisions in matters of relevance to the assessment or authorisation process where the person or undertaking has been found against and administrative sanctions or measures imposed as a consequence of a breach of laws or regulations (including disqualification as a company director), in each case which were not set aside and against which no appeal is pending or may be filed (except in the case of administrative penalties imposed under Article 65, 66 or 67 of Directive 2013/36/EU and of criminal convictions)? Please provide information on rulings still subject to appeal.

Yes No

Where applicable, please provide supporting documentation.

Has the person, or any undertaking directed or controlled by the person, within the last ten years been subject to bankruptcy, insolvency or similar procedures?

Yes No

Where applicable, please provide supporting documentation.

Has the person, or any undertaking directed or controlled by the person, within the last ten years been subject to pending criminal investigations?

Yes No

Where applicable, please provide supporting documentation.

Has the person, or any undertaking directed or controlled by the person, within the last ten years been subject to civil or administrative investigations, enforcement proceedings, sanctions or other enforcement decisions against the person or undertaking concerning matters which may reasonably be considered relevant to the authorisation or to sound and prudent management of a credit institution? Yes No

Where applicable, please provide supporting documentation.

Has the person, or any undertaking directed or controlled by the person, within the last ten years been refused registration, authorisation, membership or a licence to carry out a trade, business or profession? Yes No

Where applicable, please provide supporting documentation.

Has the person, or any undertaking directed or controlled by the person, within the last ten years had a registration, authorisation, membership or licence to carry out a trade, business or profession withdrawn, revoked or terminated? Yes No

Where applicable, please provide supporting documentation.

Has the person, or any undertaking directed or controlled by the person, within the last ten years been expelled by a regulatory or government body or a professional body or association? Yes No

Where applicable, please provide supporting documentation.

Has the person, or any undertaking directed or controlled by the person, within the last ten years been in any position of responsibility at an entity subject to a criminal conviction or civil or administrative penalty or other civil or administrative measure in matters of relevance to the assessment or authorisation process taken by any authority or any ongoing investigation, in each case for conduct failings including fraud, dishonesty, corruption, money laundering, terrorist financing or other financial crime or failure to put in place adequate policies and procedures to prevent such events, held at the time the alleged conduct occurred? Please give details of such occurrences and state the person's involvement, if any. Yes No

Where applicable, please provide supporting documentation.

Has the person, or any undertaking directed or controlled by the person, within the last ten years been dismissed from employment or a position of trust, removed from a fiduciary relationship (save as a result of the relevant relationship coming to an end by passage of time) or any similar situation? Yes No

Where applicable, please provide supporting documentation.

Does any of the persons listed above have any financial or non-financial interest or relationship with any other current shareholder or member of the applicant? Yes No

Financial interests may include interests such as credit operations, guarantees and security interests, whether granted or received. Non-financial interests may include interests such as family or close relationships

Where applicable, please provide supporting documentation.

Does any of the persons listed above have any financial or non-financial interest or relationship with any person entitled to exercise voting rights of the applicant? Yes No

Voting rights refer to the following cases or a combination thereof:

- voting rights held by a third party with whom that person or entity has entered into an agreement which obliges them to adopt a lasting common policy towards the management of the issuer in question by concerted exercise of the voting rights they hold;
- voting rights held by a third party under an agreement entered into with that person or entity providing for the temporary transfer for consideration of the voting rights in question;
- voting rights attaching to shares which are lodged as collateral with that person or entity, where the person or entity controls the voting rights and declares its intention to exercise them;
- voting rights attaching to shares in which that person or entity has the life interest;
- voting rights which are held or may be exercised within the meaning of the first four items of this sub-paragraph by an undertaking controlled by that person or entity;
- voting rights attaching to shares deposited with that person or entity which the person or entity can exercise at its discretion in the absence of specific instructions from the shareholders;
- voting rights held by a third party in its own name on behalf of that person or entity;
- voting rights which that person or entity may exercise as a proxy where the person or entity can exercise the voting rights at their discretion in the absence of specific instructions from the shareholders.

Where applicable, please provide supporting documentation.

