II

(Non-legislative acts)

GUIDELINES

GUIDELINE (EU) 2017/148 OF THE EUROPEAN CENTRAL BANK

of 16 December 2016

amending Guideline ECB/2014/15 on monetary and financial statistics (ECB/2016/45)

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to the Statute of the European System of Central Banks and of the European Central Bank, and in particular Articles 5.1, 12.1 and 14.3 thereof,

Having regard to Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank ([1]),

Whereas:

(1) The Eurosystem needs to make use of individual monetary financial institutions' balance sheet item and interest rate statistics collected in accordance with Regulation (EU) No 1071/2013 of the European Central Bank (ECB/2013/33) ([2]) and Regulation (EU) No 1072/2013 of the European Central Bank (ECB/2013/34) ([3]) for monetary policy, financial stability and macroprudential policy purposes as well as for tasks related to the microprudential supervision of credit institutions in the euro area Member States.

(2) Article 8 of Regulation (EC) No 2533/98 has been amended by Council Regulation (EU) 2015/373 ([4]) to provide expressly for the sharing of confidential statistical information that has been collected for the purpose of fulfilling the tasks of the ESCB, also for the purposes of prudential supervision and the stability of the financial system.

(3) The national central banks (NCBs) should be required to transmit to the European Central Bank (ECB) the necessary individual monetary financial institution (MFI) balance sheet item and interest rate statistics collected in accordance with Article 5 of the Statute of the European System of Central Banks and of the European Central Bank.

(4) Article 12 of Guideline ECB/2014/15 of the European Central Bank ([5]) on the provision of consolidated banking data to the ECB should be updated to take into account the implementing technical standards recently developed by the European Banking Authority and endorsed by the European Commission in Commission Implementing Regulation (EU) No 680/2014 ([6]). Since these updated rules include provisions on the required international consolidated banking data, Article 13 of Guideline ECB/2014/15 is no longer necessary and should be deleted.

([1]) OJ L 318, 27.11.1998, p. 8.
([2]) Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).
([3]) Regulation (EU) No 1072/2013 of the European Central Bank of 24 September 2013 concerning statistics on interest rates applied by monetary financial institutions (ECB/2013/34) (OJ L 297, 7.11.2013, p. 51).
([4]) Council Regulation (EU) 2015/373 of 5 March 2015 amending Regulation (EC) No 2533/98 concerning the collection of statistical information by the European Central Bank (OJ L 64, 7.3.2015, p. 6).
([5]) Guideline ECB/2014/15 of the European Central Bank of 4 April 2014 on monetary and financial statistics (OJ L 340, 26.11.2014, p. 1).
([6]) Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).

(5) Guideline ECB/2014/15 of the European Central Bank should be amended accordingly,

HAS ADOPTED THIS GUIDELINE:

Article 1

Amendments

Guideline ECB/2014/15 is amended as follows:

1. Article 12 is replaced by the following:

'*Article 12*

Consolidated banking data

1. ***Scope of reporting***

NCBs shall report consolidated banking data in accordance with Part 9 of Annex II and shall follow the conceptual and methodological rules set out therein when providing such data.

NCBs shall report consolidated banking data in accordance with the European Banking Authority's (EBA) Implementing Technical Standards (ITS) introduced by Commission Implementing Regulation (EU) No 680/2014 (*) and where applicable in accordance with national reporting obligations. NCBs shall provide actual data, where available. Where actual data are not available or cannot be processed, NCBs shall provide national estimates accompanied by methodological notes. Where the statistical information to be provided is not in full accordance with the EBA's ITS reporting standards or national reporting requirements, NCBs shall provide methodological notes in relation to the areas where the standards are not fully met.

Targeting the maximum possible coverage, NCBs shall specify any credit institutions excluded from the reporting population and an explanation of the reasons for their exclusion shall be provided. Major credit institutions or groups of institutions, which are relevant from a financial stability perspective, shall not be excluded from the reporting population.

The data collected shall be fully consolidated on a cross-border and cross-sector basis, where "cross-border" refers to domestic banks' branches and subsidiaries located outside the domestic market and included in the data reported by the parent institution, and "cross-sector" includes the branches and subsidiaries of banks classifiable as other financial institutions. Insurance companies shall not be included in the consolidated data.

Consolidated banking data shall be reported separately for:

— small domestic banking groups and stand-alone credit institutions,

— medium-sized domestic banking groups and stand-alone credit institutions,

— large domestic banking groups and stand-alone credit institutions,

— foreign (non-European Union) controlled subsidiaries,

— foreign (non-European Union) controlled branches,

— foreign (European Union) controlled subsidiaries,

— foreign (European Union) controlled branches,

— foreign (euro area) controlled subsidiaries,

— foreign (euro area) controlled branches,

— SSM significant banks,

— SSM less significant banks.

SSM significant banks and SSM less significant banks are credit institutions established in participating Member States and any branches established in participating Member States by a credit institution established in a non-participating Member State. The distinction between significant and less significant supervised entities is set out in Article 6(4) of Council Regulation (EU) No 1024/2013 (**) and Part IV of Regulation (EU) No 468/2014 of the European Central Bank (ECB/2014/17) (***).

For the purposes of this Article, banks shall be classified as large banking groups or stand-alone credit institutions if their assets are greater than 0,5 % of the total consolidated assets of European Union banks; as medium-sized banks if their assets are between 0,5 % and 0,005 % of such total consolidated assets; and as small banks if their assets are below 0,005 % of such total consolidated assets.

2. ***Reporting frequency and deadline***

NCBs shall report consolidated banking data four times a year.

A full dataset shall be reported for end-of-year data. A first submission of these annual data, to be carried out by mid-April of the year following the year to which the data relate, shall comprise the items flagged with an * in Part 9 (consolidated banking data (CBD) annual) of Annex II. However, the full annual dataset may be reported by mid-April if data are already available. Otherwise, the full annual dataset shall be reported by mid-May of the year following the year to which the data relate.

The end-March, end-June and end-September data shall be reported in early July, October and January respectively using the quarterly template and shall contain a subset of data from the comprehensive annual template. This data series shall be reported in accordance with Part 9 (consolidated banking data (CBD) quarterly) of Annex II.

3. ***Revision policy***

NCBs shall revise reported data in accordance with the following general principles:

(a) during all regular annual and quarterly data transmissions, in addition to the data on the current period, any ordinary or exceptional and significant revisions to the previous period's data shall also be transmitted;

(b) where significant revisions are made, explanatory notes shall be provided to the ECB.

4. ***Explanatory notes***

NCBs shall report to the ECB any deviation from the definitions and the rules in paragraphs 1, 2 and 3 to allow the assessment of national practices. NCBs shall submit explanatory notes explaining the reasons for such deviations.

(*) Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).

(**) Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

(***) Regulation (EU) No 468/2014 of the European Central Bank of 16 April 2014 establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (SSM Framework Regulation) (ECB/2014/17) (OJ L 141, 14.5.2014, p. 1).';

2. Article 13 is deleted.

3. The following Article 17a is inserted:

'*Article 17a*

Individual MFI balance sheet item and interest rate statistics

1. ***Scope of reporting***

NCBs shall report individual BSI and MIR statistics which they collect in accordance with Regulations (EU) No 1071/2013 (ECB/2013/33) and (EU) No 1072/2013 (ECB/2013/34) for selected individual euro area credit institutions in accordance with Tables 1, 2 and 3 of Part 15a of Annex II. The composition of the panel of euro area credit institutions covered in the reporting shall be decided by the Governing Council and notified to the reporting NCBs. The panel shall also include groups of homogeneous credit institutions (e.g. credit cooperatives or savings banks) for which data will be transmitted on an aggregated basis. The ECB may share this data across the Eurosystem in accordance with Regulation (EC) No 2533/98.

The Governing Council, based on advice by the Statistics Committee on the statistical and administrative impact of the reporting, shall decide on any amendments to the exchange of data, including changes to the composition of the panel. Such decisions shall be notified to the reporting NCBs.

The panel's membership may also be subject to less significant amendments related to the following events:

(a) euro area enlargements, in order to include credit institutions resident in new euro area Member States;

(b) changes in the MFI population due, for example, to institutions leaving the sector, mergers and acquisitions and other corporate reorganisations; and

(c) changes in the actual reporting population of BSI and MIR statistics due to the derogations or sampling regimes applied by NCBs.

The Governing Council hereby delegates the power to decide on such less significant amendments to the panel's composition to the Executive Board. The Executive Board may sub-delegate such power to one of its members. The decision on such less significant amendments shall be based on advice from the ECB Directorate-General Statistics in liaison with the relevant NCBs. The Governing Council shall be kept informed of such changes on a regular basis.

NCBs shall ensure that information regarding the panel is correctly recorded in the Register of Institutions and Affiliates Database (RIAD) in accordance with Annex V. NCBs shall make the necessary amendments to the information recorded in RIAD when the panel's membership is affected.

The reporting scheme for individual BSI shall cover end-month and end-quarter outstanding amounts (stocks) and, for selected indicators, additional series covering information on breaks in outstanding amounts not arising from transactions (hereinafter referred to as "ancillary series"). In the case of loans, additional information on the net flows of loans securitised or otherwise transferred shall be reported. As regards individual MIR statistics, the transmission shall cover monthly interest rates on outstanding amounts and new business with the corresponding new business volumes. The requirements relate to euro-denominated deposits and loans vis-à-vis households and non-financial corporations resident in the euro area. For more details on the reporting requirements, see Part 15a of Annex II.

For the reporting of data relating to groups of credit institutions, the following provisions shall apply:

(a) balance sheet indicators on outstanding amounts and ancillary series are calculated as the sum of the individual positions of the members of the group;

(b) interest rates are calculated as weighted averages, whereas the group volume is calculated as the sum of the individual volumes. If the NCB collects the group data on an institution-by-institution basis, the interest rate averages will only cover the institutions which are included in the national MIR sample and are not subject to derogations; the same approach applies to the group volumes.

All items are mandatory, although special provisions apply to the reporting of ancillary series, as described in Part 15a of Annex II.

2. ***Reporting frequency and deadline***

NCBs shall report this statistical information in accordance with the yearly calendar laid down by the ECB and communicated to the NCBs by the end of September each year.

3. ***Revision policy***

When submitting revisions in the context of individual BSI and MIR statistics, NCBs shall adopt the same approach they follow for the purposes of the transmission of aggregated data, as is laid down in Articles 3(3) and 17(5) of this Guideline.

4. ***Checks monitoring the internal consistency of the data***

Before transmitting data to the ECB, NCBs shall verify the internal consistency of the data in accordance with the checks defined and maintained by the ECB.

5. ***Reporting of information on national specificities and special data developments***

NCBs shall report all information which is necessary to facilitate the validation of the reported data and to support its analysis. In particular, NCBs shall provide information regarding:

(a) specificities of the credit institutions included in the national panel relating to: (i) derogations, sampling and use of group reporting, (ii) business model, e.g. use of short selling, and (iii) balance sheet structure, e.g. the relevance of positions under remaining assets or liabilities;

(b) the reporting practices relating to ancillary series for individual BSI;

(c) mergers and acquisitions or other corporate reorganisations and large one-off operations affecting credit institutions in the panel.

NCBs shall report the information preferably at the time of the data transmission and in any case before the closing of data production. The ECB shall handle the information provided having due regard to the confidentiality regime applicable.';

4. Annexes II and III are amended in accordance with the Annexes to this Guideline.

Article 2

Taking effect and implementation

This Guideline shall take effect on the day of its notification to the NCBs of the euro area Member States. The NCBs of the euro area Member States shall comply with this Guideline from 1 February 2017.

Article 3

Addressees

This Guideline is addressed to the NCBs of the euro area Member States.

Done at Frankfurt am Main, 16 December 2016.

The President of the ECB

Mario DRAGHI

ANNEX I

Annexes II and III to Guideline ECB/2014/15 are amended as follows:

1. in Annex II, Part 9 is replaced by Annex II to this Guideline;

2. in Annex II, the following Part 15a is inserted:

'PART 15a

Individual MFI balance sheet item and interest rate statistics

Tables 1, 2 and 3 present the detailed requirements for the transmission of data on individual MFI balance sheet items and interest rate statistics. As regards individual MFI balance sheet items (BSI), these requirements relate to monthly series on outstanding amounts, together with a selected set of additional indicators on outstanding amounts to be reported on a quarterly basis. However, NCBs that collect these data on a monthly basis may report these indicators on a monthly basis. The reporting scheme for individual BSI also covers ancillary series, which include information on non-transaction effects so that meaningful transaction measures can be derived, i.e. taking into account revaluations due to changes in prices and exchange rates, reclassifications and loan write-offs or write-downs, as applicable. Tables 1 and 2 of this Part identify these requirements with the symbols "•" and "••". "••" indicates cases where NCBs are only required to cover reclassifications, as a minimum. In addition, in order to reduce the reporting burden, NCBs may apply a threshold approach when reporting ancillary series. In particular, NCBs are expected to report ancillary series on a best efforts basis for amounts exceeding EUR 50 million, but only when the ancillary series are larger than 1 % of the outstanding amounts of the indicator, i.e. threshold = max(EUR 50 million, 1 % of stocks). This threshold, which also applies to groups of credit institutions, is indicative and aims to help NCBs to decide whether to make an adjustment or not. However, when information is not readily available or is of a poor quality, a decision may be made by the relevant NCB either to take no further action or to make estimates. For loans, the reporting scheme includes additional information on loan transfers, to be reported as acquisitions minus disposals. These indicators, identified in Table 1 with the symbol "†", cover net flows of loans securitised or otherwise transferred (transactions with an impact on reported loan stocks). It should be noted that the requirements of Regulation (EU) No 1071/2013 (ECB/2013/33) do not directly match the data requirements of Table 1. In particular, net flows of securitised loans (transactions with an impact on reported loan stocks) that relate to the maturity breakdowns of loans to non-financial corporations and breakdowns by purpose for loans to households are only required on a quarterly basis under Regulation (EU) No 1071/2013 (ECB/2013/33). However, this information may be collected on a monthly basis at national level. Similarly, data on net flows of loans otherwise transferred (transactions with an impact on reported loan stocks) in relation to the maturity breakdowns of loans to non-financial corporations and loan transfers between domestic MFIs are not covered under the requirements of Regulation (EU) No 1071/2013 (ECB/2013/33), but may be available at national level. Where not directly available, this information must be reported on a best efforts basis.

The transmission of individual MFI interest rate (MIR) statistics, as set out in Table 3, includes monthly interest rates relating to euro-denominated deposits and loans vis-à-vis households and non-financial corporations resident in the euro area. In addition to interest rates on outstanding amounts and business volumes, the requirements cover the volumes of new business.

In accordance with Article 17a, the panel of euro area credit institutions involved in the exchange of data will be regularly amended. Subject to the approval procedure laid down in that Article, any amendments will be implemented according to the following rules.

(i) For euro area enlargements: the relevant NCB and the ECB will agree on the institutions to be covered in the exercise and data will be reported for reference periods from the date on which the relevant Member State becomes a participating Member State.

(ii) For changes in the MFI population: the panel will be amended according to the general principle that the coverage agreed upon by the Eurosystem must be preserved. In particular:

— If an institution covered by the data exchange leaves the MFI population due to a change in its sector classification, it will be excluded from the panel;

— MFIs on the panel may be involved in mergers or acquisitions. If the resulting institution uses the MFI code of an MFI that is already on the panel, no changes are required. If the resulting institution uses the code of an existing MFI that is not on the panel, the MFI will be added to the panel from the first day of the month in which the merger or acquisition takes place. In such situations the issue of whether the relevant NCB should report back data will be decided on a case-by-case basis. When the resulting institution uses a new MFI code, the MFI will be added to the panel from the first day of the month in which the merger or acquisition takes place;

— In the event of divisions, the panel will be amended in order to continue to cover the largest of the resulting MFIs. The possibility of including all of the resulting MFIs will be decided on a case-by-case basis.

(iii) For changes in the actual reporting population of BSI and MIR statistics due to the derogations or sampling regimes applied by NCBs: any institutions for which data become unavailable will be excluded from the panel.

Table 1

Data on assets of individual MFIs

Instrument	Area of counterparty / Sector of counterparty	Total	MFIs	o/w intra-group positions	NCB	Up to 1 Y	Over 1Y and up to 2Y	Over 2Y		General government (S.13)		Non-financial corporations (S.11) Total	Non-financial corporations (S.11) Up to 1 Y	Non-financial corporations (S.11) Over 1Y	Non-financial corporations (S.11) Over 1Y: Over 1Y and up to 5Y	Non-financial corporations (S.11) Over 1Y: Over 5 Y
Cash	Total															
Loans	Euro area		•							• †			• †	• †		
	Domestic															
	Euro area other than domestic															
	Rest of the world	••														
o/w loans in euro	Euro area															
o/w overdrafts in euro (1)	Euro area															
o/w syndicated loans	Euro area															
o/w reverse repos with CCPs	Domestic															
	Euro area other than domestic															
Debt securities	Euro area		•									Q				
	Domestic									•	•					
	Euro area other than domestic									•	•					
	Rest of the world	••	Q							Q	Q					

Instrument	Sector of counterparty	Total	MFIs	o/w intra-group positions	NCB	Up to 1 Y	Over 1Y and up to 2Y	Over 2Y		General government (S.13)		Non-financial corporations (S.11)				
												Total	Up to 1 Y	Over 1Y		
															Over 1Y and up to 5Y	Over 5 Y
MMF shares/units	Euro area		•													
	Domestic															
	Euro area other than domestic															
	Rest of the World	••														
Equity and non-MMF IF shares/units	Euro area										•					
	Domestic															
	Euro area other than domestic															
	Rest of the World	••														
Non-financial assets (including fixed assets)	Total															
Remaining assets	Total															
o/w financial derivatives	Euro area		Q						Q							
	Rest of the world	Q														

Instrument	Area of counterparty	Sector of counterparty										
		non-MFIs										
		Private sector										
		Total	Households + non-profit institutions serving households (S.14+S.15)								OFIs, non-MMF investment funds and ICPFs		
			For house purchases				For consumption and other purposes					OFIs and non-MMF investment funds	ICPFs
				Up to 1 Y	Over 1Y and up to 5Y	Over 5 Y		Up to 1 Y	Over 1Y and up to 5Y	Over 5 Y			
Cash	Total												
Loans	Euro area		• †				• †				• †		
	Domestic												
	Euro area other than domestic												
	Rest of the world												
o/w loans in euro	Euro area												
o/w overdrafts in euro (1)	Euro area												
o/w syndicated loans	Euro area												
o/w reverse repos with CCPs	Domestic												
	Euro area other than domestic												
Debt securities	Euro area											Q	Q
	Domestic												
	Euro area other than domestic												
	Rest of the world												

Instrument		Sector of counterparty	non-MFIs											
			Private sector											
			Households + non-profit institutions serving households (S.14+S.15)									OFIs, non-MMF investment funds and ICPFs		
			Total	For house purchases				For consumption and other purposes					OFIs and non-MMF investment funds	ICPFs
					Up to 1 Y	Over 1Y and up to 5Y	Over 5 Y		Up to 1 Y	Over 1Y and up to 5Y	Over 5 Y			
MMF shares/units		Euro area												
		Domestic												
		Euro area other than domestic												
		Rest of the World												
Equity and non-MMF IF shares/units		Euro area												
		Domestic												
		Euro area other than domestic												
		Rest of the World												
Non-financial assets (including fixed assets)		Total												
Remaining assets		Total												
		Euro area												
o/w financial derivatives		Rest of the world												

(1) These series are required to supplement the transmission on individual MIR. In particular, the requirement on 'overdrafts' covers revolving loans and overdrafts, convenience and extended credit card credit.

(shaded)	Monthly indicators on outstanding amounts.
Q	Quarterly indicators on outstanding amounts.
•	Ancillary series: all adjustments combined.
••	Ancillary series: all adjustments combined; NCBs may opt for reporting only effects relating to reclassifications, in case this reduces the reporting burden.
†	Loan transfers (acquisitions minus disposals).

