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COMMISSION IMPLEMENTING REGULATION (EU) 2021/451

of 17 December 2020

laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014

(Text with EEA relevance)

(OJ L 97, 19.3.2021, p. 1)

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►**M2**	Commission Implementing Regulation (EU) 2022/1994 of 21 November 2022	L 329	1	22.12.2022
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COMMISSION IMPLEMENTING REGULATION (EU) 2021/451

of 17 December 2020

laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014

(Text with EEA relevance)

Article 1

Subject matter and scope

This Regulation lays down uniform reporting formats and templates, instructions on and a methodology for how to use those templates, the frequency and dates of reporting, the definitions and the IT solutions for the reporting of institutions to their competent authorities in accordance with Article 415, paragraphs 3 and 3a, of Regulation (EU) No 575/2013, and Article 430, paragraphs 1 to 4 and paragraphs 7 and 9 of that Regulation.

Article 2

Reporting reference dates

1. Institutions shall submit information to competent authorities as this information stands on the following reporting reference dates:

(a) monthly reporting: on the last day of each month;

(b) quarterly reporting: 31 March, 30 June, 30 September and 31 December;

(c) semi-annual reporting: 30 June and 31 December;

(d) annual reporting: 31 December.

2. Information submitted pursuant to the templates set out in Annexes III and IV, in accordance with the instructions in Annex V and referring to a certain period, shall be reported cumulatively from the first day of the accounting year to the reference date.

3. Where institutions are permitted by national laws to report their financial information based on their accounting year-end, which deviates from the calendar year, reporting reference dates may be adjusted accordingly, so that reporting of financial information and of information for the purposes of identifying global systemically important institutions (G-SIIs) and assigning G-SII buffer rates is done every three, six or 12 months from their accounting year-end, respectively.

Article 3

Reporting remittance dates

1. Institutions shall submit information to competent authorities by close of business on the following remittance dates:

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(a) monthly reporting: 15th calendar day after the reporting reference date;

(b) quarterly reporting: 12 May, 11 August, 11 November and 11 February;

(c) semi-annual reporting: 11 August and 11 February;

(d) annual reporting: 11 February.

2. If the remittance day is a public holiday in the Member State of the competent authority to which the report is to be provided, or a Saturday or a Sunday, data shall be submitted on the following working day.

3. Where institutions report their financial information or the information for the purposes of identifying G-SIIs and assigning G-SII buffer rates using adjusted reporting reference dates based on their accounting year-end as set out in paragraph 3 of Article 2, the remittance dates may also be adjusted accordingly so that the same remittance period from the adjusted reporting reference date is maintained.

4. Institutions may submit unaudited figures. Where audited figures deviate from submitted unaudited figures, the revised, audited figures shall be submitted without undue delay. Unaudited figures are figures that have not received an external auditor's opinion whereas audited figures are figures audited by an external auditor expressing an audit opinion.

5. Other corrections to the submitted reports shall also be submitted to the competent authorities without undue delay.

Article 4

Reporting thresholds – entry and exit criteria

1. Institutions that meet the conditions set out in in Article 4(1), point (145), of Regulation (EU) No 575/2013 shall start reporting information as small and non-complex institutions on the first reporting reference date after those conditions have been met. Where institutions no longer meet those conditions, they shall stop reporting the information on the first reporting reference date thereafter.

2. Institutions that meet the conditions set out in Article 4(1), point (146), of Regulation (EU) No 575/2013 shall start reporting information as large institutions, on the first reporting reference date after those conditions have been met. Where institutions no longer meet those conditions, they shall stop reporting the information on the first reporting reference date thereafter.

3. Institutions shall start reporting information subject to the thresholds set out in this Regulation on the next reporting reference date after those thresholds have been exceeded on two consecutive reporting reference dates. Institutions may stop reporting information subject to the thresholds set out in this Regulation on the next reporting reference date where they have fallen below the relevant thresholds on three consecutive reporting reference dates.

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Article 5

Reporting on own funds and own funds requirements on an individual basis – quarterly reporting

1. In order to report information on own funds and on own funds requirements in accordance with Article 430(1), point (a), of Regulation (EU) No 575/2013 on an individual basis, institutions shall submit information referred to in this Article with a quarterly frequency.

2. Institutions shall submit information on own funds and own funds requirements as specified in Annex I, templates 1 to 5, in accordance with the instructions in Annex II, Part II, point 1.

3. Institutions shall submit information on credit risk and counterparty credit risk exposures treated under the standardised approach as specified in Annex I, template 7, in accordance with the instructions in Annex II, Part II, point 3.2.

4. Institutions shall submit information on credit risk and counterparty credit risk exposures treated under the internal ratings-based approach as specified in Annex I, templates 8.1 and 8.2, in accordance with the instructions in Annex II, Part II, point 3.3.

5. Institutions shall submit information on the geographical distribution of exposures by country, as well as aggregated exposures at a total level, as specified in Annex I, template 9, in accordance with the instructions in Annex II, Part II, point 3.4.

Institutions shall submit information specified in templates 9.1 and 9.2, and in particular information on the geographical distribution of exposures by country, where non-domestic original exposures in all non-domestic countries in all exposure classes, as reported in accordance with Annex I, template 4, row 0850, are equal to or higher than 10 % of total domestic and non-domestic original exposures as reported in accordance with Annex I, template 4, row 0860. Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is established.

The entry and exit criteria set out in Article 4 shall apply.

6. Institutions shall submit information on counterparty credit risk as specified in Annex I, templates 34.01 to 34.05 and 34.08 to 34.10, in accordance with the instructions in Annex II, Part II, point 3.9.