Does any of the persons listed above have any financial or non-financial interest or relationship with any member of the administrative, management or supervisory body in accordance with relevant national legislation, or the senior management of the applicant? Yes No

Where applicable, please provide supporting documentation.

Does any of the persons listed above have any financial or non-financial interest or relationship with the applicant or any other member of its group? Yes No

Where applicable, please provide supporting documentation.

Does any of the persons listed above have any links to politically exposed persons (as defined in Article 3(9) of Directive (EU) 2015/849)? Yes No

Where applicable, please provide supporting documentation.

Does any of the persons listed above have any other interests or activities that may be in conflict with those of the applicant? Yes No

Where applicable, please provide supporting documentation.

For all listed shareholders, please provide criminal records, documents or equivalent certificates on past administrative civil and administrative proceedings and disciplinary actions as well as on past enforcement proceedings, sanctions, enforcement decisions and a declaration of honour concerning ongoing investigations.

Enclose documentation relevant for all natural persons.

Has an assessment of any of the shareholders listed above already been conducted by a supervisory authority? Yes No

Where applicable, please provide supporting documentation.

Where applicable, please provide any commitments made aimed at ensuring that the applicant will comply with applicable prudential requirements.

Are there any intended shareholder or member agreements with other shareholders or members in relation to the applicant? Yes No

Comments field

8 Financial soundness

8.1 Legal persons and other entities

Name

Statutory financial statements for the last three financial periods (enclose relevant documents)

Comments field

Credit rating of the person and overall rating of its group, where applicable (enclose relevant documents)

Comments field

Does the person control or direct undertakings?

Yes No

Comments field

Natural persons

Name

Description of the current financial position of the person (enclose relevant documents)

Please include details of sources of revenues, assets and liabilities, security interests and guarantees granted or received.

Comments field

Description of the business activities of the person (enclose relevant documents)

Comments field

Does the person control or direct undertakings?

Yes No

Comments field

8.3 Willingness to support and sources of funding

Indicate the willingness of the shareholders or members to support the applicant with additional own funds if needed to develop activities or in the event of financial difficulties. (enclose relevant documents)

Please detail the sources of funding for the proposed acquisition (enclose relevant documents)

Please include the following where applicable:

- (i) details of the use of private financial resources, including their availability and source (to ensure the competent authority is satisfied that the activity that generated the funds is legitimate);
- (ii) details of the means of payment for the intended acquisition and the network used to transfer the funds;
- (iii) details of access to sources of capital and financial markets, including details of financial instruments to be issued;
- (iv) information on the use of borrowed funds, including the name of the lenders and details of the facilities granted, such as maturities, terms, security interests and guarantees, as well as information on the source of revenue to be used to repay such borrowings. Where the lender is not a credit institution or a financial institution authorised to grant credit, the applicant must provide the competent authorities with information on the origin of the borrowed funds;
- (v) information on any financial arrangements with other persons who are shareholders or members of the applicant;
- (vi) information on any assets of a person who is a shareholder or member of the applicant which are to be sold to help finance the proposed participation, such as conditions of sale, price, appraisal and details of their characteristics, including information on when and how the assets were acquired.

Comments field

9 Largest shareholders

9.1 Shareholders or members of the applicant credit institution – 20 largest shareholders

Please provide a chart setting out the shareholder structure of the credit institution. (enclose relevant documents)

The chart should include a breakdown of the capital and voting rights.

Comments field

Please provide a list of the 20 largest shareholders in, or members of, the applicant. (enclose relevant documents)

Where the credit institution has fewer than 20 shareholders or members, please list them all.

Comments field

Is any of the shareholders or members listed above subject to supervision by a competent authority?

Yes No

Please provide the number and type of shares or other holdings subscribed or to be subscribed by each shareholder or member

Please indicate the nominal value of such shares or other holdings

Have any security interests or encumbrances been created over such shares or other holdings?

Yes No

Where applicable, please provide any commitments made by such persons or entities aimed at ensuring that the credit institution will comply with applicable prudential requirements. (enclose relevant documents)

Comments field

10 National specificities

The applicant should submit additional information or documents with the application to meet national requirements.

(signature of the applicant)