Table 2

Data on liabilities of individual MFIs

Instrument		**Sector of counterparty** Total				MFIs			non-MFIs							
	Area of counterparty		Up to 1Y	Over 1Y and up to 2Y	Over 2Y		o/w intra-group positions	NCB		Central government	Non-financial corporations (S.11)	Households + non-profit institutions serving households (S.14 + S.15)	Others	OFIs and non-MMF investment funds	ICPFs	Other general government
Deposits																
Total	Euro area					•				••						
	Domestic															
	Euro area other than domestic															
	Rest of the world	••														
o/w in euro	Total	Q														
Deposits in M3	Euro area										••	••	••			
overnight	Domestic															
	Euro area other than domestic															
o/w in euro (1)	Euro area															
with agreed maturity																
Up to 1Y	Domestic															
	Euro area other than domestic															

Instrument	Sector of counterparty	Total				MFIs			non-MFIs							
			Up to 1Y	Over 1Y and up to 2Y	Over 2Y		o/w intra-group positions	NCB		Central government	Non-financial corporations (S.11)	Households + non-profit institutions serving households (S.14 + S.15)	Others			
														OFIs and non-MMF investment funds	ICPFs	Other general government
Between 1Y and 2Y	Domestic															
	Euro area other than domestic															
redeemable with a notice up to 3M	Domestic															
	Euro area other than domestic															
o/w in euro (1)	Euro area															
repos not with CCPs	Domestic															
	Euro area other than domestic															
Deposits not included in M3	Euro area											••	••	••			
with agreed maturity over 2Y	Domestic															
	Euro area other than domestic															
redeemable with a notice over 3M	Domestic															
	Euro area other than domestic															
o/w in euro (1)	Euro area															

Instrument		Sector of counterparty	Total	Up to 1Y	Over 1Y and up to 2Y	Over 2Y	MFIs	o/w intra-group positions	NCB	non-MFIs	Central government	Non-financial corporations (S.11)	Households + non-profit institutions serving households (S.14 + S.15)	Others	OFIs and non-MMF investment funds	ICPFs	Other general government
repos with CCPs		Domestic															
		Euro area other than domestic															
Debt securities issued		Total	••														
in euro																	
in foreign currency																	
Capital and reserves		Total	••														
Remaining liabilities		Total															
o/w financial derivatives		Euro area					Q			Q							
		Rest of the world	Q														

([1]) These series are required to supplement the transmission on individual MIR. In particular, the requirement on 'overdrafts' covers revolving loans and overdrafts, convenience and extended credit card credit.

	Monthly indicators on outstanding amounts.
Q	Quarterly indicators on outstanding amounts.
•	Ancillary series: all adjustments combined.
••	Ancillary series: all adjustments combined; NCBs may opt for reporting only effects relating to reclassifications, in case this reduces the reporting burden.

Table 3

Data on individual MFI interest rates

INSTRUMENT CATEGORIES FOR INTEREST RATES ON OUTSTANDING AMOUNTS

	Sector	Type of instrument	Original maturity	Reporting obligation
Deposits in EUR	From households	With agreed maturity	Up to 2 years	AAR
			Over 2 years	AAR
	From non-financial corporations	With agreed maturity	Up to 2 years	AAR
			Over 2 years	AAR
Loans in EUR	To households	For house purchase	Up to 1 year	AAR
			Over 1 and up to 5 years	AAR
			Over 5 years	AAR
		For consumption and other purposes	Up to 1 year	AAR
			Over 1 and up to 5 years	AAR
			Over 5 years	AAR
	To non-financial corporations	Total	Up to 1 year	AAR
			Over 1 and up to 5 years	AAR
			Over 5 years	AAR

INSTRUMENT CATEGORIES FOR INTEREST RATES ON NEW BUSINESS

	Sector	Type of instrument	Original maturity, period of notice, initial period of interest rate fixation	Reporting obligation
Deposits in EUR	From households	Overnight (*)		AAR
		With agreed maturity	Up to 1 year maturity	AAR, amount
			Over 1 and up to 2 years maturity	AAR, amount
			Over 2 years maturity	AAR, amount
		Redeemable at notice (*)	Up to 3 months' notice	AAR
			Over 3 months' notice	AAR
	From non-financial corporations	Overnight (*)		AAR
		With agreed maturity	Up to 1 year maturity	AAR, amount

	Sector	Type of instrument	Original maturity, period of notice, initial period of interest rate fixation	Reporting obligation
			Over 1 and up to 2 years maturity	AAR, amount
			Over 2 years maturity	AAR, amount
		Repos		
Loans in EUR	To households	Revolving loans and overdrafts and convenience and extended credit card credit (*)		AAR
		For consumption	Floating rate and up to 1 year period of initial rate fixation	AAR, amount
			Over 1 and up to 5 years period of initial rate fixation	AAR, amount
			Over 5 years period of initial rate fixation	AAR, amount
		For house purchases	Floating rate and up to 1 year period of initial rate fixation	AAR, amount
			Over 1 and up to 5 years period of initial rate fixation	AAR, amount
			Over 5 and up to 10 years period of initial rate fixation	AAR, amount
			Over 10 years period of initial rate fixation	AAR, amount
		For other purposes	Floating rate and up to 1 year period of initial rate fixation	AAR, amount
			Over 1 and up to 5 years period of initial rate fixation	AAR, amount
			Over 5 years period of initial rate fixation	AAR, amount
	To non-financial corporations	Revolving loans and overdrafts and convenience and extended credit card credit (*)		AAR
		Other loans up to an amount of EUR 0,25 million	Floating rate and up to 3 months period of initial rate fixation	AAR, amount
			Over 3 months and up to 1 year period of initial rate fixation	AAR, amount
			Over 1 and up to 3 year period of initial rate fixation	AAR, amount
			Over 3 and up to 5 years period of initial rate fixation	AAR, amount

Sector	Type of instrument	Original maturity, period of notice, initial period of interest rate fixation	Reporting obligation
		Over 5 and up to 10 years period of initial rate fixation	AAR, amount
		Over 10 years period of initial rate fixation	AAR, amount
	Other loans over an amount of EUR 0,25 million and up to EUR 1 million	Floating rate and up to 3 months period of initial rate fixation	AAR, amount
		Over 3 months and up to 1 year period of initial rate fixation	AAR, amount
		Over 1 and up to 3 year period of initial rate fixation	AAR, amount
		Over 3 and up to 5 years period of initial rate fixation	AAR, amount
		Over 5 and up to 10 years period of initial rate fixation	AAR, amount
		Over 10 years period of initial rate fixation	AAR, amount
	Other loans over an amount of EUR 1 million	Floating rate and up to 1 year period of initial rate fixation	AAR, amount
		Over 1 and up to 5 years period of initial rate fixation	AAR, amount
		Over 5 years period of initial rate fixation	AAR, amount

(*) For these indicators the business volumes are included in the reporting scheme for individual BSI.';

3. in Annex III, paragraph 2 of Part 2 is amended as follows:

(a) the first subparagraph is replaced by the following:

'2. In the context of monetary and financial statistics, the ECB has defined 13 DSDs currently used for the exchange of statistics with the ESCB and other international organisations. For the majority of those DSDs, one data set using that structure is exchanged and as a consequence the DSD identifier and the associated data set identifier (DSI) used in the SDMX data messages are the same. The following data flow characteristics are in production:';

(b) the following indent is deleted from the list of indented points:

'— international consolidated banking statistics (CBS), DSD identifier and DSI "BIS_CBS".';

(c) at the end of the list of indented points, the following indents are inserted:

'— individual MFI balance sheet items (IBSI), DSD identifier and DSI "ECB_IBSI1",

— individual MFI interest rate (IMIR), DSD identifier and DSI "ECB_IMIR1".';

4. in Annex III, Part 3 is amended as follows:

(a) the table is replaced by the following:

Data structure definition (DSD)													Concept (identifier)	Concept name	Value format (*)	Code list	Code list name
'BSI	SSI	MIR	OFI	SEC	PSS	IVF	FVC	CBD	ICPF	ICO	IBSI	IMIR					
DIMENSION ORDER IN THE KEY													DIMENSIONS				
1	1	1	1	1	1	1	1	1	1	1	1	1	FREQ	Frequency	AN1	CL_FREQ	Frequency code list
2	2	2	2	2	2	2	2	2			2	2	REF_AREA	Reference area	AN2	CL_AREA_EE	Area code list
									2	2			REF_AREA	Reference area	AN2	CL_AREA (**)	Area code list
3			3			3	3				3		ADJUSTMENT	Adjustment indicator	AN1	CL_ADJUSTMENT	Adjustment indicator code list
4		3									4	3	BS_REP_SECTOR	Balance sheet reference sector breakdown	AN..2	CL_BS_REP_SECTOR	Balance sheet reference sector breakdown code list
											5	4	MFI_LIST_IND	Individual MFI list	AN..18	CL_MFI_LIST_IND	Code list for the Individual MFI list
	3												REF_SECTOR	Reference sector breakdown	AN4	CL_ESA95_SECTOR	ESA 95 reference sectoral breakdown code list
				3									SEC_ISSUING SECTOR	Securities issuing sector	AN4	CL_ESA95_SECTOR	ESA 95 reference sectoral breakdown code list

Data structure definition (DSD)													Concept (identifier)	Concept name	Value format (*)	Code list	Code list name
BSI	SSI	MIR	OFI	SEC	PSS	IVF	FVC	CBD	ICPF	ICO	IBSI	IMIR					
					3								PSS_INFO_TYPE	PSS information type	AN4	CL_PSS_INFO_TYPE	Payment and settlement system information type code list
					4								PSS_INSTRUMENT	PSS instrument	AN4	CL_PSS_INSTRUMENT	Payment and settlement system instrument code list
					5								PSS_SYSTEM	PSS entry point	AN4	CL_PSS_SYSTEM	Payment and settlement system entry point code list
					6								DATA_TYPE_PSS	PSS data type	AN2	CL_DATA_TYPE_PSS	Payment and settlement system data type code list
									3				COMP_APPROACH	Compilation approach indicator	AN1	CL_COMP_APPROACH	Compilation approach indicator code list
			4										OFI_REP_SECTOR	Other financial intermediaries reporting sector	AN2	CL_OFI_REP_SECTOR	Other financial intermediaries reference sectoral breakdown code list
						4							IVF_REP_SECTOR	Investment funds reporting sector	AN2	CL_IVF_REP_SECTOR	Investment funds reference sectoral breakdown code list

Data structure definition (DSD)													Concept (identifier)	Concept name	Value format (*)	Code list	Code list name
BSI	SSI	MIR	OFI	SEC	PSS	IVF	FVC	CBD	ICPF	ICO	IBSI	IMIR					
							4						FVC_REP_SECTOR	Financial vehicle corporations reporting sector	AN1	CL_FVC_REP_SECTOR	Financial vehicle corporations reference sectoral breakdown code list
									4	3			REPORTING_SECTOR	Reporting sector	AN..6	CL_SECTOR (**)	Institutional sector code list
								3					CB_REP_SECTOR	CBD reference sector breakdown	AN2	CL_CB_REP_SECTOR	Consolidated banking data reference sector breakdown code list
								4					CB_SECTOR_SIZE	CBD reference sector size	AN1	CL_CB_SECTOR_SIZE	Consolidated banking data reference sector size code list
	4												SSI_INDICATOR	Structural financial indicator	AN3	CL_SSI_INDICATOR	Structural financial indicator's code list
5		4									6	5	BS_ITEM	Balance sheet item	AN..7	CL_BS_ITEM	Balance sheet item code list
			5										OFI_ITEM	Other financial intermediaries balance sheet item	AN3	CL_OFI_ITEM	Other financial intermediaries balance sheet item code list
				4									SEC_ITEM	Securities item	AN6	CL_ESA95_ACCOUNT	ESA 95 account code list

Data structure definition (DSD)													Concept (identifier)	Concept name	Value format (*)	Code list	Code list name
BSI	SSI	MIR	OFI	SEC	PSS	IVF	FVC	CBD	ICPF	ICO	IBSI	IMIR					
						5							IF_ITEM	Investment funds assets and liabilities	AN3	CL_IF_ITEM	IF balance sheet item code list
							5						FVC_ITEM	Financial vehicle corporations assets and liabilities	AN3	CL_FVC_ITEM	Financial vehicle corporations balance sheet item code list
									5				ICPF_ITEM	Insurance corporations and pension funds assets and liabilities	AN..4	CL_ICPF_ITEM	Insurance corporations and pension funds assets and liabilities code list
										4			ICO_PAY_ITEM	Insurance corporations operations item	AN1	CL_ICO_PAY	Insurance corporations operations item code list
								5					CB_ITEM	Consolidated banking data item	AN5	CL_CB_ITEM	Consolidated banking data item code list
6			6			6	6	6			7		MATURITY_ORIG	Original maturity	AN..3	CL_MATURITY_ORIG	Original maturity code list
		5										6	MATURITY_NOT_IRATE	Original maturity/Period of notice/Initial rate fixation	AN..3	CL_MATURITY_ORIG	Original maturity code list
									6				MATURITY	Maturity	AN..6	CL_MATURITY (**)	Maturity code list

Data structure definition (DSD)													Concept (identifier)	Concept name	Value format (*)	Code list	Code list name
BSI	SSI	MIR	OFI	SEC	PSS	IVF	FVC	CBD	ICPF	ICO	IBSI	IMIR					
				5									SEC_VALUATION	Securities valuation	AN1	CL_MUFA_VALUATION	Valuation in MUFA context code list
7	5		7			7	7	7	7		8		DATA_TYPE	Data type	AN1	CL_DATA_TYPE	Money and banking type of data, flow and position code list
		6										7	DATA_TYPE_MIR	MIR data type	AN1	CL_DATA_TYPE_MIR	MFI interest rates data type code list
				6									DATA_TYPE_SEC	Securities data type	AN1	CL_DATA_TYPE_SEC	Securities data type code list
8	6		8		7	8	8	8			9		COUNT_AREA	Counterpart area	AN2	CL_AREA_EE	Area code list
									8	5			COUNTERPART_AREA	Counterpart area	AN2	CL_AREA	Area code list
		7										8	AMOUNT_CAT	Amount category	AN1	CL_AMOUNT_CAT	Amount category code list
9		8	9			9	9	9			10	9	BS_COUNT_SECTOR	Balance sheet counterpart sector	AN..7	CL_BS_COUNT_SECTOR	Balance sheet counterpart sector code list
									9				COUNTERPART_SECTOR	Counterpart sector	AN..6	CL_SECTOR	Institutional sector code list
					8								COUNTERPART_SECTOR	Counterpart sector	AN2	CL_PS_COUNT_SECTOR	Payment and settlement system receiving/acquiring sector

Data structure definition (DSD)													Concept (identifier)	Concept name	Value format (*)	Code list	Code list name
BSI	SSI	MIR	OFI	SEC	PSS	IVF	FVC	CBD	ICPF	ICO	IBSI	IMIR					
							10						FVC_ORI_SECTOR	Financial vehicle corporations originator sector	AN2	CL_FVC_ORI_SECTOR	Financial vehicle corporations originator sector code list
										6			ICO_UNIT	Insurance corporations unit	AN1	CL_ICO_UNIT	Insurance corporations operations unit code list
10	7	9	10	7	9	10	11	10	10		11	10	CURRENCY_TRANS	Currency of transaction	AN..3	CL_CURRENCY	Currency code list
	8		11	8	10	11		11					SERIES_DENOM	Denomination of the series or special calculation	AN1	CL_SERIES_DENOM	Denomination of the series or special calculation code list
									11	7			CURRENCY_DENOM	Currency denominator	AN..15	CL_UNIT	Unit code list
11							12				12		BS_SUFFIX	Balance sheet suffix	AN..3	CL_BS_SUFFIX	Balance sheet suffix code list
				9									SEC_SUFFIX	Series suffix in securities context	AN1	CL_SEC_SUFFIX	Securities suffix code list
		10										11	IR_BUS_COV	Interest rates business coverage	AN1	CL_IR_BUS_COV	Interest rates business coverage code list

(*) This indicates the number of letters/digits allowed for each element of the code lists (e.g. AN..7 means an alphanumeric string up to 7 characters long. AN1 means one alphanumeric character).
(**) New SDMX DSD code list.';

(b) the following changes are made to the list of terms following the table:

(i) the following term is inserted between the terms 'Balance sheet reference sector breakdown' and 'Reference sector breakdown':

'**Individual MFI list.** This dimension refers to the reporting MFI (in the "ECB_IBSI1" and "ECB_IMIR1" DSDs).';

(ii) the term 'Original maturity' is replaced by the following:

'**Original maturity.** For the "ECB_BSI1", "ECB_FVC1", "ECB_IVF1", "ECB_CBD1", "ECB_OFI1" and "ECB_IBSI1" DSDs, this dimension indicates the original maturity of the BSI.';

(iii) the following term is inserted between the terms 'Original maturity' and 'Maturity':

'**Original maturity/Period of notice/Initial rate fixation.** This dimension identifies the breakdown by original maturity or period of notice for deposits for "ECB_MIR1" and "ECB_IMIR1" DSDs. For loans, this dimension refers to the original maturity of the loan and/or the initial period of interest rate fixation.';

(iv) the terms 'Data type' and 'MIR data type' are replaced by the following:

'**Data type.** This dimension describes the types of data reported in the "ECB_BSI1", "ECB_SSI1", "ECB_OFI1", "ECB_IVF1", "ECB_FVC1", "ECB_CBD1", "ECB_ICPF1", "ECB_ICO1" and "ECB_IBSI1" DSDs.

MIR data type. In the "ECB_MIR1" and "ECB_IMIR1" DSDs, this dimension distinguishes MFI interest rate statistics from those relating to volumes of new business or outstanding amounts.';

(v) the term 'Amount category' is replaced by the following:

'**Amount category.** This dimension gives the category of the amount of new loans to non-financial corporations; new loans are also reported according to their size. It is only relevant for the "ECB_MIR1" and "ECB_IMIR1" DSDs.';

(vi) the term 'Currency of transaction' is replaced by the following:

'**Currency of transaction.** This dimension describes the currency in which the securities are issued (for the "ECB_SEC1" DSD), or in which the following are denominated: (a) the MFI balance sheet items (for the "ECB_BSI1" and "ECB_IBSI1" DSDs); (b) the structural financial indicators (for the "ECB_SSI1" DSD); (c) the deposits and loans (for the "ECB_MIR1" and "ECB_IMIR1" DSDs); (d) the IF assets and liabilities (for the "ECB_IVF1" DSD); (e) the payment transactions (for the "ECB_PSS1" DSD); (f) the FVC assets and liabilities (for the "ECB_FVC1" DSD); (g) the OFI balance sheet items (for the "ECB_OFI1" DSD); (h) the CBD items (for the "ECB_CBD1" DSD); and (i) the transactions in IC and PF assets and liabilities (for the "ECB_ICPF1f" DSD).';

5. in Annex III, Part 4 is amended as follows:

(a) Section 1 is amended as follows:

(i) the heading is replaced by the following:

'*Section 1: Coded and uncoded attributes defined in the ECB_BSI1, ECB_SSI1, ECB_MIR1, ECB_OFI1, ECB_SEC1, ECB_PSS1, ECB_IVF1, ECB_FVC1, ECB_CBD1, ECB_ICPF1, ECB_ICO1, ECB_IBSI1 and ECB_IMIR1 DSDs*';

(ii) the table is replaced by the following:

													‘Statistical concept		Format (*)	Code list	
BSI	**SSI**	**MIR**	**OFI**	**SEC**	**PSS**	**IVF**	**FVC**	**CBD**	**ICPF**	**ICO**	**IBSI**	**IMIR**	**ATTRIBUTES AT SIBLING LEVEL**			**(exchanged using the FNS group)**	
√	√	√	√	√			√	√	√	√	√	√	TITLE	Title	AN..70	uncoded	
√	√	√	√	√	√	√	√	√	√	√	√	√	UNIT	Unit	AN..12	CL_UNIT	Unit code list
√	√	√	√	√	√	√	√	√	√	√	√	√	UNIT_MULT	Unit multiplier	AN..2	CL_UNIT_MULT	Unit multiplier code list
√	√	√	√	√	√	√	√	√	√	√	√	√	DECIMALS	Decimals	N1	CL_DECIMALS	Decimals code list
√	√	√	√	√	√	√	√	√	√	√	√	√	TITLE_COMPL	Title complement	AN..1050	uncoded	
√	√	√	√	√	√			√			√	√	NAT_TITLE	National language title	AN..350	uncoded	
√	√	√	√	√	√	√	√	√	√	√	√	√	COMPILATION	Compilation	AN..1050	uncoded	
	√	√	√	√				√				√	COVERAGE	Coverage	AN..350	uncoded	
√	√	√	√	√	√	√	√	√	√	√	√	√	SOURCE_AGENCY	Source agency	AN3	CL_ORGANISATION	Organisation code list
					√								METHOD_REF	Methodology reference	AN..1050	uncoded	
													ATTRIBUTES AT TIME SERIES LEVEL			**(exchanged using the FNS group)**	
√	√	√	√	√	√	√	√	√	√	√	√	√	COLLECTION	Collection indicator	AN1	CL_COLLECTION	Collection indicator code list
√	√	√	√	√	√	√	√	√	√	√	√	√	DOM_SER_IDS	Domestic series identifier	AN..70	uncoded	

√	√	√	√	√	√			√			√	√	BREAKS	Breaks	AN..350	uncoded	
√		√		√		√	√		√	√	√	√	UNIT_INDEX_BASE	Unit index base	AN..35	uncoded	
√	√	√	√	√	√	√			√	√	√	√	PUBL_PUBLIC	Source publication	AN..1050	uncoded	
√	√	√	√	√	√	√	√		√	√	√	√	PUBL_MU	Source publication (euro area only)	AN..1050	uncoded	
√	√	√	√	√	√						√	√	PUBL_ECB	Source publication (ECB only)	AN..1050	uncoded	
													ATTRIBUTES AT OBSERVATION LEVEL			**(exchanged together with the data in the main ARR segment except for OBS_COM which is exchanged within the FNS group)**	
√	√	√	√	√	√	√	√	√	√	√	√	√	OBS_STATUS	Observation status	AN1	CL_OBS_STATUS	Observation status code list
√	√	√	√	√	√	√	√	√	√	√	√	√	OBS_CONF	Observation confidentiality	AN1	CL_OBS_CONF	Observation confidentiality code list
√	√	√	√	√	√	√	√	√	√	√	√	√	OBS_PRE_BREAK	Pre-break observation value	AN..15	uncoded	
√	√	√	√	√	√	√	√	√	√	√	√	√	OBS_COM	Observation comment	AN..1050	uncoded	

(*) This indicates the number of letters/digits allowed for the transmission of each attribute (e.g. AN..1050 means an alphanumeric string up to 1 050 characters long, AN1 means one alphanumeric character, N1 means 1 digit).';

(b) in Section 2, the heading is replaced by the following:

'*Section 2: Common attributes properties for the ECB_BSI1, ECB_SSI1, ECB_MIR1, ECB_OFI1, ECB_SEC1, ECB_PSS1, ECB_IVF1, ECB_FVC1, ECB_CBD1, ECB_ICPF1, ECB_ICO1, ECB_IBSI1 and ECB_IMIR1 DSDs: NCBs reporting to the ECB* (*)

(*) All attributes specified in the table in Section 1, which are set by the ECB, are not covered in this table.';

(c) Section 3 is amended as follows:

(i) in the table entitled 'UNIT (unit)' the following two rows are inserted at the end of the table:

'IBSI	EUR
IMIR	For business volumes: EUR For interest rates: PCPA'

(ii) in the table entitled 'UNIT_MULT (unit multiplier)' the following two rows are inserted at the end of the table:

'IBSI	6
IMIR (*)	For business volumes: 6 For interest rates: 0

(*) Interest rate data are submitted as percentages.';

(iii) in the table entitled 'DECIMALS (decimals)' the following two rows are inserted at the end of the table:

'IBSI	0
IMIR	For business volumes: 3 (if data are available; otherwise 0) For interest rates: 4'

(iv) the first paragraph of the term 'COMPILATION (compilation)' is replaced by the following:

'**COMPILATION (compilation).** For the BSI, IVF, FVC, ICPF, ICO, MIR, IBSI and IMIR datasets this attribute may be used for further textual explanation of the compilation methods, weighting schemes and statistical procedures used to compile the underlying series, particularly if they diverge from the ECB rules and standards. In general, the structure of the required national explanatory notes is the following:';

(v) in the table entitled 'COVERAGE (coverage)' the following row is inserted at the end of the table:

'IMIR	— stratification criteria, selection procedure (equal probability/probability proportional to size/selection of the biggest institutions) in the event of sampling'	

(d) in Section 4, in the table entitled 'COLLECTION (collection indicator)' the following two rows are inserted at the end of the table:

'IBSI	For outstanding amounts: end-of-period (E) For flows series: sum of observations throughout the period (S)
IMIR	For interest rates on outstanding amounts: end-of-period (E) For interest rates on new business: average of observations through the period (A) For new business volumes: sum of observations through the period (S)'

(e) in Section 5, the first sentence of the second paragraph relating to 'OBS-PRE-BREAK (pre-break observation value)' is replaced by the following:

'For the purpose of the BSI, IVF, FVC, OFI, ICPF, ICO and IBSI datasets, this attribute is not requested since the relevant information is already available from the reclassification series or the series expressing financial transactions.'.

ANNEX II

Part 9 of Annex II to Guideline ECB/2014/15 is replaced by the following:

'PART 9

Table 1.A.

CBD Annual – Reporters

CBD Annual — Reporters							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Section LE. Reporting population	A. **Large**	B. **Medium**	C. **Small**				
No. of stand alone credit institutions							
No. of credit institutions consolidated in banking groups							
No. of banking groups							
Total number of credit institutions *							

CBD Annual — Reporters				
	SSM Categories			
Section LE. Reporting population	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
No. of stand alone credit institutions				
No. of credit institutions consolidated in banking groups				
No. of banking groups				
Total number of credit institutions *				

Table 1.B.

CBD Annual — Profitability and efficiency

CBD Annual — Profitability and efficiency — IFRS FINREP								
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
Interest income							
*Financial assets held for trading**							
*Financial assets designated at fair value through profit or loss**							
*Available-for-sale financial assets**							
*Loans and receivables**							
*Held-to-maturity investments**							
*Derivatives — Hedge accounting, interest rate risk **							
Other assets							
(Interest expenses)							
*(Financial liabilities held for trading)**							
*(Financial liabilities designated at fair value through profit or loss)**							
*(Financial liabilities measured at amortised cost)**							

CBD Annual — Profitability and efficiency — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
*(Derivatives — Hedge accounting, interest rate risk)**							
(Other liabilities)							
(Expenses on share capital repayable on demand)							
Dividend income*							
Fee and commission income*							
(Fee and commission expenses)*							
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss*							
Gains or (-) losses on financial assets and liabilities held for trading, net*							
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net*							
Gains or (-) losses from hedge accounting, net							
Exchange differences, net							

CBD Annual — Profitability and efficiency — IFRS FINREP

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
Gains (losses) on derecognition of assets other than held for sale, net							
Other operating income							
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
(Staff expenses)							
(Other administrative expenses)							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
(Commitments and guarantees given)							
(Other provisions)							
(Impairment on financial assets not measured at fair value through profit or loss)							
*(Financial assets measured at cost [unquoted equity])**							

CBD Annual — Profitability and efficiency — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
*(Available-for-sale financial assets) **							
*(Loans and receivables [including finance leases])**							
*(Held to maturity investments)**							
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)							
(Impairment or (-) reversal of impairment on non-financial assets)							
(Property, plant and equipment)							
(Investment properties)							
(Goodwill)							
(Intangible assets [other than goodwill])							
(Other)							
Negative goodwill recognised in profit or loss							
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates							

CBD Annual — Profitability and efficiency — IFRS FINREP

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
(Tax expense or (-) income related to profit or loss from continuing operations)							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
Profit or (-) loss after tax from discontinued operations							
Profit or (-) loss before tax from discontinued operations							
(Tax expense or (-) income related to discontinued operations)							
PROFIT OR (-) LOSS FOR THE YEAR							
Attributable to minority interest							
Attributable to owners of the parent							

CBD Annual — Profitability and efficiency — IFRS FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Interest income				
*Financial assets held for trading**				
*Financial assets designated at fair value through profit or loss**				
*Available-for-sale financial assets**				
*Loans and receivables**				
*Held-to-maturity investments**				
*Derivatives — Hedge accounting, interest rate risk **				
Other assets				
(Interest expenses)				
*(Financial liabilities held for trading)**				
*(Financial liabilities designated at fair value through profit or loss)**				
*(Financial liabilities measured at amortised cost)**				

CBD Annual — Profitability and efficiency — IFRS FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
*(Derivatives — Hedge accounting, interest rate risk)**				
(Other liabilities)				
(Expenses on share capital repayable on demand)				
Dividend income*				
Fee and commission income*				
(Fee and commission expenses)*				
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss*				
Gains or (-) losses on financial assets and liabilities held for trading, net*				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net*				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				

CBD Annual — Profitability and efficiency — IFRS FINREP				
	SSM Categories			
Consolidated Income Statement	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Gains (losses) on derecognition of assets other than held for sale, net				
Other operating income				
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
(Staff expenses)				
(Other administrative expenses)				
(Depreciation)				
(Provisions or (-) reversal of provisions)				
(Commitments and guarantees given)				
(Other provisions)				
(Impairment on financial assets not measured at fair value through profit or loss)				
*(Financial assets measured at cost [unquoted equity])**				

CBD Annual — Profitability and efficiency — IFRS FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
*(Available-for-sale financial assets) **				
*(Loans and receivables [including finance leases])**				
*(Held to maturity investments)**				
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)				
(Impairment or (-) reversal of impairment on non-financial assets)				
(Property, plant and equipment)				
(Investment properties)				
(Goodwill)				
(Intangible assets [other than goodwill])				
(Other)				
Negative goodwill recognised in profit or loss				
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates				

CBD Annual — Profitability and efficiency — IFRS FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
(Tax expense or (-) income related to profit or loss from continuing operations)				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
Profit or (-) loss after tax from discontinued operations				
Profit or (-) loss before tax from discontinued operations				
(Tax expense or (-) income related to discontinued operations)				
PROFIT OR (-) LOSS FOR THE YEAR				
Attributable to minority interest				
Attributable to owners of the parent				

CBD Annual — Profitability and efficiency — GAAP FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Consolidated Income Statement	A. Large	B. Medium	C. Small				
Interest income							
(Interest expenses)							
Dividend income							
Fee and commission income							
(Fee and commission expenses)							
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss*							
Gains or (-) losses on financial assets and liabilities held for trading, net*							
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net*							
Gains or (-) losses on non-trading financial assets and liabilities, net							
Gains or (-) losses from hedge accounting, net							
Exchange differences, net							

CBD Annual — Profitability and efficiency — GAAP FINREP								
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net							
Gains (losses) on derecognition of assets other than held for sale, net							
Other operating income							
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
(Staff expenses)							
(Other administrative expenses)							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
(Commitments and guarantees given)							
(Other provisions)							
(Increases or (-) decreases of the fund for general banking risks, net)							

CBD Annual — Profitability and efficiency — GAAP FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Consolidated Income Statement	A. Large	B. Medium	C. Small				
(Impairment on financial assets not measured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)							
(Impairment or (-) reversal of impairment on non-financial assets)							
(Property, plant and equipment)							
(Investment properties)							
(Goodwill)							
(Intangible assets [other than goodwill])							
(Other)							
Negative goodwill recognised in profit or loss							
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates							

CBD Annual — Profitability and efficiency — GAAP FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
(Tax expense or (-) income related to profit or loss from continuing operations)							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
Extraordinary profit or (-) loss after tax							
Extraordinary profit or loss before tax							
(Tax expense or (-) income related to extraordinary profit or loss)							
PROFIT OR (-) LOSS FOR THE YEAR							
Attributable to minority interest							
Attributable to owners of the parent							

CBD Annual — Profitability and efficiency — GAAP FINREP				
	SSM Categories			
Consolidated Income Statement	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Interest income				
(Interest expenses)				
Dividend income				
Fee and commission income				
(Fee and commission expenses)				
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss*				
Gains or (-) losses on financial assets and liabilities held for trading, net*				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net*				
Gains or (-) losses on non-trading financial assets and liabilities, net				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				

CBD Annual — Profitability and efficiency — GAAP FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net				
Gains (losses) on derecognition of assets other than held for sale, net				
Other operating income				
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
(Staff expenses)				
(Other administrative expenses)				
(Depreciation)				
(Provisions or (-) reversal of provisions)				
(Commitments and guarantees given)				
(Other provisions)				
(Increases or (-) decreases of the fund for general banking risks, net)				

CBD Annual — Profitability and efficiency — GAAP FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
(Impairment on financial assets not measured at fair value through profit or loss)				
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)				
(Impairment or (-) reversal of impairment on non-financial assets)				
(Property, plant and equipment)				
(Investment properties)				
(Goodwill)				
(Intangible assets [other than goodwill])				
(Other)				
Negative goodwill recognised in profit or loss				
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates				

CBD Annual — Profitability and efficiency — GAAP FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
(Tax expense or (-) income related to profit or loss from continuing operations)				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
Extraordinary profit or (-) loss after tax				
Extraordinary profit or loss before tax				
(Tax expense or (-) income related to extraordinary profit or loss)				
PROFIT OR (-) LOSS FOR THE YEAR				
Attributable to minority interest				
Attributable to owners of the parent				

CBD Annual — Profitability and efficiency — NON-FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
Net interest income							
Interest income							
(Interest expenses)							
Dividend income							
Net fee and commission income							
Fee and commission income							
(Fee and commission expenses)							
Trading and foreign exchange results							
Other operating income							
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
(Staff expenses)							
(Other administrative expenses)							
(Depreciation)							

CBD Annual — Profitability and efficiency — NON-FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
(Provisions or (-) reversal of provisions)							
(Impairment on financial assets not measured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment on non-financial assets)							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

CBD Annual — Profitability and efficiency — NON-FINREP

	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Net interest income				
Interest income				
(Interest expenses)				
Dividend income				
Net fee and commission income				
Fee and commission income				
(Fee and commission expenses)				
Trading and foreign exchange results				
Other operating income				
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
(Staff expenses)				
(Other administrative expenses)				
(Depreciation)				

CBD Annual — Profitability and efficiency — NON-FINREP				
	SSM Categories			
Consolidated Income Statement	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
(Provisions or (-) reversal of provisions)				
(Impairment on financial assets not measured at fair value through profit or loss)				
(Impairment or (-) reversal of impairment on non-financial assets)				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR				

CBD Annual — Profitability and efficiency — FULL SAMPLE

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand alone)	Foreign EU controlled branches (stand alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
Net interest income*							
Dividend income*							
Net fee and commission income*							
Trading and foreign exchange results							
Other operating income							
Total operating income, net*							
(Total operating expenses)*							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR*							

CBD Annual — Profitability and efficiency — FULL SAMPLE				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Net interest income*				
Dividend income*				
Net fee and commission income*				
Trading and foreign exchange results				
Other operating income				
Total operating income, net*				
(Total operating expenses)*				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR*				

Table 1.C.

CBD Annual — Profitability and efficiency

CBD Annual — Profitability and efficiency — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Return on Equity (RoE)	A. **Large**	B. **Medium**	C. **Small**				
No. of institutions with RoE < 0							
No. of institutions with RoE 0-5 %							
No. of institutions with RoE 5-10 %							
No. of institutions with RoE 10-15 %							
No. of institutions with RoE 15-20 %							
No. of institutions with RoE > 20 %							
% of total banking assets of institutions with RoE < 0							
% of total banking assets of institutions with RoE 0-5 %							
% of total banking assets of institutions with RoE 5-10 %							
% of total banking assets of institutions with RoE 10-15 %							
% of total banking assets of institutions with RoE 15-20 %							
% of total banking assets of institutions with RoE > 20 %							

CBD Annual — Profitability and efficiency — IFRS FINREP				
	SSM Categories			
Return on Equity (RoE)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE 0-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

CBD Annual — Profitability and efficiency — GAAP FINREP

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Return on Equity (RoE)	A. **Large**	B. **Medium**	C. **Small**				
No. of institutions with RoE < 0							
No. of institutions with RoE 0-5 %							
No. of institutions with RoE 5-10 %							
No. of institutions with RoE 10-15 %							
No. of institutions with RoE 15-20 %							
No. of institutions with RoE > 20 %							
% of total banking assets of institutions with RoE < 0							
% of total banking assets of institutions with RoE 0-5 %							
% of total banking assets of institutions with RoE 5-10 %							
% of total banking assets of institutions with RoE 10-15 %							
% of total banking assets of institutions with RoE 15-20 %							
% of total banking assets of institutions with RoE > 20 %							

CBD Annual — Profitability and efficiency — GAAP FINREP				
	SSM Categories			
Return on Equity (RoE)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE 0-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

CBD Annual — Profitability and efficiency — NON-FINREP

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Return on Equity (RoE)	A. **Large**	B. **Medium**	C. **Small**				
No. of institutions with RoE < 0							
No. of institutions with RoE 0-5 %							
No. of institutions with RoE 5-10 %							
No. of institutions with RoE 10-15 %							
No. of institutions with RoE 15-20 %							
No. of institutions with RoE > 20 %							
% of total banking assets of institutions with RoE < 0							
% of total banking assets of institutions with RoE 0-5 %							
% of total banking assets of institutions with RoE 5-10 %							
% of total banking assets of institutions with RoE 10-15 %							
% of total banking assets of institutions with RoE 15-20 %							
% of total banking assets of institutions with RoE > 20 %							

CBD Annual — Profitability and efficiency — NON-FINREP

	SSM Categories			
Return on Equity (RoE)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE 0-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

CBD Annual — Profitability and efficiency — FULL SAMPLE

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Return on Equity (RoE)	A. **Large**	B. **Medium**	C. **Small**				
No. of institutions with RoE < 0							
No. of institutions with RoE 0-5 %							
No. of institutions with RoE 5-10 %							
No. of institutions with RoE 10-15 %							
No. of institutions with RoE 15-20 %							
No. of institutions with RoE > 20 %							
% of total banking assets of institutions with RoE < 0							
% of total banking assets of institutions with RoE 0-5 %							
% of total banking assets of institutions with RoE 5-10 %							
% of total banking assets of institutions with RoE 10-15 %							
% of total banking assets of institutions with RoE 15-20 %							
% of total banking assets of institutions with RoE > 20 %							

CBD Annual — Profitability and efficiency — FULL SAMPLE				
	SSM Categories			
Return on Equity (RoE)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE 0-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

Table 1.D.

CBD Annual — Balance sheet

CBD Annual — Balance sheet — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Cash, cash balances at central banks and other demand deposits*							
Financial assets held for trading*							
Derivatives held for trading							
Equity instruments							
Debt securities							
Loans and advances							
Financial assets designated at fair value through profit or loss							
Equity instruments							
Debt securities							
Loans and advances							
Available-for-sale financial assets							
Equity instruments							
Debt securities							
Loans and advances							

CBD Annual — Balance sheet — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Assets	A. Large	B. Medium	C. Small				
Loans and receivables							
Debt securities							
Loans and advances							
Held-to-maturity investments							
Debt securities							
Loans and advances							
Derivatives–Hedge accounting							
Fair value changes of the hedged items in portfolio hedge of interest rate risk							
Investments in associates, subsidiaries and joint ventures							
Tangible assets							
Intangible assets							
Tax assets							
Current tax assets							
Deferred tax assets							

CBD Annual — Balance sheet — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Assets	A. **Large**	B. **Medium**	C. **Small**				
Other assets							
Non-current assets and disposal groups classified as held for sale							
TOTAL ASSETS*							

CBD Annual — Balance sheet — IFRS FINREP				
	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Cash, cash balances at central banks and other demand deposits*				
Financial assets held for trading*				
Derivatives held for trading				
Equity instruments				
Debt securities				
Loans and advances				
Financial assets designated at fair value through profit or loss				
Equity instruments				
Debt securities				
Loans and advances				
Available-for-sale financial assets				
Equity instruments				
Debt securities				
Loans and advances				

CBD Annual — Balance sheet — IFRS FINREP				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and receivables				
Debt securities				
Loans and advances				
Held-to-maturity investments				
Debt securities				
Loans and advances				
Derivatives–Hedge accounting				
Fair value changes of the hedged items in portfolio hedge of interest rate risk				
Investments in associates, subsidiaries and joint ventures				
Tangible assets				
Intangible assets				
Tax assets				
Current tax assets				
Deferred tax assets				

CBD Annual — Balance sheet — IFRS FINREP				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Other assets				
Non-current assets and disposal groups classified as held for sale				
TOTAL ASSETS*				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand alone)	Foreign EU controlled branches (stand alone)
Liabilities	A. **Large**	B. **Medium**	C. **Small**				
Financial liabilities held for trading							
Derivatives held for trading							
Short positions							
Deposits							
Debt securities issued							
Other financial liabilities held for trading							
Financial liabilities designated at fair value through profit or loss							
Deposits							
Debt securities issued							
Other financial liabilities designated at fair value through profit or loss							
Financial liabilities measured at amortised cost							
Deposit							
Debt securities issued							
Other financial liabilities measured at amortised cost							
Derivatives–Hedge accounting							

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Liabilities	A. **Large**	B. **Medium**	C. **Small**				
Fair value changes of the hedged items in portfolio hedge of interest rate risk							
Provisions							
Tax liabilities							
Current tax liabilities							
Deferred tax liabilities							
Other liabilities							
Share capital repayable on demand (e. g. cooperative shares)							
Liabilities included in disposal groups classified as held for sale							
TOTAL LIABILITIES*							

	SSM Categories			
Liabilities	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Financial liabilities held for trading				
Derivatives held for trading				
Short positions				
Deposits				
Debt securities issued				
Other financial liabilities held for trading				
Financial liabilities designated at fair value through profit or loss				
Deposits				
Debt securities issued				
Other financial liabilities designated at fair value through profit or loss				
Financial liabilities measured at amortised cost				
Deposit				
Debt securities issued				
Other financial liabilities measured at amortised cost				
Derivatives–Hedge accounting				

	SSM Categories			
Liabilities	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Fair value changes of the hedged items in portfolio hedge of interest rate risk				
Provisions				
Tax liabilities				
Current tax liabilities				
Deferred tax liabilities				
Other liabilities				
Share capital repayable on demand (e. g. cooperative shares)				
Liabilities included in disposal groups classified as held for sale				
TOTAL LIABILITIES*				

Equity and minority interest	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Capital							
Share premium							
Equity instruments issued other than capital							
Other Equity							
Accumulated other comprehensive income							
Retained earnings							
Revaluation reserves							
Other Reserves							
(Treasury shares)							
Profit or loss attributable to owners of the parent							
(Interim dividends)							
Minority interest							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

	SSM Categories			
Equity and minority interest	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Capital				
Share premium				
Equity instruments issued other than capital				
Other Equity				
Accumulated other comprehensive income				
Retained earnings				
Revaluation reserves				
Other Reserves				
(Treasury shares)				
Profit or loss attributable to owners of the parent				
(Interim dividends)				
Minority interest				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Loan commitments, financial guarantees and other commitments	A. **Large**	B. **Medium**	C. **Small**				
Given							
Loan commitments							
Financial guarantees							
Other commitments							
Received							
Loan commitments							
Financial guarantees							
Other commitments							

	SSM Categories			
Loan commitments, financial guarantees and other commitments	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Given				
Loan commitments				
Financial guarantees				
Other commitments				
Received				
Loan commitments				
Financial guarantees				
Other commitments				

CBD Annual — Balance sheet — GAAP FINREP								
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Cash, cash balances at central banks and other demand deposits*							
Financial assets held for trading*							
Derivatives held for trading							
Equity instruments							
Debt securities							
Loans and advances							
Non-trading non-derivative financial assets measured at fair value through profit or loss							
Equity instruments							
Debt securities							
Loan and advances							
Non-trading non-derivative financial assets measured at fair value to equity							
Equity instruments							
Debt securities							

CBD Annual — Balance sheet — GAAP FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Loan and advances							
Non-trading debt instruments measured at a cost-based method							
Debt securities							
Loans and advances							
Other non-trading non-derivative financial assets							
Equity instruments							
Debt securities							
Loans and advances							
Derivatives–Hedge accounting							
Fair value changes of the hedged items in portfolio hedge of interest rate risk							
Investments in associates, subsidiaries and joint ventures							
Tangible assets							
Intangible assets							

CBD Annual — Balance sheet — GAAP FINREP

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Tax assets							
Current tax assets							
Deferred tax assets							
Other assets							
Non-current assets and disposal groups classified as held for sale							
TOTAL ASSETS*							

CBD Annual — Balance sheet — GAAP FINREP				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Cash, cash balances at central banks and other demand deposits*				
Financial assets held for trading*				
Derivatives held for trading				
Equity instruments				
Debt securities				
Loans and advances				
Non-trading non-derivative financial assets measured at fair value through profit or loss				
Equity instruments				
Debt securities				
Loan and advances				
Non-trading non-derivative financial assets measured at fair value to equity				
Equity instruments				
Debt securities				

CBD Annual — Balance sheet — GAAP FINREP				
	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loan and advances				
Non-trading debt instruments measured at a cost-based method				
Debt securities				
Loans and advances				
Other non-trading non-derivative financial assets				
Equity instruments				
Debt securities				
Loans and advances				
Derivatives–Hedge accounting				
Fair value changes of the hedged items in portfolio hedge of interest rate risk				
Investments in associates, subsidiaries and joint ventures				
Tangible assets				
Intangible assets				

CBD Annual — Balance sheet — GAAP FINREP				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Tax assets				
Current tax assets				
Deferred tax assets				
Other assets				
Non-current assets and disposal groups classified as held for sale				
TOTAL ASSETS*				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Liabilities	A. **Large**	B. **Medium**	C. **Small**				
Financial liabilities held for trading							
Derivatives held for trading							
Short positions							
Deposits							
Debt securities issued							
Other financial liabilities held for trading							
Non-trading non-derivative financial liabilities measured at a cost-based method							
Deposits							
Debt securities issued							
Other financial liabilities							
Derivatives–Hedge accounting							
Fair value changes of the hedged items in portfolio hedge of interest rate risk							
Provisions							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand alone)	Foreign EU controlled branches (stand alone)
Liabilities	A. **Large**	B. **Medium**	C. **Small**				
Tax liabilities							
Current tax liabilities							
Deferred tax liabilities							
Other liabilities							
Share capital repayable on demand (e.g. cooperative shares)							
Liabilities included in disposal groups classified as held for sale							
TOTAL LIABILITIES*							

	SSM Categories			
Liabilities	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Financial liabilities held for trading				
Derivatives held for trading				
Short positions				
Deposits				
Debt securities issued				
Other financial liabilities held for trading				
Non-trading non-derivative financial liabilities measured at a cost-based method				
Deposits				
Debt securities issued				
Other financial liabilities				
Derivatives–Hedge accounting				
Fair value changes of the hedged items in portfolio hedge of interest rate risk				
Provisions				

	SSM Categories			
Liabilities	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Tax liabilities				
Current tax liabilities				
Deferred tax liabilities				
Other liabilities				
Share capital repayable on demand (e.g. cooperative shares)				
Liabilities included in disposal groups classified as held for sale				
TOTAL LIABILITIES*				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Equity and minority interest	A. **Large**	B. **Medium**	C. **Small**				
Capital							
Share premium							
Equity instruments issued other than capital							
Other Equity							
Accumulated other comprehensive income							
Retained earnings							
Revaluation reserves							
Fair value reserves							
Other Reserves							
First consolidation differences							
(Treasury shares)							
Profit or loss attributable to owners of the parent							
(Interim dividends)							
Minority interest							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

	SSM Categories			
Equity and minority interest	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Capital				
Share premium				
Equity instruments issued other than capital				
Other Equity				
Accumulated other comprehensive income				
Retained earnings				
Revaluation reserves				
Fair value reserves				
Other Reserves				
First consolidation differences				
(Treasury shares)				
Profit or loss attributable to owners of the parent				
(Interim dividends)				
Minority interest				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Loan commitments, financial guarantees and other commitments	A. **Large**	B. **Medium**	C. **Small**				
Given							
Loan commitments							
Financial guarantees							
Other commitments							
Received							
Loan commitments							
Financial guarantees							
Other commitments							

	SSM Categories			
Loan commitments, financial guarantees and other commitments	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Given				
Loan commitments				
Financial guarantees				
Other commitments				
Received				
Loan commitments				
Financial guarantees				
Other commitments				

CBD Annual — Balance sheet — NON-FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Cash, cash balances at central banks							
Loans and advances							
Debt securities							
Equity instruments							
Residual assets							
TOTAL ASSETS							
Memorandum items							
Financial assets held for trading							
Investments in associates, subsidiaries and joint ventures							

CBD Annual — Balance sheet — NON-FINREP

	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Cash, cash balances at central banks				
Loans and advances				
Debt securities				
Equity instruments				
Residual assets				
TOTAL ASSETS				
Memorandum items				
Financial assets held for trading				
Investments in associates, subsidiaries and joint ventures				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Liabilities	A. **Large**	B. **Medium**	C. **Small**				
Deposits							
Debt securities issued							
Provisions							
Residual liabilities							
TOTAL LIABILITIES							

	SSM Categories			
Liabilities	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Deposits				
Debt securities issued				
Provisions				
Residual liabilities				
TOTAL LIABILITIES				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Equity and minority interest	A. **Large**	B. **Medium**	C. **Small**				
Capital							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

	SSM Categories			
Equity and minority interest	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Capital				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

CBD Annual — Balance sheet — FULL SAMPLE							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Cash, cash balances at central banks							
Loans and advances*							
Debt securities*							
Equity instruments*							
Residual assets							
TOTAL ASSETS*							
Memorandum items							
Financial assets held for trading							
Investments in associates, subsidiaries and joint ventures							

CBD Annual — Balance sheet — FULL SAMPLE				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Cash, cash balances at central banks				
Loans and advances*				
Debt securities*				
Equity instruments*				
Residual assets				
TOTAL ASSETS*				
Memorandum items				
Financial assets held for trading				
Investments in associates, subsidiaries and joint ventures				

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Deposits							
Debt securities issued							
Provisions							
Residual liabilities							
TOTAL LIABILITIES*							

Liabilities			SSM Categories	
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Deposits				
Debt securities issued				
Provisions				
Residual liabilities				
TOTAL LIABILITIES*				

Equity and minority interest	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Capital							
TOTAL EQUITY*							
TOTAL LIABILITIES AND EQUITY							

	SSM Categories			
Equity and minority interest	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Capital				
TOTAL EQUITY*				
TOTAL LIABILITIES AND EQUITY				

Table 1.E.

CBD Annual — Balance sheet

CBD Annual -Balance sheet — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Equity instruments							
of which: credit institutions							
of which: other financial corporations							
of which: non-financial corporations							

CBD Annual -Balance sheet — IFRS FINREP

	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Equity instruments				
of which: credit institutions				
of which: other financial corporations				
of which: non-financial corporations				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Memorandum items	A. **Large**	B. **Medium**	C. **Small**				
Subordinated financial liabilities							
Deposits							
Debt securities issued							

	SSM Categories			
Memorandum items	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Subordinated financial liabilities				
Deposits				
Debt securities issued				

CBD Annual — Balance sheet — GAAP FINREP

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Equity instruments							
of which: credit institutions							
of which: other financial corporations							
of which: non-financial corporations							

CBD Annual — Balance sheet — GAAP FINREP				
	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Equity instruments				
of which: credit institutions				
of which: other financial corporations				
of which: non-financial corporations				

Memorandum items	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Subordinated financial liabilities							
Deposits							
Debt securities issued							

Memorandum items	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	SSM Categories	
			Significant	Less-Significant
Subordinated financial liabilities				
Deposits				
Debt securities issued				

CBD Annual — Balance sheet — NON-FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Assets	A. Large	B. Medium	C. Small				
Loans and advances							
General governments							
Central banks							
Credit institutions							
Other							

CBD Annual — Balance sheet — NON-FINREP				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Loans and advances				
General governments				
Central banks				
Credit institutions				
Other				

CBD Annual — Balance sheet — FULL SAMPLE							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Loans and advances							
General governments							
Central banks							
Credit institutions							
Other							

CBD Annual — Balance sheet — FULL SAMPLE				
	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loans and advances				
General governments				
Central banks				
Credit institutions				
Other				

Table 1.F.

CBD Annual — Asset quality

CBD Annual — Asset quality — FINREP reporters (IFRS and GAAP)							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Forborne exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities — Gross carrying amount of exposures with forbearance measures							
Debt securities — Gross carrying amount of performing exposures with forbearance measures							
Debt securities — Gross carrying amount of performing exposures with forbearance measures of which under probation							
Debt securities — Gross carrying amount of non-performing exposures with forbearance measures							
Debt securities — Gross carrying amount of non-performing exposures with forbearance measures of which under probation							
Debt securities — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — performing exposures with forebearance measures							
Debt securities — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — non-performing exposures with forebearance measures							

CBD Annual — Asset quality — FINREP reporters (IFRS and GAAP)							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Forborne exposures	A. **Large**	B. **Medium**	C. **Small**				
Loans and advances — Gross carrying amount of exposures with forbearance measures							
Loans and advances — Gross carrying amount of performing exposures with forbearance measures							
Loans and advances — Gross carrying amount of performing exposures with forbearance measures of which under probation							
Loans and advances — Gross carrying amount of non-performing exposures with forbearance measures							
Loans and advances — Gross carrying amount of non-performing exposures with forbearance measures of which under probation							
Loans and advances — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — performing exposures with forebearance measures							
Loans and advances — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — non-performing exposures with forebearance measures							

CBD Annual — Asset quality — FINREP reporters (IFRS and GAAP)				
	SSM Categories			
Forborne exposures	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities — Gross carrying amount of exposures with forbearance measures				
Debt securities — Gross carrying amount of performing exposures with forbearance measures				
Debt securities — Gross carrying amount of performing exposures with forbearance measures of which under probation				
Debt securities — Gross carrying amount of non-performing exposures with forbearance measures				
Debt securities — Gross carrying amount of non-performing exposures with forbearance measures of which under probation				
Debt securities — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — performing exposures with forebearance measures				
Debt securities — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — non-performing exposures with forebearance measures				

CBD Annual — Asset quality — FINREP reporters (IFRS and GAAP)				
	SSM Categories			
Forborne exposures	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loans and advances — Gross carrying amount of exposures with forbearance measures				
Loans and advances — Gross carrying amount of performing exposures with forbearance measures				
Loans and advances — Gross carrying amount of performing exposures with forbearance measures of which under probation				
Loans and advances — Gross carrying amount of non-performing exposures with forbearance measures				
Loans and advances — Gross carrying amount of non-performing exposures with forbearance measures of which under probation				
Loans and advances — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — performing exposures with forebearance measures				
Loans and advances — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — non-performing exposures with forebearance measures				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total gross carrying amount of exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Total gross carrying amount of exposures	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities*				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances*				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Total gross carrying amount of performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Total gross carrying amount of performing exposures	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Total gross carrying amount of performing exposures — Not past due or Past due <= 30 days	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

	SSM Categories			
Total gross carrying amount of performing exposures — Not past due or Past due <= 30 days	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total gross carrying amount of performing exposures — Past due > 30 days <= 60 days	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

	SSM Categories			
Total gross carrying amount of performing exposures — Past due > 30 days <= 60 days	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total gross carrying amount of performing exposures — Past due > 60 days <= 90 days	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

	SSM Categories			
Total gross carrying amount of performing exposures — Past due > 60 days <= 90 days	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total gross carrying amount of non-performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Total gross carrying amount of non-performing exposures	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities*				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances*				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

Total gross carrying amount of non-performing exposures — Unlikely to pay that are not past-due or past-due < = 90 days	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

	SSM Categories			
Total gross carrying amount of non-performing exposures — Unlikely to pay that are not past-due or past-due < = 90 days	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Total gross carrying amount of non-performing exposures — Past due > 90 days <= 180 days	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

	SSM Categories			
Total gross carrying amount of non-performing exposures — Past due > 90 days <= 180 days	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total gross carrying amount of non-performing exposures — Past due > 180 days <= 1 year	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

	SSM Categories			
Total gross carrying amount of non-performing exposures — Past due > 180 days <= 1 year	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total gross carrying amount of non-performing exposures — Past due > 1 year	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

	SSM Categories			
Total gross carrying amount of non-performing exposures — Past due > 1 year	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				

Total gross carrying amount of non-performing exposures — Of which: defaulted	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

	SSM Categories			
Total gross carrying amount of non-performing exposures — Of which: defaulted	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	A. **Large**	B. **Medium**	C. **Small**				
Debt securities*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities*				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances*				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on performing exposures	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities*				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances*				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Collateral received on non-performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Collateral received on non-performing exposures	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

Financial guarantees received on non-performing exposures	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Financial guarantees received on non-performing exposures	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

CBD Annual — Asset quality — IFRS FINREP

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Impaired debt instruments — Total gross carrying amount of impaired assets	A. **Large**	B. **Medium**	C. **Small**				
Loans and receivables							
Debt securities							
Loans and advances							
Held-to-maturity investments							
Debt securities							
Loans and advances							

CBD Annual — Asset quality — IFRS FINREP

	SSM Categories			
Impaired debt instruments — Total gross carrying amount of impaired assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loans and receivables				
Debt securities				
Loans and advances				
Held-to-maturity investments				
Debt securities				
Loans and advances				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Impaired debt instruments — Allowances for individual assessed financial assets	A. **Large**	B. **Medium**	C. **Small**				
Loans and receivables							
Debt securities							
Loans and advances							
Held-to-maturity investments							
Debt securities							
Loans and advances							

			SSM Categories	
Impaired debt instruments — Allowances for individual assessed financial assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loans and receivables				
Debt securities				
Loans and advances				
Held-to-maturity investments				
Debt securities				
Loans and advances				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Impaired debt instruments — Allowances for collectively assessed financial assets	A. **Large**	B. **Medium**	C. **Small**				
Loans and receivables							
Debt securities							
Loans and advances							
Held-to-maturity investments							
Debt securities							
Loans and advances							

	SSM Categories			
Impaired debt instruments — Allowances for collectively assessed financial assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loans and receivables				
Debt securities				
Loans and advances				
Held-to-maturity investments				
Debt securities				
Loans and advances				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Impaired debt instruments — Allowances for incurred but not reported losses	A. **Large**	B. **Medium**	C. **Small**				
Loans and receivables							
Debt securities							
Loans and advances							
Held-to-maturity investments							
Debt securities							
Loans and advances							

	SSM Categories			
Impaired debt instruments — Allowances for incurred but not reported losses	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loans and receivables				
Debt securities				
Loans and advances				
Held-to-maturity investments				
Debt securities				
Loans and advances				

CBD Annual — Asset quality — GAAP FINREP

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Impaired debt instruments — Non-trading debt instruments measured at a cost-based method	A. **Large**	B. **Medium**	C. **Small**				
Total gross carrying amount of impaired assets							
Debt securities							
Loans and advances							
Allowances for individual assessed financial assets							
Debt securities							
Loans and advances							
Allowances for collectively assessed financial assets							
Debt securities							
Loans and advances							

CBD Annual — Asset quality — GAAP FINREP				
	SSM Categories			
Impaired debt instruments — Non-trading debt instruments measured at a cost-based method	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Total gross carrying amount of impaired assets				
Debt securities				
Loans and advances				
Allowances for individual assessed financial assets				
Debt securities				
Loans and advances				
Allowances for collectively assessed financial assets				
Debt securities				
Loans and advances				

CBD Annual — Asset quality — NON-FINREP

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Non-performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Gross carrying amount*							
Performing exposures							
*Non-performing exposures**							
Forborne exposures							
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*							

CBD Annual — Asset quality — NON-FINREP

	SSM Categories			
Non-performing exposures	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Gross carrying amount*				
Performing exposures				
*Non-performing exposures**				
Forborne exposures				
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*				

Table 1.G.

CBD Annual — Concentration

CBD Annual — GEOGRAPHICAL CONCENTRATION							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Total original exposure value	A. **Large**	B. **Medium**	C. **Small**				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							

CBD Annual — GEOGRAPHICAL CONCENTRATION							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total original exposure value	A. **Large**	B. **Medium**	C. **Small**				
LU							
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							

CBD Annual — GEOGRAPHICAL CONCENTRATION							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total original exposure value	A. **Large**	B. **Medium**	C. **Small**				
MX (Mexico)							
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							
Memorandum items							
Non-domestic original exposure							
Total original exposure							

CBD Annual — GEOGRAPHICAL CONCENTRATION				
	SSM Categories			
Total original exposure value	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				

CBD Annual — GEOGRAPHICAL CONCENTRATION				
	SSM Categories			
Total original exposure value	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
LU				
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				

CBD Annual — GEOGRAPHICAL CONCENTRATION				
	SSM Categories			
Total original exposure value	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
MX (Mexico)				
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				
Memorandum items				
Non-domestic original exposure				
Total original exposure				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Total exposures in default	A. **Large**	B. **Medium**	C. **Small**				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Total exposures in default	A. **Large**	B. **Medium**	C. **Small**				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total exposures in default	A. **Large**	B. **Medium**	C. **Small**				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							

	SSM Categories			
Total exposures in default	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

	SSM Categories			
Total exposures in default	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

	SSM Categories			
Total exposures in default	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand alone)	Foreign EU controlled branches (stand alone)
Total exposure value	A. **Large**	B. **Medium**	C. **Small**				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Total exposure value	A. **Large**	B. **Medium**	C. **Small**				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total exposure value	A. **Large**	B. **Medium**	C. **Small**				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							

	SSM Categories			
Total exposure value	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

	SSM Categories			
Total exposure value	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

	SSM Categories			
Total exposure value	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total exposures collateralized by immovable residential property	A. **Large**	B. **Medium**	C. **Small**				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Total exposures collateralized by immovable residential property	A. **Large**	B. **Medium**	C. **Small**				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
Non-EU countries							

	SSM Categories			
Total exposures collateralized by immovable residential property	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

	SSM Categories			
Total exposures collateralized by immovable residential property	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
Non-EU countries				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Total exposures collateralized by immovable commercial property	A. **Large**	B. **Medium**	C. **Small**				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Total exposures collateralized by immovable commercial property	A. **Large**	B. **Medium**	C. **Small**				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
Non-EU countries							

	SSM Categories			
Total exposures collateralized by immovable commercial property	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

	SSM Categories			
Total exposures collateralized by immovable commercial property	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
Non-EU countries				

CBD Annual — GEOGRAPHICAL CONCENTRATION — FINREP reporters (IFRS and GAAP)

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Domestic activities	A. **Large**	B. **Medium**	C. **Small**				
Loans and advances							
Debt securities							
Total assets							
Deposits							
Debt securities issued							
Total liabilities							
Interest income							
(Interest expense)							
Total operating income, net							
Profit or loss for the year							

CBD Annual — GEOGRAPHICAL CONCENTRATION — FINREP reporters (IFRS and GAAP)				
	SSM Categories			
Domestic activities	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loans and advances				
Debt securities				
Total assets				
Deposits				
Debt securities issued				
Total liabilities				
Interest income				
(Interest expense)				
Total operating income, net				
Profit or loss for the year				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Non-domestic activities	A. **Large**	B. **Medium**	C. **Small**				
Loans and advances							
Debt securities							
Total assets							
Deposits							
Debt securities issued							
Total liabilities							
Interest income							
(Interest expense)							
Total operating income, net							
Profit or loss for the year							

	SSM Categories			
Non-domestic activities	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Loans and advances				
Debt securities				
Total assets				
Deposits				
Debt securities issued				
Total liabilities				
Interest income				
(Interest expense)				
Total operating income, net				
Profit or loss for the year				

CBD Annual — COUNTERPARTY CONCENTRATION

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Large exposures (total)	A. **Large**	B. **Medium**	C. **Small**				
Large exposures (total)							
Large exposures — Over 10 % of capital or EUR 300 mln.							
Large exposures — Institutions							
Large exposures — Unregulated financial Entities							

CBD Annual — COUNTERPARTY CONCENTRATION

	SSM Categories			
Large exposures (total)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Large exposures (total)				
Large exposures — Over 10 % of capital or EUR 300 mln.				
Large exposures — Institutions				
Large exposures — Unregulated financial Entities				

CBD Annual — COUNTERPARTY CONCENTRATION — FINREP reporters (IFRS and GAAP)							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Exposures to central banks	A. **Large**	B. **Medium**	C. **Small**				
On demand [call] and short notice [current account]							
Credit card debt							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES							

CBD Annual — COUNTERPARTY CONCENTRATION — FINREP reporters (IFRS and GAAP)				
	SSM Categories			
Exposures to central banks	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
On demand [call] and short notice [current account]				
Credit card debt				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Exposures to general governments	A. **Large**	B. **Medium**	C. **Small**				
On demand [call] and short notice [current account]							
Credit card debt							
Trade receivables							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							

	SSM Categories			
Exposures to general governments	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
On demand [call] and short notice [current account]				
Credit card debt				
Trade receivables				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES				
of which: mortgage loans [Loans collateralized by immovable property]				
of which: other collateralized loans				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Exposures to credit institutions	A. **Large**	B. **Medium**	C. **Small**				
On demand [call] and short notice [current account]							
Credit card debt							
Trade receivables							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							

	SSM Categories			
Exposures to credit institutions	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
On demand [call] and short notice [current account]				
Credit card debt				
Trade receivables				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES				
of which: mortgage loans [Loans collateralized by immovable property]				
of which: other collateralized loans				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Exposures to other financial corporations	A. **Large**	B. **Medium**	C. **Small**				
On demand [call] and short notice [current account]							
Credit card debt							
Trade receivables							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							
Memorandum items: Maximum amount of the collateral/guarantee that can be considered							
Loans collateralized by immovable property							
Other collateralized loans							
Financial guarantees received							

	SSM Categories			
Exposures to other financial corporations	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
On demand [call] and short notice [current account]				
Credit card debt				
Trade receivables				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES				
of which: mortgage loans [Loans collateralized by immovable property]				
of which: other collateralized loans				
Memorandum items: Maximum amount of the collateral/guarantee that can be considered				
Loans collateralized by immovable property				
Other collateralized loans				
Financial guarantees received				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Exposures to non-financial corporations	A. **Large**	B. **Medium**	C. **Small**				
On demand [call] and short notice [current account]							
Credit card debt							
Trade receivables							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							
of which: project finance loans							
Memorandum items: Maximum amount of the collateral/guarantee that can be considered							
Loans collateralized by immovable property							
Other collateralized loans							
Financial guarantees received							

	SSM Categories			
Exposures to non-financial corporations	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
On demand [call] and short notice [current account]				
Credit card debt				
Trade receivables				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES				
of which: mortgage loans [Loans collateralized by immovable property]				
of which: other collateralized loans				
of which: project finance loans				
Memorandum items: Maximum amount of the collateral/guarantee that can be considered				
Loans collateralized by immovable property				
Other collateralized loans				
Financial guarantees received				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Exposures to households	A. **Large**	B. **Medium**	C. **Small**				
On demand [call] and short notice [current account]							
Credit card debt							
Trade receivables							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							
of which: credit for consumption							
of which: lending for house purchase							
Memorandum items: Maximum amount of the collateral/guarantee that can be considered							
Loans collateralized by immovable property							
Other collateralized loans							
Financial guarantees received							

	SSM Categories			
Exposures to households	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
On demand [call] and short notice [current account]				
Credit card debt				
Trade receivables				
Finance leases				
Reverse repurchase loans				
Other term loans				
Advances that are not loans				
LOANS AND ADVANCES				
of which: mortgage loans [Loans collateralized by immovable property]				
of which: other collateralized loans				
of which: credit for consumption				
of which: lending for house purchase				
Memorandum items: Maximum amount of the collateral/guarantee that can be considered				
Loans collateralized by immovable property				
Other collateralized loans				
Financial guarantees received				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Loans and advances to non-financial corporations — Gross carrying amount	A. **Large**	B. **Medium**	C. **Small**				
A Agriculture, forestry and fishing							
B Mining and quarrying							
C Manufacturing							
D Electricity, gas, steam and air conditioning supply							
E Water supply							
F Construction							
G Wholesale and retail trade							
H Transport and storage							
I Accommodation and food service activities							
J Information and communication							
L Real estate activities							
M Professional, scientific and technical activities							
N Administrative and support service activities							
O Public administration and defence, compulsory social security							

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Loans and advances to non-financial corporations — Gross carrying amount	A. **Large**	B. **Medium**	C. **Small**				
P Education							
Q Human health services and social work activities							
R Arts, entertainment and recreation							
S Other services							

	SSM Categories			
Loans and advances to non-financial corporations — Gross carrying amount	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
A Agriculture, forestry and fishing				
B Mining and quarrying				
C Manufacturing				
D Electricity, gas, steam and air conditioning supply				
E Water supply				
F Construction				
G Wholesale and retail trade				
H Transport and storage				
I Accommodation and food service activities				
J Information and communication				
L Real estate activities				
M Professional, scientific and technical activities				
N Administrative and support service activities				
O Public administration and defence, compulsory social security				

	SSM Categories			
Loans and advances to non-financial corporations — Gross carrying amount	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
P Education				
Q Human health services and social work activities				
R Arts, entertainment and recreation				
S Other services				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Loans and advances to non-financial corporations — Accumulated impairment or Accumulated changes in fair value due to credit risk	A. **Large**	B. **Medium**	C. **Small**				
A Agriculture, forestry and fishing							
B Mining and quarrying							
C Manufacturing							
D Electricity, gas, steam and air conditioning supply							
E Water supply							
F Construction							
G Wholesale and retail trade							
H Transport and storage							
I Accommodation and food service activities							
J Information and communication							
L Real estate activities							
M Professional, scientific and technical activities							
N Administrative and support service activities							
O Public administration and defence, compulsory social security							

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Loans and advances to non-financial corporations — Accumulated impairment or Accumulated changes in fair value due to credit risk	A. **Large**	B. **Medium**	C. **Small**				
P Education							
Q Human health services and social work activities							
R Arts, entertainment and recreation							
S Other services							

	SSM Categories			
Loans and advances to non-financial corporations — Accumulated impairment or Accumulated changes in fair value due to credit risk	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
A Agriculture, forestry and fishing				
B Mining and quarrying				
C Manufacturing				
D Electricity, gas, steam and air conditioning supply				
E Water supply				
F Construction				
G Wholesale and retail trade				
H Transport and storage				
I Accommodation and food service activities				
J Information and communication				
L Real estate activities				
M Professional, scientific and technical activities				
N Administrative and support service activities				
O Public administration and defence, compulsory social security				

	SSM Categories			
Loans and advances to non-financial corporations — Accumulated impairment or Accumulated changes in fair value due to credit risk	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
P Education				
Q Human health services and social work activities				
R Arts, entertainment and recreation				
S Other services				

CBD Annual — FUNDING CONCENTRATION — FINREP reporters (IFRS and GAAP)							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Carrying amount (FINREP-IFRS)	A. **Large**	B. **Medium**	C. **Small**				
Derivatives							
Short positions							
Equity instruments							
Debt securities							
Deposits							
Central banks							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
General governments							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							

CBD Annual — FUNDING CONCENTRATION — FINREP reporters (IFRS and GAAP)							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Carrying amount (FINREP-IFRS)	A. **Large**	B. **Medium**	C. **Small**				
Credit institutions*							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
Other financial corporations*							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
Non-financial corporations							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							

CBD Annual — FUNDING CONCENTRATION — FINREP reporters (IFRS and GAAP)							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Carrying amount (FINREP-IFRS)	A. **Large**	B. **Medium**	C. **Small**				
Households							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
Debt securities issued*							
Certificates of deposits							
Asset-backed securities							
Covered bonds							
Hybrid contracts							
Other debt securities issued							
Convertible compound financial instruments							
Non-convertible							
Other financial liabilities							
FINANCIAL LIABILITIES							

CBD Annual — FUNDING CONCENTRATION — FINREP reporters (IFRS and GAAP)

	SSM Categories			
Carrying amount (FINREP-IFRS)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Derivatives				
Short positions				
Equity instruments				
Debt securities				
Deposits				
Central banks				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
General governments				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				

CBD Annual — FUNDING CONCENTRATION — FINREP reporters (IFRS and GAAP)				
	SSM Categories			
Carrying amount (FINREP-IFRS)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Credit institutions*				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
Other financial corporations*				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
Non-financial corporations				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				

CBD Annual — FUNDING CONCENTRATION — FINREP reporters (IFRS and GAAP)				
	SSM Categories			
Carrying amount (FINREP-IFRS)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Households				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
Debt securities issued*				
Certificates of deposits				
Asset-backed securities				
Covered bonds				
Hybrid contracts				
Other debt securities issued				
Convertible compound financial instruments				
Non-convertible				
Other financial liabilities				
FINANCIAL LIABILITIES				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Carrying amount (FINREP-GAAP)	A. **Large**	B. **Medium**	C. **Small**				
Derivatives							
Short positions							
Equity instruments							
Debt securities							
Deposits							
Central banks							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
General governments							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
Credit institutions*							
Current accounts / overnight deposits							

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Carrying amount (FINREP-GAAP)	A. **Large**	B. **Medium**	C. **Small**				
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
Other financial corporations*							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
Non-financial corporations							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Carrying amount (FINREP-GAAP)	A. **Large**	B. **Medium**	C. **Small**				
Households							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
Debt securities issued*							
Certificates of deposits							
Asset-backed securities							
Covered bonds							
Hybrid contracts							
Other debt securities issued							
Convertible compound financial instruments							
Non-convertible							
Other financial liabilities							
FINANCIAL LIABILITIES							

	SSM Categories			
Carrying amount (FINREP-GAAP)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Derivatives				
Short positions				
Equity instruments				
Debt securities				
Deposits				
Central banks				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
General governments				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
Credit institutions*				
Current accounts / overnight deposits				

Carrying amount (FINREP-GAAP)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
Other financial corporations*				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
Non-financial corporations				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				

	SSM Categories			
Carrying amount (FINREP-GAAP)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Households				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
Debt securities issued*				
Certificates of deposits				
Asset-backed securities				
Covered bonds				
Hybrid contracts				
Other debt securities issued				
Convertible compound financial instruments				
Non-convertible				
Other financial liabilities				
FINANCIAL LIABILITIES				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconso-lidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Total amount received	A. **Large**	B. **Medium**	C. **Small**				
Retail funding							
Sight deposits							
Fixed-term deposits with an initial maturity < 30 days							
Fixed-term deposits with an initial maturity > 30 days							
Savings accounts							
Wholesale funding							
Unsecured							
Secured							

	SSM Categories			
Total amount received	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Retail funding				
Sight deposits				
Fixed-term deposits with an initial maturity < 30 days				
Fixed-term deposits with an initial maturity > 30 days				
Savings accounts				
Wholesale funding				
Unsecured				
Secured				

Table 1.H.

CBD Annual — Liquidity and funding

CBD Annual — Liquidity and funding							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Liquid assets	A. **Large**	B. **Medium**	C. **Small**				
ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 OF CRR							
Value according to Article 418 of CRR							
Amount							
Undrawn amount of line/Value according to Article 418 of CRR							
Amount of exposure to central banks							
Value according to Article 418 of CRR — transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets							

CBD Annual — Liquidity and funding

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Liquid assets	A. **Large**	B. **Medium**	C. **Small**				
Value according to Article 418 of CRR — transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity							
Value according to Article 418 of CRR — transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism							

CBD Annual — Liquidity and funding				
	SSM Categories			
Liquid assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 OF CRR				
Value according to Article 418 of CRR				
Amount				
Undrawn amount of line/Value according to Article 418 of CRR				
Amount of exposure to central banks				
Value according to Article 418 of CRR — transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets				

CBD Annual — Liquidity and funding				
	SSM Categories			
Liquid assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Value according to Article 418 of CRR — transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity				
Value according to Article 418 of CRR — transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
ITEMS REQUIRING STABLE FUNDING	A. **Large**	B. **Medium**	C. **Small**				
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Amount extremely high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount other assets				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
ITEMS REQUIRING STABLE FUNDING — assets referred to in Article 416	A. **Large**	B. **Medium**	C. **Small**				
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS REQUIRING STABLE FUNDING — assets referred to in Article 416	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Amount extremely high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount other assets				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Amount extremely high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount other assets				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Amount extremely high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount other assets				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
ITEMS REQUIRING STABLE FUNDING — other securities and money market instruments not reported elsewhere	A. **Large**	B. **Medium**	C. **Small**				
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — other securities and money market instruments not reported elsewhere	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	Significant	Less-Significant
Amount extremely high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount other assets				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — equity securities of non-financial entities listed on a major index in a recognised exchange	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — equity securities of non-financial entities listed on a major index in a recognised exchange	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Amount extremely high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount other assets				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
ITEMS REQUIRING STABLE FUNDING — other equity securities	A. **Large**	B. **Medium**	C. **Small**				
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — other equity securities	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Amount extremely high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount other assets				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — gold	**Domestic banking groups (consolidated) and stand-alone banks**			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
	A. **Large**	B. **Medium**	C. **Small**				
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — gold	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Amount extremely high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount other assets				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — other precious metals	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — other precious metals	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Amount extremely high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount other assets				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — non-renewable loans and receivables	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS REQUIRING STABLE FUNDING — non-renewable loans and receivables	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
ITEMS REQUIRING STABLE FUNDING — non-renewable loans and receivables reported in 1.9 that are collateralised by real estate	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — non-renewable loans and receivables reported in 1.9 that are collateralised by real estate	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
ITEMS REQUIRING STABLE FUNDING — derivatives receivables	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — derivatives receivables	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — any other assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS REQUIRING STABLE FUNDING — any other assets	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — assets deducted from own funds not requiring stable funding	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS REQUIRING STABLE FUNDING — assets deducted from own funds not requiring stable funding	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							

ITEMS REQUIRING STABLE FUNDING — undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
within three months				

ITEMS PROVIDING STABLE FUNDING	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS PROVIDING STABLE FUNDING	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
ITEMS PROVIDING STABLE FUNDING — own funds after deduction have been applied where apropriate	A. **Large**	B. **Medium**	C. **Small**				
after 12 months							

	SSM Categories			
ITEMS PROVIDING STABLE FUNDING — own funds after deduction have been applied where apropriate	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
ITEMS PROVIDING STABLE FUNDING — retail deposits	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS PROVIDING STABLE FUNDING — retail deposits	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS PROVIDING STABLE FUNDING — liabilities from customers that are not financial customers	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS PROVIDING STABLE FUNDING — liabilities from customers that are not financial customers	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconso-lidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
ITEMS PROVIDING STABLE FUNDING — liabilities from customers that are financial customers	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS PROVIDING STABLE FUNDING — liabilities from customers that are financial customers	**Foreign EA controlled subsidiaries (sub-con-solidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS PROVIDING STABLE FUNDING — liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS PROVIDING STABLE FUNDING — liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS PROVIDING STABLE FUNDING — liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS PROVIDING STABLE FUNDING — liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS PROVIDING STABLE FUNDING — other liabilities resulting from securities issued	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS PROVIDING STABLE FUNDING — other liabilities resulting from securities issued	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS PROVIDING STABLE FUNDING — liabilities from derivatives payables contracts	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS PROVIDING STABLE FUNDING — liabilities from derivatives payables contracts	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
ITEMS PROVIDING STABLE FUNDING — any other liabilities	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS PROVIDING STABLE FUNDING — any other liabilities	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

CBD Annual — Asset encumbrance

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Carrying amount of encumbered assets	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
of which: covered bonds							
of which: asset-backed securities							
of which: issued by general governments							
of which: issued by financial corporations							
of which: issued by non-financial corporations							
Loans and advances other than loans on demand							
of which: mortgage loans							
Other assets							

CBD Annual — Asset encumbrance				
	SSM Categories			
Carrying amount of encumbered assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
of which: covered bonds				
of which: asset-backed securities				
of which: issued by general governments				
of which: issued by financial corporations				
of which: issued by non-financial corporations				
Loans and advances other than loans on demand				
of which: mortgage loans				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Carrying amount of encumbered assets of which: issued by other entities of the group	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
of which: covered bonds							
of which: asset-backed securities							
of which: issued by financial corporations							
of which: issued by non-financial corporations							
Loans and advances other than loans on demand							
of which: mortgage loans							
Other assets							

	SSM Categories			
Carrying amount of encumbered assets of which: issued by other entities of the group	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
of which: covered bonds				
of which: asset-backed securities				
of which: issued by financial corporations				
of which: issued by non-financial corporations				
Loans and advances other than loans on demand				
of which: mortgage loans				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Carrying amount of encumbered assets of which: central bank's eligible	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
of which: covered bonds							
of which: asset-backed securities							
of which: issued by general governments							
of which: issued by financial corporations							
of which: issued by non-financial corporations							
Loans and advances other than loans on demand							
of which: mortgage loans							
Other assets							

	SSM Categories			
Carrying amount of encumbered assets of which: central bank's eligible	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
of which: covered bonds				
of which: asset-backed securities				
of which: issued by general governments				
of which: issued by financial corporations				
of which: issued by non-financial corporations				
Loans and advances other than loans on demand				
of which: mortgage loans				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Carrying amount of non-encumbered assets	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
of which: covered bonds							
of which: asset-backed securities							
of which: issued by general governments							
of which: issued by financial corporations							
of which: issued by non-financial corporations							
Loans and advances other than loans on demand							
of which: mortgage loans							
Other assets							

	SSM Categories			
Carrying amount of non-encumbered assets	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
of which: covered bonds				
of which: asset-backed securities				
of which: issued by general governments				
of which: issued by financial corporations				
of which: issued by non-financial corporations				
Loans and advances other than loans on demand				
of which: mortgage loans				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Carrying amount of non-encumbered assets of which: issued by other entities of the group	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
of which: covered bonds							
of which: asset-backed securities							
of which: issued by financial corporations							
of which: issued by non-financial corporations							
Loans and advances other than loans on demand							
of which: mortgage loans							
Other assets							

	SSM Categories			
Carrying amount of non-encumbered assets of which: issued by other entities of the group	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
of which: covered bonds				
of which: asset-backed securities				
of which: issued by financial corporations				
of which: issued by non-financial corporations				
Loans and advances other than loans on demand				
of which: mortgage loans				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Carrying amount of non-encumbered assets of which: central bank's eligible	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
of which: covered bonds							
of which: asset-backed securities							
of which: issued by general governments							
of which: issued by financial corporations							
of which: issued by non-financial corporations							
Loans and advances other than loans on demand							
of which: mortgage loans							
Other assets							

	SSM Categories			
Carrying amount of non-encumbered assets of which: central bank's eligible	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
of which: covered bonds				
of which: asset-backed securities				
of which: issued by general governments				
of which: issued by financial corporations				
of which: issued by non-financial corporations				
Loans and advances other than loans on demand				
of which: mortgage loans				
Other assets				

Collateral received by the reporting institution	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Fair value of encumbered collateral received or own debt securities issued							
Fair value of non-encumbered collateral received or own debt securities issued available for encumbrance							

Collateral received by the reporting institution	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Fair value of encumbered collateral received or own debt securities issued				
Fair value of non-encumbered collateral received or own debt securities issued available for encumbrance				

Table 1.I.

CBD Annual — Own funds, risk weighted exposure amounts and solvency

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Table x.x	A. **Large**	B. **Medium**	C. **Small**				
OWN FUNDS							
TIER 1 CAPITAL*							
COMMON EQUITY TIER 1 CAPITAL*							
Capital instruments eligible as CET1 Capital							
Paid up capital instruments							
Memorandum item: Capital instruments not eligible							
Share premium							
(-) Own CET1 instruments							
(-) Actual or contingent obligations to purchase own CET1 instruments							
Retained earnings							
Previous years retained earnings							
Profit or loss eligible							
Adjustments to CET1							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Table x.x	A. **Large**	B. **Medium**	C. **Small**				
Accumulated other comprehensive income							
Other reserves							
Funds for general banking risk							
Transitional adjustments due to grandfathered CET1 Capital instruments							
Minority interest given recognition in CET1 capital							
Transitional adjustments due to additional minority interests							
Adjustments to CET1 due to prudential filters							
Other transitional adjustments to CET1 Capital							
CET1 capital elements or deductions — other							
Deductions from CET1							
(-) **Goodwill**							
(-) **Other intangible assets**							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Table x.x	A. **Large**	B. **Medium**	C. **Small**				
(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities							
(-) IRB shortfall of credit risk adjustments to expected losses							
(-)Defined benefit pension fund assets							
(-) Excess of deduction from AT1 items over AT1 Capital							
ADDITIONAL TIER 1 CAPITAL							
Capital instruments eligible as AT1 Capital							
Paid up capital instruments							
Memorandum item: Capital instruments not eligible							
Share premium							
(-) Own AT1 instruments							
(-) Actual or contingent obligations to purchase own AT1 instruments							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Table x.x	A. **Large**	B. **Medium**	C. **Small**				
Transitional adjustments due to grandfathered AT1 Capital instruments							
Instruments issued by subsidiaries that are given recognition in AT1 Capital							
Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries							
(-) Excess of deduction from T2 items over T2 Capital							
Other transitional adjustments to AT1 Capital							
Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)							
(-) Additional deductions of AT1 Capital due to Article 3 CRR							
AT1 capital elements or deductions — other							
TIER 2 CAPITAL							
Capital instruments and subordinated loans eligible as T2 Capital							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Table x.x	A. **Large**	B. **Medium**	C. **Small**				
Paid up capital instruments and subordinated loans							
Memorandum item: Capital instruments and subordinated loans not eligible							
Share premium							
(-) Own T2 instruments							
(-) Actual or contingent obligations to purchase own T2 instruments							
Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans							
Instruments issued by subsidiaries that are given recognition in T2 Capital							
Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries							
IRB Excess of provisions over expected losses eligible							
SA General credit risk adjustments							
Other transitional adjustments to T2 Capital							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Table x.x	A. **Large**	B. **Medium**	C. **Small**				
Excess of deduction from T2 items over T2 Capital (deducted in AT1)							
(-) Additional deductions of T2 Capital due to Article 3 CRR							
T2 capital elements or deductions — other							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Table x.x	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
OWN FUNDS				
TIER 1 CAPITAL*				
COMMON EQUITY TIER 1 CAPITAL*				
Capital instruments eligible as CET1 Capital				
Paid up capital instruments				
Memorandum item: Capital instruments not eligible				
Share premium				
(-) Own CET1 instruments				
(-) Actual or contingent obligations to purchase own CET1 instruments				
Retained earnings				
Previous years retained earnings				
Profit or loss eligible				
Adjustments to CET1				

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Table x.x	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Accumulated other comprehensive income				
Other reserves				
Funds for general banking risk				
Transitional adjustments due to grandfathered CET1 Capital instruments				
Minority interest given recognition in CET1 capital				
Transitional adjustments due to additional minority interests				
Adjustments to CET1 due to prudential filters				
Other transitional adjustments to CET1 Capital				
CET1 capital elements or deductions — other				
Deductions from CET1				
(-) Goodwill				
(-) Other intangible assets				

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Table x.x	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities				
(-) IRB shortfall of credit risk adjustments to expected losses				
(-)Defined benefit pension fund assets				
(-) Excess of deduction from AT1 items over AT1 Capital				
ADDITIONAL TIER 1 CAPITAL				
Capital instruments eligible as AT1 Capital				
Paid up capital instruments				
Memorandum item: Capital instruments not eligible				
Share premium				
(-) Own AT1 instruments				
(-) Actual or contingent obligations to purchase own AT1 instruments				

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

	SSM Categories			
Table x.x	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Transitional adjustments due to grandfathered AT1 Capital instruments				
Instruments issued by subsidiaries that are given recognition in AT1 Capital				
Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries				
(-) Excess of deduction from T2 items over T2 Capital				
Other transitional adjustments to AT1 Capital				
Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)				
(-) Additional deductions of AT1 Capital due to Article 3 CRR				
AT1 capital elements or deductions — other				
TIER 2 CAPITAL				
Capital instruments and subordinated loans eligible as T2 Capital				

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Table x.x	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Paid up capital instruments and subordinated loans				
Memorandum item: Capital instruments and subordinated loans not eligible				
Share premium				
(-) Own T2 instruments				
(-) Actual or contingent obligations to purchase own T2 instruments				
Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans				
Instruments issued by subsidiaries that are given recognition in T2 Capital				
Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries				
IRB Excess of provisions over expected losses eligible				
SA General credit risk adjustments				
Other transitional adjustments to T2 Capital				

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Table x.x	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Excess of deduction from T2 items over T2 Capital (deducted in AT1)				
(-) Additional deductions of T2 Capital due to Article 3 CRR				
T2 capital elements or deductions — other				

Table 1.J.

CBD Annual — Own funds, risk weighted exposure amounts and solvency

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Original exposure pre-conversion factors	A. **Large**	B. **Medium**	C. **Small**				
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES							
Standardised approach (SA)							
SA exposure classes excluding securitisation positions							
Central governments or central banks							
Regional governments or local authorities							
Public sector entities							
Multilateral Development Banks							
International Organisations							
Institutions							
Corporates							
Retail							
Secured by mortgages on immovable property							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Original exposure pre-conversion factors	A. **Large**	B. **Medium**	C. **Small**				
Exposures in default							
Items associated with particular high risk							
Covered bonds							
Claims on institutions and corporates with a short-term credit assessment							
Collective investments undertakings (CIU)							
Equity							
Other items							
Securitisation positions SA							
Internal ratings based Approach (IRB)							
IRB approaches when neither own estimates of LGD nor Conversion Factors are used							
Central governments and central banks							
Institutions							
Corporates — SME							
Corporates — Specialised Lending							
Corporates — Other							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Original exposure pre-conversion factors	A. **Large**	B. **Medium**	C. **Small**				
IRB approaches when own estimates of LGD and/or Conversion Factors are used							
Central governments and central banks							
Institutions							
Corporates — SME							
Corporates — Specialised Lending							
Corporates — Other							
Retail — Secured by real estate SME							
Retail — Secured by real estate non-SME							
Retail — Qualifying revolving							
Retail — Other SME							
Retail — Other non-SME							
Equity IRB							
Securitisation positions IRB							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Original exposure pre-conversion factors	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES				
Standardised approach (SA)				
SA exposure classes excluding securitisation positions				
Central governments or central banks				
Regional governments or local authorities				
Public sector entities				
Multilateral Development Banks				
International Organisations				
Institutions				
Corporates				
Retail				
Secured by mortgages on immovable property				

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Original exposure pre-conversion factors	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Exposures in default				
Items associated with particular high risk				
Covered bonds				
Claims on institutions and corporates with a short-term credit assessment				
Collective investments undertakings (CIU)				
Equity				
Other items				
Securitisation positions SA				
Internal ratings based Approach (IRB)				
IRB approaches when neither own estimates of LGD nor Conversion Factors are used				
Central governments and central banks				
Institutions				
Corporates — SME				
Corporates — Specialised Lending				
Corporates — Other				

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Original exposure pre-conversion factors	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
IRB approaches when own estimates of LGD and/or Conversion Factors are used				
Central governments and central banks				
Institutions				
Corporates — SME				
Corporates — Specialised Lending				
Corporates — Other				
Retail — Secured by real estate SME				
Retail — Secured by real estate non-SME				
Retail — Qualifying revolving				
Retail — Other SME				
Retail — Other non-SME				
Equity IRB				
Securitisation positions IRB				

Value adjustments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Standardised approach (SA)							
SA exposure classes excluding securitisation positions							
Central governments or central banks							
Regional governments or local authorities							
Public sector entities							
Multilateral Development Banks							
International Organisations							
Institutions							
Corporates							
Retail							
Secured by mortgages on immovable property							
Exposures in default							
Items associated with particular high risk							
Covered bonds							
Claims on institutions and corporates with a short-term credit assessment							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Value adjustments	A. **Large**	B. **Medium**	C. **Small**				
Collective investments undertakings (CIU)							
Equity							
Other items							
Securitisation positions SA							
Internal ratings based Approach (IRB)							
IRB approaches when neither own estimates of LGD nor Conversion Factors are used							
Central governments and central banks							
Institutions							
Corporates — SME							
Corporates — Specialised Lending							
Corporates — Other							
IRB approaches when own estimates of LGD and/or Conversion Factors are used							
Central governments and central banks							
Institutions							
Corporates — SME							
Corporates — Specialised Lending							

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Value adjustments	A. **Large**	B. **Medium**	C. **Small**				
Corporates — Other							
Retail — Secured by real estate SME							
Retail — Secured by real estate non-SME							
Retail — Qualifying revolving							
Retail — Other SME							
Retail — Other non-SME							
Securitisation positions IRB							

	SSM Categories			
Value adjustments	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Standardised approach (SA)				
SA exposure classes excluding securitisation positions				
Central governments or central banks				
Regional governments or local authorities				
Public sector entities				
Multilateral Development Banks				
International Organisations				
Institutions				
Corporates				
Retail				
Secured by mortgages on immovable property				
Exposures in default				
Items associated with particular high risk				
Covered bonds				
Claims on institutions and corporates with a short-term credit assessment				

	SSM Categories			
Value adjustments	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Collective investments undertakings (CIU)				
Equity				
Other items				
Securitisation positions SA				
Internal ratings based Approach (IRB)				
IRB approaches when neither own estimates of LGD nor Conversion Factors are used				
Central governments and central banks				
Institutions				
Corporates — SME				
Corporates — Specialised Lending				
Corporates — Other				
IRB approaches when own estimates of LGD and/or Conversion Factors are used				
Central governments and central banks				
Institutions				
Corporates — SME				
Corporates — Specialised Lending				

	SSM Categories			
Value adjustments	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Corporates — Other				
Retail — Secured by real estate SME				
Retail — Secured by real estate non-SME				
Retail — Qualifying revolving				
Retail — Other SME				
Retail — Other non-SME				
Securitisation positions IRB				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Risk weighted exposure amounts	A. **Large**	B. **Medium**	C. **Small**				
TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES*							
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES							
Standardised approach (SA)							
SA exposure classes excluding securitisation positions							
Central governments or central banks							
Regional governments or local authorities							
Public sector entities							
Multilateral Development Banks							
International Organisations							
Institutions							
Corporates							
Retail							
Secured by mortgages on immovable property							
Exposures in default							

Risk weighted exposure amounts	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Items associated with particular high risk							
Covered bonds							
Claims on institutions and corporates with a short-term credit assessment							
Collective investments undertakings (CIU)							
Equity							
Other items							
Securitisation positions SA							
Internal ratings based Approach (IRB)							
IRB approaches when neither own estimates of LGD nor Conversion Factors are used							
Central governments and central banks							
Institutions							
Corporates — SME							
Corporates — Specialised Lending							
Corporates — Other							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Risk weighted exposure amounts	A. **Large**	B. **Medium**	C. **Small**				
IRB approaches when own estimates of LGD and/or Conversion Factors are used							
Central governments and central banks							
Institutions							
Corporates — SME							
Corporates — Specialised Lending							
Corporates — Other							
Retail — Secured by real estate SME							
Retail — Secured by real estate non-SME							
Retail — Qualifying revolving							
Retail — Other SME							
Retail — Other non-SME							
Equity IRB							
Securitisation positions IRB							
Other non credit-obligation assets							
Risk exposure amount for contributions to the default fund of a CCP							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Risk weighted exposure amounts	A. **Large**	B. **Medium**	C. **Small**				
TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY							
TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS							
Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)							
Traded debt instruments							
Equity							
Foreign Exchange							
Commodities							
Risk exposure amount for Position, foreign exchange and commodities risks under internal models (IM)							
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)							
OpR Basic indicator approach (BIA)							
OpR Standardised (STA) / Alternative Standardised (ASA) approaches							
OpR Advanced measurement approaches (AMA)							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Risk weighted exposure amounts	A. **Large**	B. **Medium**	C. **Small**				
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT							
Advanced method							
Standardised method							
Based on OEM							
TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK							
OTHER RISK EXPOSURE AMOUNTS							
Of which: Additional stricter prudential requirements based on Art 458							
Of which: requirements for large exposures							
Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property							
Of which: due to intra financial sector exposures							
Of which: Additional stricter prudential requirements based on Art 459							
Of which: Additional risk exposure amount due to Article 3 CRR							

	SSM Categories			
Risk weighted exposure amounts	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES*				
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES				
Standardised approach (SA)				
SA exposure classes excluding securitisation positions				
Central governments or central banks				
Regional governments or local authorities				
Public sector entities				
Multilateral Development Banks				
International Organisations				
Institutions				
Corporates				
Retail				
Secured by mortgages on immovable property				
Exposures in default				

	SSM Categories			
Risk weighted exposure amounts	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Items associated with particular high risk				
Covered bonds				
Claims on institutions and corporates with a short-term credit assessment				
Collective investments undertakings (CIU)				
Equity				
Other items				
Securitisation positions SA				
Internal ratings based Approach (IRB)				
IRB approaches when neither own estimates of LGD nor Conversion Factors are used				
Central governments and central banks				
Institutions				
Corporates — SME				
Corporates — Specialised Lending				
Corporates — Other				

	SSM Categories			
Risk weighted exposure amounts	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
IRB approaches when own estimates of LGD and/or Conversion Factors are used				
Central governments and central banks				
Institutions				
Corporates — SME				
Corporates — Specialised Lending				
Corporates — Other				
Retail — Secured by real estate SME				
Retail — Secured by real estate non-SME				
Retail — Qualifying revolving				
Retail — Other SME				
Retail — Other non-SME				
Equity IRB				
Securitisation positions IRB				
Other non credit-obligation assets				
Risk exposure amount for contributions to the default fund of a CCP				

	SSM Categories			
Risk weighted exposure amounts	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY				
TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS				
Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)				
Traded debt instruments				
Equity				
Foreign Exchange				
Commodities				
Risk exposure amount for Position, foreign exchange and commodities risks under internal models (IM)				
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)				
OpR Basic indicator approach (BIA)				
OpR Standardised (STA) / Alternative Standardised (ASA) approaches				
OpR Advanced measurement approaches (AMA)				

	SSM Categories			
Risk weighted exposure amounts	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT				
Advanced method				
Standardised method				
Based on OEM				
TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK				
OTHER RISK EXPOSURE AMOUNTS				
Of which: Additional stricter prudential requirements based on Art 458				
Of which: requirements for large exposures				
Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property				
Of which: due to intra financial sector exposures				
Of which: Additional stricter prudential requirements based on Art 459				
Of which: Additional risk exposure amount due to Article 3 CRR				

Expected loss amount	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Internal ratings based Approach (IRB)							
IRB approaches when neither own estimates of LGD nor Conversion Factors are used							
Central governments and central banks							
Institutions							
Corporates — SME							
Corporates — Specialised Lending							
Corporates — Other							
IRB approaches when own estimates of LGD and/or Conversion Factors are used							
Central governments and central banks							
Institutions							
Corporates — SME							
Corporates — Specialised Lending							
Corporates — Other							
Retail — Secured by real estate SME							
Retail — Secured by real estate non-SME							
Retail — Qualifying revolving							
Retail — Other SME							
Retail — Other non-SME							
Equity IRB							

	SSM Categories			
Expected loss amount	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Internal ratings based Approach (IRB)				
IRB approaches when neither own estimates of LGD nor Conversion Factors are used				
Central governments and central banks				
Institutions				
Corporates — SME				
Corporates — Specialised Lending				
Corporates — Other				
IRB approaches when own estimates of LGD and/or Conversion Factors are used				
Central governments and central banks				
Institutions				
Corporates — SME				
Corporates — Specialised Lending				
Corporates — Other				
Retail — Secured by real estate SME				
Retail — Secured by real estate non-SME				
Retail — Qualifying revolving				
Retail — Other SME				
Retail — Other non-SME				
Equity IRB				

Table 1.K.

CBD Annual — Own funds, risk weighted exposure amounts and solvency

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Capital buffers and Pillar II requirements	A. **Large**	B. **Medium**	C. **Small**				
Combined buffer requirement							
Capital conservation buffer							
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State							
Institution specific countercyclical capital buffer							
Systemic risk buffer							
Systemical important institution buffer							
Global Systemically Important Institution buffer							
Other Systemically Important Institution buffer							
Own funds requirements related to Pillar II adjustments							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Capital buffers and Pillar II requirements	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Combined buffer requirement				
Capital conservation buffer				
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State				
Institution specific countercyclical capital buffer				
Systemic risk buffer				
Systemical important institution buffer				
Global Systemically Important Institution buffer				
Other Systemically Important Institution buffer				
Own funds requirements related to Pillar II adjustments				

Table 1.L.

CBD Annual — Own funds, risk weighted exposure amounts and solvency

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Credit risk — number of institutions by approach	A. **Large**	B. **Medium**	C. **Small**				
Standardised Approach							
Foundation IRB							
Advanced IRB							
Total number of institutions (using one or more of the credit risk approaches)							

CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Credit risk — number of institutions by approach	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Standardised Approach				
Foundation IRB				
Advanced IRB				
Total number of institutions (using one or more of the credit risk approaches)				

Market risk — number of institutions by approach	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
Standardised Approach							
Internal Models							
Total number of institutions (using one or more of the market risk approaches)							

Market risk — number of institutions by approach	SSM Categories			
	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Standardised Approach				
Internal Models				
Total number of institutions (using one or more of the market risk approaches)				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Operational risk — number of institutions by approach	A. **Large**	B. **Medium**	C. **Small**				
Basic Indicator Approach							
Standardised Approach / Alternative Standardised							
Advanced Measurement Approach							
Total number of institutions (using one or more of the operational risk approaches)							

	SSM Categories			
Operational risk — number of institutions by approach	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
Basic Indicator Approach				
Standardised Approach / Alternative Standardised				
Advanced Measurement Approach				
Total number of institutions (using one or more of the operational risk approaches)				

CBD Annual -Number of institutions

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Solvency ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Annual -Number of institutions

	SSM Categories			
Solvency ratio (%)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Tier 1 ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

	SSM Categories			
Tier 1 ratio (%)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
< 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Core Equity Tier 1 ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

	SSM Categories			
Core Equity Tier 1 ratio (%)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

CBD Annual -TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign non-EU controlled branches (stand alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand alone)**	**Foreign EU controlled branches (stand alone)**
Solvency ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Annual -TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES				
	SSM Categories			
Solvency ratio (%)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
< 6							
6 - 8							
8 - 12							
12 - 16							
>16							

Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-con-solidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 6				
6 - 8				
8 - 12				
12 - 16				
>16				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Core Equity Tier 1 ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

	SSM Categories			
Core Equity Tier 1 ratio (%)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

CBD Annual — Assets

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Solvency ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Annual — Assets

	SSM Categories			
Solvency ratio (%)	Foreign EA controlled subsidiaries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

Tier 1 ratio (%)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand alone)	Foreign EU controlled branches (stand alone)
	A. **Large**	B. **Medium**	C. **Small**				
< 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

Tier 1 ratio (%)	SSM Categories			
	Foreign EA controlled subsidiaries (sub-con-solidated or stand alone)	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
< 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidiaries (subconsolidated or stand alone)	Foreign EU controlled branches (stand alone)
Core Equity Tier 1 ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

	SSM Categories			
Core Equity Tier 1 ratio (%)	**Foreign EA controlled subsidiaries (sub-consolidated or stand alone)**	**Foreign EA controlled branches (stand alone)**	**Significant**	**Less-Significant**
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

Table 2.A.

CBD Quarterly — Reporters

CBD Quarterly — Reporters							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Reporting population	A. **Large**	B. **Medium**	C. **Small**				
No. of stand-alone credit institutions							
No. of credit institutions consolidated in banking groups							
No. of banking groups							
Total number of credit institutions*							

CBD Quarterly — Reporters				
	SSM Categories			
Reporting population	**Foreign euro area (EA) controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
No. of stand-alone credit institutions				
No. of credit institutions consolidated in banking groups				
No. of banking groups				
Total number of credit institutions*				

Table 2.B.

CBD Quarterly — Profitability and efficiency

CBD Quarterly — Profitability and efficiency — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
Interest income							
*Financial assets held for trading**							
*Financial assets designated at fair value through profit or loss **							
*Available-for-sale financial assets**							
*Loans and receivables**							
*Held-to-maturity investments**							
*Derivatives — Hedge accounting, interest rate risk **							
Other assets							
(Interest expenses)							
*(Financial liabilities held for trading)**							
*(Financial liabilities designated at fair value through profit or loss)**							

CBD Quarterly — Profitability and efficiency — IFRS FINREP

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
*(Financial liabilities measured at amortised cost)**							
*(Derivatives — Hedge accounting, interest rate risk)**							
(Other liabilities)							
Dividend income*							
Fee and commission income*							
(Fee and commission expenses)*							
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss*							
Gains or (-) losses on financial assets and liabilities held for trading, net*							
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net*							
Gains or (-) losses from hedge accounting, net							
Exchange differences, net							
Other operating income							
(Other operating expenses)							
Total operating income, net							

CBD Quarterly — Profitability and efficiency — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
(Administration costs)							
(Staff expenses)							
(Other administrative expenses)							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
(Commitments and guarantees given)							
(Other provisions)							
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)							
*(Financial assets measured at cost [unquoted equity])**							
*(Available-for-sale financial assets) **							
*(Loans and receivables [including finance leases])**							
*(Held to maturity investments) **							
(Impairment or (-) reversal of impairment on non-financial assets)							

CBD Quarterly — Profitability and efficiency — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Consolidated Income Statement	A. Large	B. Medium	C. Small				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
(Tax expense or (-) income related to profit or loss from continuing operations)							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

CBD Quarterly — Profitability and efficiency — IFRS FINREP				
	SSM Categories			
Consolidated Income Statement	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Interest income				
*Financial assets held for trading**				
*Financial assets designated at fair value through profit or loss **				
*Available-for-sale financial assets**				
*Loans and receivables**				
*Held-to-maturity investments**				
*Derivatives — Hedge accounting, interest rate risk **				
Other assets				
(Interest expenses)				
*(Financial liabilities held for trading)**				
*(Financial liabilities designated at fair value through profit or loss)**				

CBD Quarterly — Profitability and efficiency — IFRS FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
*(Financial liabilities measured at amortised cost)**				
*(Derivatives — Hedge accounting, interest rate risk)**				
(Other liabilities)				
Dividend income*				
Fee and commission income*				
(Fee and commission expenses)*				
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss*				
Gains or (-) losses on financial assets and liabilities held for trading, net*				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net*				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				
Other operating income				
(Other operating expenses)				
Total operating income, net				

CBD Quarterly — Profitability and efficiency — IFRS FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
(Administration costs)				
(Staff expenses)				
(Other administrative expenses)				
(Depreciation)				
(Provisions or (-) reversal of provisions)				
(Commitments and guarantees given)				
(Other provisions)				
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				
*(Financial assets measured at cost [unquoted equity])**				
*(Available-for-sale financial assets) **				
*(Loans and receivables [including finance leases])**				
*(Held to maturity investments) **				
(Impairment or (-) reversal of impairment on non-financial assets)				

CBD Quarterly — Profitability and efficiency — IFRS FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
(Tax expense or (-) income related to profit or loss from continuing operations)				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR				

CBD Quarterly- Profitability and efficiency — GAAP FINREP								
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Consolidated Income Statement	A. Large	B. Medium	C. Small				
Interest income							
(Interest expenses)							
Dividend income							
Fee and commission income							
(Fee and commission expenses)							
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss*							
Gains or (-) losses on financial assets and liabilities held for trading, net*							
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net*							
Gains or (-) losses on non-trading financial assets and liabilities, net							
Gains or (-) losses from hedge accounting, net							
Exchange differences, net							
Other operating income							

CBD Quarterly- Profitability and efficiency — GAAP FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
(Staff expenses)							
(Other administrative expenses)							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment on non-financial assets)							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

CBD Quarterly- Profitability and efficiency — GAAP FINREP				
	SSM Categories			
Consolidated Income Statement	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Interest income				
(Interest expenses)				
Dividend income				
Fee and commission income				
(Fee and commission expenses)				
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss*				
Gains or (-) losses on financial assets and liabilities held for trading, net*				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net*				
Gains or (-) losses on non-trading financial assets and liabilities, net				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				
Other operating income				

CBD Quarterly- Profitability and efficiency — GAAP FINREP				
	SSM Categories			
Consolidated Income Statement	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
(Staff expenses)				
(Other administrative expenses)				
(Depreciation)				
(Provisions or (-) reversal of provisions)				
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				
(Impairment or (-) reversal of impairment on non-financial assets)				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR				

CBD Quarterly- Profitability and efficiency — NON-FINREP

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
Net interest income							
Interest income							
(Interest expenses)							
Dividend income							
Net fee and commission income							
Fee and commission income							
(Fee and commission expenses)							
Trading and foreign exchange results							
Other operating income							
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
(Staff expenses)							
(Other administrative expenses)							
(Depreciation)							
(Provisions or (-) reversal of provisions)							

CBD Quarterly- Profitability and efficiency — NON-FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment on non-financial assets)							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

CBD Quarterly- Profitability and efficiency — NON-FINREP				
	SSM Categories			
Consolidated Income Statement	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Net interest income				
Interest income				
(Interest expenses)				
Dividend income				
Net fee and commission income				
Fee and commission income				
(Fee and commission expenses)				
Trading and foreign exchange results				
Other operating income				
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
(Staff expenses)				
(Other administrative expenses)				
(Depreciation)				
(Provisions or (-) reversal of provisions)				

CBD Quarterly- Profitability and efficiency — NON-FINREP				
	SSM Categories			
Consolidated Income Statement	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				
(Impairment or (-) reversal of impairment on non-financial assets)				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR				

CBD Quarterly — Profitability and efficiency — FULL SAMPLE

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Consolidated Income Statement	A. **Large**	B. **Medium**	C. **Small**				
Net interest income*							
Dividend income*							
Net fee and commission income*							
Trading and foreign exchange results							
Other operating income							
Total operating income, net*							
(Total operating expenses)*							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR*							

CBD Quarterly — Profitability and efficiency — FULL SAMPLE				
	SSM Categories			
Consolidated Income Statement	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Net interest income*				
Dividend income*				
Net fee and commission income*				
Trading and foreign exchange results				
Other operating income				
Total operating income, net*				
(Total operating expenses)*				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR*				

Table 2.C.

CBD Quarterly — Balance sheet

CBD Quarterly — BALANCE SHEET — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Cash, cash balances at central banks and other demand deposits*							
Financial assets held for trading*							
Derivatives held for trading							
Equity instruments							
Debt securities							
Loans and advances							
Financial assets designated at fair value through profit or loss							
Equity instruments							
Debt securities							
Loans and advances							

CBD Quarterly — BALANCE SHEET — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Assets	A. **Large**	B. **Medium**	C. **Small**				
Available-for-sale financial assets							
Equity instruments							
Debt securities							
Loans and advances							
Loans and receivables							
Debt securities							
Loans and advances							
Held-to-maturity investments							
Debt securities							
Loans and advances							
Derivatives–Hedge accounting							
Intangible assets							
TOTAL ASSETS*							

CBD Quarterly — BALANCE SHEET — IFRS FINREP				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Cash, cash balances at central banks and other demand deposits*				
Financial assets held for trading*				
Derivatives held for trading				
Equity instruments				
Debt securities				
Loans and advances				
Financial assets designated at fair value through profit or loss				
Equity instruments				
Debt securities				
Loans and advances				

CBD Quarterly — BALANCE SHEET — IFRS FINREP				
	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Available-for-sale financial assets				
Equity instruments				
Debt securities				
Loans and advances				
Loans and receivables				
Debt securities				
Loans and advances				
Held-to-maturity investments				
Debt securities				
Loans and advances				
Derivatives–Hedge accounting				
Intangible assets				
TOTAL ASSETS*				

Liabilities	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
Financial liabilities held for trading							
Derivatives held for trading							
Deposits							
Debt securities issued							
Financial liabilities designated at fair value through profit or loss							
Deposits							
Debt securities issued							
Financial liabilities measured at amortised cost							
Deposits							
Debt securities issued							
Provisions							
TOTAL LIABILITIES*							

Liabilities	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Financial liabilities held for trading				
Derivatives held for trading				
Deposits				
Debt securities issued				
Financial liabilities designated at fair value through profit or loss				
Deposits				
Debt securities issued				
Financial liabilities measured at amortised cost				
Deposits				
Debt securities issued				
Provisions				
TOTAL LIABILITIES*				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Equity and minority interest	A. **Large**	B. **Medium**	C. **Small**				
Capital							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

	SSM Categories			
Equity and minority interest	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Capital				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

Loan commitments, financial guarantees and other commitments	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
Given							
Loan commitments							
Financial guarantees							
Received							
Loan commitments							
Financial guarantees							

Loan commitments, financial guarantees and other commitments	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Given				
Loan commitments				
Financial guarantees				
Received				
Loan commitments				
Financial guarantees				

CBD Quarterly — BALANCE SHEET — GAAP FINREP

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Cash, cash balances at central banks and other demand deposits*							
Financial assets held for trading*							
Derivatives held for trading							
Equity instruments							
Debt securities							
Loans and advances							
Non-trading non-derivative financial assets measured at fair value through profit or loss							
Equity instruments							
Debt securities							
Loan and advances							

CBD Quarterly — BALANCE SHEET — GAAP FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Non-trading non-derivative financial assets measured at fair value to equity							
Equity instruments							
Debt securities							
Loan and advances							
Non-trading debt instruments measured at a cost-based method							
Debt securities							
Loans and advances							
Other non-trading non-derivative financial assets							
Equity instruments							
Debt securities							
Loans and advances							
Derivatives–Hedge accounting							
Intangible assets							
TOTAL ASSETS*							

CBD Quarterly — BALANCE SHEET — GAAP FINREP

	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Cash, cash balances at central banks and other demand deposits*				
Financial assets held for trading*				
Derivatives held for trading				
Equity instruments				
Debt securities				
Loans and advances				
Non-trading non-derivative financial assets measured at fair value through profit or loss				
Equity instruments				
Debt securities				
Loan and advances				

CBD Quarterly — BALANCE SHEET — GAAP FINREP				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Non-trading non-derivative financial assets measured at fair value to equity				
Equity instruments				
Debt securities				
Loan and advances				
Non-trading debt instruments measured at a cost-based method				
Debt securities				
Loans and advances				
Other non-trading non-derivative financial assets				
Equity instruments				
Debt securities				
Loans and advances				
Derivatives–Hedge accounting				
Intangible assets				
TOTAL ASSETS*				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Liabilities	A. **Large**	B. **Medium**	C. **Small**				
Financial liabilities held for trading							
Derivatives held for trading							
Deposits							
Debt securities issued							
Provisions							
TOTAL LIABILITIES*							

	SSM Categories			
Liabilities	**Foreign EA controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Financial liabilities held for trading				
Derivatives held for trading				
Deposits				
Debt securities issued				
Provisions				
TOTAL LIABILITIES*				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Equity and minority interest	A. **Large**	B. **Medium**	C. **Small**				
Capital							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

	SSM Categories			
Equity and minority interest	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Capital				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Loan commitments, financial guarantees and other commitments	A. **Large**	B. **Medium**	C. **Small**				
Given							
Loan commitments							
Financial guarantees							
Received							
Loan commitments							
Financial guarantees							

	SSM Categories			
Loan commitments, financial guarantees and other commitments	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Given				
Loan commitments				
Financial guarantees				
Received				
Loan commitments				
Financial guarantees				

CBD Quarterly — BALANCE SHEET — NON-FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Cash, cash balances at central banks							
Loans and advances							
Debt securities							
Equity instruments							
Residual assets							
TOTAL ASSETS							
Memorandum items							
Financial assets held for trading							

CBD Quarterly — BALANCE SHEET — NON-FINREP				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Cash, cash balances at central banks				
Loans and advances				
Debt securities				
Equity instruments				
Residual assets				
TOTAL ASSETS				
Memorandum items				
Financial assets held for trading				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Liabilities	A. **Large**	B. **Medium**	C. **Small**				
Deposits							
Debt securities issued							
Provisions							
Residual liabilities							
TOTAL LIABILITIES							

	SSM Categories			
Liabilities	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Deposits				
Debt securities issued				
Provisions				
Residual liabilities				
TOTAL LIABILITIES				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Equity and minority interest	A. **Large**	B. **Medium**	C. **Small**				
Capital							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

	SSM Categories			
Equity and minority interest	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Capital				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

CBD Quarterly — BALANCE SHEET — FULL SAMPLE							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Assets	A. **Large**	B. **Medium**	C. **Small**				
Cash, cash balances at central banks							
Loans and advances*							
Debt securities*							
Equity instruments*							
Residual assets							
TOTAL ASSETS*							
Memorandum items							
Financial assets held for trading							

CBD Quarterly — BALANCE SHEET — FULL SAMPLE				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Cash, cash balances at central banks				
Loans and advances*				
Debt securities*				
Equity instruments*				
Residual assets				
TOTAL ASSETS*				
Memorandum items				
Financial assets held for trading				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Liabilities	A. **Large**	B. **Medium**	C. **Small**				
Deposits							
Debt securities issued							
Provisions							
Residual liabilities							
TOTAL LIABILITIES*							

	SSM Categories			
Liabilities	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Deposits				
Debt securities issued				
Provisions				
Residual liabilities				
TOTAL LIABILITIES*				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Equity and minority interest	A. **Large**	B. **Medium**	C. **Small**				
Capital							
TOTAL EQUITY*							
TOTAL LIABILITIES AND EQUITY							

			SSM Categories	
Equity and minority interest	**Foreign EA controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Capital				
TOTAL EQUITY*				
TOTAL LIABILITIES AND EQUITY				

Table 2.D.

CBD Quarterly — Balance sheet

CBD Quarterly — BALANCE SHEET — IFRS FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Assets	A. Large	B. Medium	C. Small				
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Equity instruments							

CBD Quarterly — BALANCE SHEET — IFRS FINREP				
	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Equity instruments				

CBD Quarterly — BALANCE SHEET — GAAP FINREP

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Assets	A. **Large**	B. **Medium**	C. **Small**				
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Equity instruments							

CBD Quarterly — BALANCE SHEET — GAAP FINREP

	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Loans and advances				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Debt securities				
Central banks				
General governments				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Equity instruments				

CBD Quarterly — BALANCE SHEET — NON-FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Assets	A. **Large**	B. **Medium**	C. **Small**				
Loans and advances							
General governments							
Central banks							
Credit institutions							
Other							

CBD Quarterly — BALANCE SHEET — NON-FINREP				
	SSM Categories			
Assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Loans and advances				
General governments				
Central banks				
Credit institutions				
Other				

CBD Quarterly — BALANCE SHEET — FULL SAMPLE							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Assets	A. **Large**	B. **Medium**	C. **Small**				
Loans and advances							
General governments							
Central banks							
Credit institutions							
Other							

CBD Quarterly — BALANCE SHEET — FULL SAMPLE				
	SSM Categories			
Assets	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and advances				
General governments				
Central banks				
Credit institutions				
Other				

Table 2.E.

CBD Quarterly — Asset quality

CBD Quarterly ASSET QUALITY- FINREP reporters (IFRS and GAAP)							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Forborne exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities — Gross carrying amount of exposures with forbearance measures							
Debt securities — Gross carrying amount of performing exposures with forbearance measures							
Debt securities — Gross carrying amount of performing exposures with forbearance measures of which under probation							
Debt securities — Gross carrying amount of non-performing exposures with forbearance measures							
Debt securities — Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-performing exposures							
Debt securities — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — performing exposures with forebearance measures							
Debt securities — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — non-performing exposures with forebearance measures							

CBD Quarterly ASSET QUALITY- FINREP reporters (IFRS and GAAP)							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Forborne exposures	A. **Large**	B. **Medium**	C. **Small**				
Loans and advances — Gross carrying amount of exposures with forbearance measures							
Loans and advances — Gross carrying amount of performing exposures with forbearance measures							
Loans and advances — Gross carrying amount of performing exposures with forbearance measures of which under probation							
Loans and advances — Gross carrying amount of non-performing exposures with forbearance measures							
Loans and advances — Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-performing exposures							
Loans and advances — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — performing exposures with forebearance measures							
Loans and advances — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — non-performing exposures with forebearance measures							

CBD Quarterly ASSET QUALITY- FINREP reporters (IFRS and GAAP)				
	SSM Categories			
Forborne exposures	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Debt securities — Gross carrying amount of exposures with forbearance measures				
Debt securities — Gross carrying amount of performing exposures with forbearance measures				
Debt securities — Gross carrying amount of performing exposures with forbearance measures of which under probation				
Debt securities — Gross carrying amount of non-performing exposures with forbearance measures				
Debt securities — Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-performing exposures				
Debt securities — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — performing exposures with forebearance measures				
Debt securities — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — non-performing exposures with forebearance measures				

CBD Quarterly ASSET QUALITY- FINREP reporters (IFRS and GAAP)

	SSM Categories			
Forborne exposures	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Loans and advances — Gross carrying amount of exposures with forbearance measures				
Loans and advances — Gross carrying amount of performing exposures with forbearance measures				
Loans and advances — Gross carrying amount of performing exposures with forbearance measures of which under probation				
Loans and advances — Gross carrying amount of non-performing exposures with forbearance measures				
Loans and advances — Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-performing exposures				
Loans and advances — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — performing exposures with forebearance measures				
Loans and advances — Accumulated impairment, accumulated changes in fair value due to credit risk and provisions — non-performing exposures with forebearance measures				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Total gross carrying amount of exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

Total gross carrying amount of exposures	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities*				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances*				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Total gross carrying amount of performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Total gross carrying amount of performing exposures	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Debt securities				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Total gross carrying amount of non-performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Total gross carrying amount of non-performing exposures	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Debt securities*				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances*				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	A. **Large**	B. **Medium**	C. **Small**				
Debt securities*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Debt securities*				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances*				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on performing exposures	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Debt securities				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Debt securities*				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances*				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Collateral received on non-performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

Collateral received on non-performing exposures	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Debt securities				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Financial guarantees received on non-performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Debt securities							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

	SSM Categories			
Financial guarantees received on non-performing exposures	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Debt securities				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Loans and advances				
Credit institutions				
Other financial corporations				
Non-financial corporations				
Households				
Off-balance sheet exposures				

CBD Quarterly ASSET QUALITY — IFRS FINREP

Impaired debt instruments — Total gross carrying amount of impaired assets	Domestic banking groups (consolidated) and stand-alone banks: A. **Large**	Domestic banking groups (consolidated) and stand-alone banks: B. **Medium**	Domestic banking groups (consolidated) and stand-alone banks: C. **Small**	Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Loans and receivables							
Held-to-maturity investments							

CBD Quarterly ASSET QUALITY — IFRS FINREP

	SSM Categories			
Impaired debt instruments — Total gross carrying amount of impaired assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Loans and receivables				
Held-to-maturity investments				

Impaired debt instruments — Allowances for individual assessed financial assets	Domestic banking groups (consolidated) and stand-alone banks: A. **Large**	Domestic banking groups (consolidated) and stand-alone banks: B. **Medium**	Domestic banking groups (consolidated) and stand-alone banks: C. **Small**	Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Loans and receivables							
Held-to-maturity investments							

	SSM Categories			
Impaired debt instruments — Allowances for individual assessed financial assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Loans and receivables				
Held-to-maturity investments				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Impaired debt instruments — Allowances for collectively assessed financial assets	A. **Large**	B. **Medium**	C. **Small**				
Loans and receivables							
Held-to-maturity investments							

	SSM Categories			
Impaired debt instruments — Allowances for collectively assessed financial assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Loans and receivables				
Held-to-maturity investments				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Impaired debt instruments — Allowances for incurred but not reported losses	A. **Large**	B. **Medium**	C. **Small**				
Loans and receivables							
Held-to-maturity investments							

	SSM Categories			
Impaired debt instruments — Allowances for incurred but not reported losses	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Loans and receivables				
Held-to-maturity investments				

CBD Quarterly ASSET QUALITY — GAAP FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Impaired debt instruments — Non-trading debt instruments measured at a cost-based method	A. **Large**	B. **Medium**	C. **Small**				
Total gross carrying amount of impaired assets							
Loans and advances							
Allowances for individual assessed financial assets							
Loans and advances							
Allowances for collectively assessed financial assets							
Loans and advances							

CBD Quarterly ASSET QUALITY — GAAP FINREP				
	SSM Categories			
Impaired debt instruments — Non-trading debt instruments measured at a cost-based method	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Total gross carrying amount of impaired assets				
Loans and advances				
Allowances for individual assessed financial assets				
Loans and advances				
Allowances for collectively assessed financial assets				
Loans and advances				

CBD Quarterly — ASSET QUALITY — NON-FINREP							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Non-performing exposures	A. **Large**	B. **Medium**	C. **Small**				
Gross carrying amount*							
Performing exposures							
*Non-performing exposures**							
Forborne exposures							
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*							

CBD Quarterly — ASSET QUALITY — NON-FINREP				
	SSM Categories			
Non-performing exposures	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Gross carrying amount*				
Performing exposures				
*Non-performing exposures**				
Forborne exposures				
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*				

Table 2.F.

CBD Quarterly — Concentration

CBD Quarterly — GEOGRAPHICAL CONCENTRATION								
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Total original exposure value	A. **Large**	B. **Medium**	C. **Small**				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							

CBD Quarterly — GEOGRAPHICAL CONCENTRATION							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Total original exposure value	A. **Large**	B. **Medium**	C. **Small**				
LU							
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

CBD Quarterly — GEOGRAPHICAL CONCENTRATION							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Total original exposure value	A. **Large**	B. **Medium**	C. **Small**				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian Federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							
Memorandum items							
Non-domestic original exposure							
Total original exposure							

CBD Quarterly — GEOGRAPHICAL CONCENTRATION				
	SSM Categories			
Total original exposure value	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				

CBD Quarterly — GEOGRAPHICAL CONCENTRATION				
	SSM Categories			
Total original exposure value	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
LU				
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

CBD Quarterly — GEOGRAPHICAL CONCENTRATION				
	SSM Categories			
Total original exposure value	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian Federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				
Memorandum items				
Non-domestic original exposure				
Total original exposure				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Total exposures in default	A. **Large**	B. **Medium**	C. **Small**				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

Total exposures in default	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Total exposures in default	A. **Large**	B. **Medium**	C. **Small**				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian Federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							

	SSM Categories			
Total exposures in default	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

	SSM Categories			
Total exposures in default	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

	SSM Categories			
Total exposures in default	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian Federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Total exposure value	A. **Large**	B. **Medium**	C. **Small**				
AT							
BE							
BG							
HR							
CY							
CZ							
DK							
EE							
FI							
FR							
DE							
EL							
HU							
IE							
IT							
LV							
LT							
LU							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Total exposure value	A. **Large**	B. **Medium**	C. **Small**				
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Total exposure value	A. **Large**	B. **Medium**	C. **Small**				
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian Federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							

	SSM Categories			
Total exposure value	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
AT				
BE				
BG				
HR				
CY				
CZ				
DK				
EE				
FI				
FR				
DE				
EL				
HU				
IE				
IT				
LV				
LT				
LU				

	SSM Categories			
Total exposure value	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
MT				
NL				
PL				
PT				
RO				
SK				
SI				
ES				
SE				
UK				
NO				
US (United States)				
HK (Hong Kong)				
BR (Brazil)				
CN (China)				
JP (Japan)				
CH (Switzerland)				
MX (Mexico)				

	SSM Categories			
Total exposure value	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
AU (Australia)				
SG (Singapore)				
TR (Turkey)				
RU (Russian Federation)				
KY (Cayman Islands)				
IN (India)				
KR (South Korea)				
ZA (South Africa)				
CA (Canada)				

CBD Quarterly — GEOGRAPHICAL CONCENTRATION — FINREP reporters (IFRS and GAAP)

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Domestic activities	A. **Large**	B. **Medium**	C. **Small**				
Total assets							
Total liabilities							
Total operating income, net							
Profit or loss for the year							

CBD Quarterly — GEOGRAPHICAL CONCENTRATION — FINREP reporters (IFRS and GAAP)

	SSM Categories			
Domestic activities	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Total assets				
Total liabilities				
Total operating income, net				
Profit or loss for the year				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Non-domestic activities	A. **Large**	B. **Medium**	C. **Small**				
Total assets							
Total liabilities							
Total operating income, net							
Profit or loss for the year							

	SSM Categories			
Non-domestic activities	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Total assets				
Total liabilities				
Total operating income, net				
Profit or loss for the year				

CBD Quarterly — COUNTERPARTY CONCENTRATION — FINREP reporters (IFRS and GAAP)

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Exposures to central banks	A. **Large**	B. **Medium**	C. **Small**				
LOANS AND ADVANCES							

CBD Quarterly — COUNTERPARTY CONCENTRATION — FINREP reporters (IFRS and GAAP)

	SSM Categories			
Exposures to central banks	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
LOANS AND ADVANCES				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Exposures to general governments	A. **Large**	B. **Medium**	C. **Small**				
LOANS AND ADVANCES							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							

	SSM Categories			
Exposures to general governments	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
LOANS AND ADVANCES				
of which: mortgage loans [Loans collateralized by immovable property]				
of which: other collateralized loans				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Exposures to credit institutions	A. **Large**	B. **Medium**	C. **Small**				
LOANS AND ADVANCES							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							

	SSM Categories			
Exposures to credit institutions	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
LOANS AND ADVANCES				
of which: mortgage loans [Loans collateralized by immovable property]				
of which: other collateralized loans				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Exposures to other financial corporations	A. **Large**	B. **Medium**	C. **Small**				
LOANS AND ADVANCES							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							

	SSM Categories			
Exposures to other financial corporations	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
LOANS AND ADVANCES				
of which: mortgage loans [Loans collateralized by immovable property]				
of which: other collateralized loans				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Exposures to non-financial corporations	A. **Large**	B. **Medium**	C. **Small**				
LOANS AND ADVANCES							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							
of which: project finance loans							

	SSM Categories			
Exposures to non-financial corporations	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
LOANS AND ADVANCES				
of which: mortgage loans [Loans collateralized by immovable property]				
of which: other collateralized loans				
of which: project finance loans				

Exposures to households	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
LOANS AND ADVANCES							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							
of which: credit for consumption							
of which: lending for house purchase							

	SSM Categories			
Exposures to households	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
LOANS AND ADVANCES				
of which: mortgage loans [Loans collateralized by immovable property]				
of which: other collateralized loans				
of which: credit for consumption				
of which: lending for house purchase				

CBD Quarterly — FUNDING CONCENTRATION — FINREP reporters (IFRS and GAAP)							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Carrying amount (FINREP-IFRS)	A. **Large**	B. **Medium**	C. **Small**				
Debt securities issued*							
Certificates of deposits							
Asset-backed securities							
Covered bonds							
Hybrid contracts							
Other debt securities issued							
Convertible compound financial instruments							
Non-convertible							
Other financial liabilities							
FINANCIAL LIABILITIES							

CBD Quarterly — FUNDING CONCENTRATION — FINREP reporters (IFRS and GAAP)				
	SSM Categories			
Carrying amount (FINREP-IFRS)	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Debt securities issued*				
Certificates of deposits				
Asset-backed securities				
Covered bonds				
Hybrid contracts				
Other debt securities issued				
Convertible compound financial instruments				
Non-convertible				
Other financial liabilities				
FINANCIAL LIABILITIES				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Carrying amount (FINREP-GAAP)	A. **Large**	B. **Medium**	C. **Small**				
Debt securities issued*							
Certificates of deposits							
Asset-backed securities							
Covered bonds							
Hybrid contracts							
Other debt securities issued							
Convertible compound financial instruments							
Non-convertible							
Other financial liabilities							
FINANCIAL LIABILITIES							

	SSM Categories			
Carrying amount (FINREP-GAAP)	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Debt securities issued*				
Certificates of deposits				
Asset-backed securities				
Covered bonds				
Hybrid contracts				
Other debt securities issued				
Convertible compound financial instruments				
Non-convertible				
Other financial liabilities				
FINANCIAL LIABILITIES				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Total amount received	A. **Large**	B. **Medium**	C. **Small**				
Retail funding							
Sight deposits							
Fixed-term deposits with an initial maturity < 30 days							
Fixed-term deposits with an initial maturity > 30 days							
Savings accounts							
Wholesale funding							
Unsecured							
Secured							

	SSM Categories			
Total amount received	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Retail funding				
Sight deposits				
Fixed-term deposits with an initial maturity < 30 days				
Fixed-term deposits with an initial maturity > 30 days				
Savings accounts				
Wholesale funding				
Unsecured				
Secured				

Table 2.G.

CBD Quarterly — Liquidity and funding

CBD Quarterly — Liquidity and funding							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Liquid assets	A. **Large**	B. **Medium**	C. **Small**				
ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 OF THE CRR							
Value according to Article 418 of the Capital Requirements Regulation (CRR) — Regulation (EU) No 575/2013							
Amount							
Undrawn amount of line/Value according to Article 418 of the CRR							
Amount of exposure to central banks							
Value according to Article 418 of the CRR — transferable assets representing claims on or guaranteed by: the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets							

CBD Quarterly — Liquidity and funding							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Liquid assets	A. **Large**	B. **Medium**	C. **Small**				
Value according to Article 418 of the CRR — transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity							
Value according to Article 418 of the CRR — transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism							

CBD Quarterly — Liquidity and funding				
	SSM Categories			
Liquid assets	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
ASSETS WHICH MEET THE REQUIREMENTS OF ARTICLES 416 AND 417 OF THE CRR				
Value according to Article 418 of the Capital Requirements Regulation (CRR) — Regulation (EU) No 575/2013				
Amount				
Undrawn amount of line/Value according to Article 418 of the CRR				
Amount of exposure to central banks				
Value according to Article 418 of the CRR — transferable assets representing claims on or guaranteed by: the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets				

CBD Quarterly — Liquidity and funding				
	SSM Categories			
Liquid assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Value according to Article 418 of the CRR — transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity				
Value according to Article 418 of the CRR — transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
ITEMS REQUIRING STABLE FUNDING	A. **Large**	B. **Medium**	C. **Small**				
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Amount extremely high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount high liquidity and credit quality				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				
Amount other assets				
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
ITEMS REQUIRING STABLE FUNDING — non-renewable loans and receivables	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — non-renewable loans and receivables	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — non-renewable loans and receivables reported in 1.9 that are collateralised by real estate	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS REQUIRING STABLE FUNDING — non-renewable loans and receivables reported in 1.9 that are collateralised by real estate	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — derivatives receivables	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS REQUIRING STABLE FUNDING — derivatives receivables	SSM Categories			
	Foreign EA controlled subsidiaries (subconso-lidated or stand-alone)	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — any other assets	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

	SSM Categories			
ITEMS REQUIRING STABLE FUNDING — any other assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — assets deducted from own funds not requiring stable funding	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS REQUIRING STABLE FUNDING — assets deducted from own funds not requiring stable funding			SSM Categories	
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

ITEMS REQUIRING STABLE FUNDING — undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							

ITEMS REQUIRING STABLE FUNDING — undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
within three months				

ITEMS PROVIDING STABLE FUNDING	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

ITEMS PROVIDING STABLE FUNDING	SSM Categories			
	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

CBD Quarterly — Asset encumbrance							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Carrying amount of encumbered assets	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
Loans and advances other than loans on demand							
Other assets							

CBD Quarterly — Asset encumbrance				
	SSM Categories			
Carrying amount of encumbered assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
Loans and advances other than loans on demand				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Carrying amount of encumbered assets of which: issued by other entities of the group	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
Loans and advances other than loans on demand							
Other assets							

	SSM Categories			
Carrying amount of encumbered assets of which: issued by other entities of the group	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
Loans and advances other than loans on demand				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Carrying amount of encumbered assets of which: central bank's eligible	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
Loans and advances other than loans on demand							
Other assets							

	SSM Categories			
Carrying amount of encumbered assets of which: central bank's eligible	**Foreign EA controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
Loans and advances other than loans on demand				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Carrying amount of non-encumbered assets	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
Loans and advances other than loans on demand							
Other assets							

	SSM Categories			
Carrying amount of non-encumbered assets	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
Loans and advances other than loans on demand				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Carrying amount of non-encumbered assets of which: issued by other entities of the group	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
Loans and advances other than loans on demand							
Other assets							

	SSM Categories			
Carrying amount of non-encumbered assets of which: issued by other entities of the group	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
Loans and advances other than loans on demand				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Carrying amount of non-encumbered assets of which: central bank's eligible	A. **Large**	B. **Medium**	C. **Small**				
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
Loans and advances other than loans on demand							
Other assets							

	SSM Categories			
Carrying amount of non-encumbered assets of which: central bank's eligible	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Assets of the reporting institution				
Loans on demand				
Equity instruments				
Debt securities				
Loans and advances other than loans on demand				
Other assets				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Collateral received by the reporting institution	A. **Large**	B. **Medium**	C. **Small**				
Fair value of encumbered collateral received or own debt securities issued							
Fair value of non-encumbered collateral received or own debt securities issued available for encumbrance							

	SSM Categories			
Collateral received by the reporting institution	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Fair value of encumbered collateral received or own debt securities issued				
Fair value of non-encumbered collateral received or own debt securities issued available for encumbrance				

Table 2.H.

CBD Quarterly — Own funds, risk weighted exposure amounts and solvency

CBD Quarterly — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Table x.x	A. **Large**	B. **Medium**	C. **Small**				
OWN FUNDS							
TIER 1 CAPITAL*							
COMMON EQUITY TIER 1 CAPITAL*							
Capital instruments eligible as common equity tier 1 (CET1) Capital							
Retained earnings							
Adjustments to CET1							
Deductions from CET1							
ADDITIONAL TIER 1 CAPITAL							
TIER 2 CAPITAL							

CBD Quarterly — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Table x.x	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
OWN FUNDS				
TIER 1 CAPITAL*				
COMMON EQUITY TIER 1 CAPITAL*				
Capital instruments eligible as common equity tier 1 (CET1) Capital				
Retained earnings				
Adjustments to CET1				
Deductions from CET1				
ADDITIONAL TIER 1 CAPITAL				
TIER 2 CAPITAL				

Table 2.I.

CBD Quarterly — Own funds, risk weighted exposure amounts and solvency

CBD Quarterly — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Original exposure pre-conversion factors	A. Large	B. Medium	C. Small				
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES							
Standardised approach (SA)							
Internal ratings based Approach (IRB)							

CBD Quarterly — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Original exposure pre-conversion factors	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES				
Standardised approach (SA)				
Internal ratings based Approach (IRB)				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Value adjustments	A. **Large**	B. **Medium**	C. **Small**				
Standardised approach (SA)							
Internal ratings based Approach (IRB)							

	SSM Categories			
Value adjustments	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Standardised approach (SA)				
Internal ratings based Approach (IRB)				

Risk weighted exposure amounts	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
	A. **Large**	B. **Medium**	C. **Small**				
TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES*							
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES							
Standardised approach (SA)							
Internal ratings based Approach (IRB)							
TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY							
TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS							
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)							
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT							
TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK							
OTHER RISK EXPOSURE AMOUNTS							

	SSM Categories			
Risk weighted exposure amounts	Foreign EA controlled subsidiaries (subconsolidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES*				
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES				
Standardised approach (SA)				
Internal ratings based Approach (IRB)				
TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY				
TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS				
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)				
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT				
TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK				
OTHER RISK EXPOSURE AMOUNTS				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Expected loss amount	A. **Large**	B. **Medium**	C. **Small**				
Internal ratings based Approach (IRB)							

	SSM Categories			
Expected loss amount	**Foreign EA controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Internal ratings based Approach (IRB)				

Table 2.J.

CBD Quarterly — Own funds, risk weighted exposure amounts and solvency

CBD Quarterly- OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY							
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Capital buffers and Pillar II requirements	A. **Large**	B. **Medium**	C. **Small**				
Combined buffer requirement							
Capital conservation buffer							
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State							
Institution specific countercyclical capital buffer							
Systemic risk buffer							
Systemical important institution buffer							
Global Systemically Important Institution buffer							
Other Systemically Important Institution buffer							
Own funds requirements related to Pillar II adjustments							

CBD Quarterly- OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY				
	SSM Categories			
Capital buffers and Pillar II requirements	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
Combined buffer requirement				
Capital conservation buffer				
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State				
Institution specific countercyclical capital buffer				
Systemic risk buffer				
Systemical important institution buffer				
Global Systemically Important Institution buffer				
Other Systemically Important Institution buffer				
Own funds requirements related to Pillar II adjustments				

Table 2.K.

CBD Quarterly — Number of institutions

CBD Quarterly -Number of institutions							
	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Solvency ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Quarterly -Number of institutions				
	SSM Categories			
Solvency ratio (%)	**Foreign EA controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Tier 1 ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

	SSM Categories			
Tier 1 ratio (%)	**Foreign EA controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
< 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Core Equity Tier 1 ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

	SSM Categories			
Core Equity Tier 1 ratio (%)	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

CBD Quarterly -TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Solvency ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Quarterly -TOTAL RISK EXPOSURE AMOUNT / TOTAL EXPOSURES

	SSM Categories			
Solvency ratio (%)	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Tier 1 ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 6							
6 - 8							
8 - 12							
12 - 16							
>16							

	SSM Categories			
Tier 1 ratio (%)	**Foreign EA controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
< 6				
6 - 8				
8 - 12				
12 - 16				
>16				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Core Equity Tier 1 ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

	SSM Categories			
Core Equity Tier 1 ratio (%)	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

CBD Quarterly — Assets

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Solvency ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 8							
8 - 12							
12 - 16							
16 - 20							
> 20							

CBD Quarterly — Assets

			SSM Categories	
Solvency ratio (%)	**Foreign EA controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)	Foreign non-EU controlled branches (stand-alone)	Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)	Foreign EU controlled branches (stand-alone)
Tier 1 ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

	SSM Categories			
Tier 1 ratio (%)	**Foreign EA controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
< 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

	Domestic banking groups (consolidated) and stand-alone banks			**Foreign non-EU controlled subsidiaries (subconsolidated or stand-alone)**	**Foreign non-EU controlled branches (stand-alone)**	**Foreign EU controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EU controlled branches (stand-alone)**
Core Equity Tier 1 ratio (%)	A. **Large**	B. **Medium**	C. **Small**				
< 4							
4 - 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

	SSM Categories			
Core Equity Tier 1 ratio (%)	**Foreign EA controlled subsidiaries (subconso-lidated or stand-alone)**	**Foreign EA controlled branches (stand-alone)**	**Significant**	**Less significant**
< 4				
4 - 6				
6 - 8				
8 - 12				
12 - 16				
> 16				