7. Institutions applying the standardised approach or the internal model method for the calculation of counterparty credit risk exposures in accordance with Part Three, Title II, Chapter 6, Sections 3 and 6, of Regulation (EU) No 575/2013 shall submit information on counterparty credit risk as specified in Annex I, template 34.06, in accordance with the instructions in Annex II, Part II, point 3.9.7.

8. Institutions shall submit information on equity exposures treated under the internal ratings-based approach as specified in Annex I, template 10, in accordance with the instructions in Annex II, Part II, point 3.5.

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9. Institutions shall submit information on settlement risk as specified in Annex I, template 11, in accordance with the instructions in Annex II, Part II, point 3.6.

10. Institutions shall submit information on securitisation exposures as specified in Annex I, template 13.01, in accordance with the instructions in Annex II, Part II, point 3.7.

11. Institutions shall submit information on own funds requirements and losses relating to operational risk as specified in Annex I, template 16, in accordance with the instructions in Annex II, Part II, point 4.1.

12. Institutions shall submit information on own funds requirements relating to market risk as specified in Annex I, templates 18 to 24, in accordance with the instructions in Annex II, Part II, points 5.1 to 5.7.

13. Institutions shall submit information on own funds requirements relating to credit valuation adjustment risk as specified in Annex I, template 25, in accordance with the instructions in Annex II, Part II, point 5.8.

14. Institutions shall submit information on prudent valuation as specified in Annex I, template 32, in accordance with the instructions in Annex II, Part II, point 6, as follows:

(a) all institutions shall submit the information specified in Annex I, template 32.1, in accordance with the instructions in Annex II, Part II, point 6;

(b) institutions that apply the core approach in accordance with Commission Delegated Regulation (EU) 2016/101 ([1]) shall, in addition to information referred in point (a) of this paragraph, report the information specified in Annex I, template 32.2, in accordance with the instructions in Annex II, Part II, point 6;

(c) institutions that apply the core approach in accordance with Commission Delegated Regulation (EU) 2016/101 and which exceed the threshold referred to in Article 4(1) of that Regulation shall, in addition to information referred in points (a) and (b) of this paragraph, report the information specified in Annex I, templates 32.3 and 32.4, in accordance with the instructions in Annex II, Part II, point 6.

For the purposes of this paragraph, the entry and exit criteria set out in Article 4 shall not apply.

15. Institutions shall submit information on the prudential backstop for non-performing exposures (NPEs) as specified in Annex I, templates 35.01, 35.02 and 35.03, in accordance with the instructions in Annex II, Part II, point 8.

([1]) Commission Delegated Regulation (EU) 2016/101 of 26 October 2015 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for prudent valuation under Article 105(14) (OJ L 21, 28.1.2016, p. 54).

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Article 6

Reporting on own funds and own funds requirements on an individual basis – semi-annual reporting

1. In order to report information on own funds and on own funds requirements in accordance with Article 430(1), point (a), of Regulation (EU) No 575/2013 on an individual basis, institutions shall submit information referred to in this Article with a semi-annual frequency.

2. Institutions shall submit information on all securitisation exposures as specified in Annex I, templates 14 and 14.01, in accordance with the instructions in Annex II, Part II, point 3.8; except where they are part of a group in the same country in which they are subject to own funds requirements.

3. Institutions shall submit information on sovereign exposures as follows:

(a) where the aggregate carrying amount of financial assets from the counterparty sector 'General governments' is equal to or higher than 1 % of the sum of total carrying amount for 'Debt securities' and 'Loans and advances' institutions shall submit the information as specified in Annex I, template 33, in accordance with the instructions in Annex II, Part II, point 7, and shall follow the instructions in Annex V regarding template 4 in Annex III or Annex IV, as applicable, to calculate the relevant values;

(b) where the value reported for domestic exposures of non-derivative financial assets as defined in row 0010, column 0010 in Annex I, template 33 is less than 90 % of the value reported for domestic and non-domestic exposures for the same data point institutions that meet the condition referred to in point (a) shall submit the information as specified in Annex I, template 33, in accordance with the instructions in Annex II, Part II, point 7, with a full country breakdown;

(c) institutions that meet the conditions referred to in point (a) and do not meet the condition referred in point (b) shall submit the information specified in template 33, in accordance with the instructions in Annex II, Part II, point 7, with exposures aggregated at:

(i) total level; and

(ii) domestic level.

The entry and exit criteria of Article 4(3) shall apply.

4. Information on material losses regarding operational risk shall be reported as follows:

(a) institutions that calculate own funds requirements relating to operational risk in accordance with Part Three, Title III, Chapter 4, of Regulation (EU) No 575/2013 shall report that information as specified in Annex I, templates 17.01 and 17.02, in accordance with the instructions in Annex II, Part II, point 4.2;

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(b) large institutions that calculate own funds requirements relating to operational risk in accordance with Part Three, Title III, Chapter 3, of Regulation (EU) No 575/2013 shall report that information as specified in Annex I, templates 17.01 and 17.02, in accordance with the instructions in Annex II, Part II, point 4.2;

(c) institutions other than large institutions that calculate own funds requirements relating to operational risk in accordance with Part Three, Title III, Chapter 3, of Regulation (EU) No 575/2013 shall report, in accordance with the instructions in Annex II, Part II, point 4.2, the following information:

(i) the information as specified in Annex I, template 17.01, column 0080 for the following rows:

— number of events (new events) (row 0910),

— gross loss amount (new events) (row 0920),

— number of events subject to loss adjustments (row 0930),

— loss adjustments relating to previous reporting periods (row 0940),

— maximum single loss (row 0950),

— sum of the five largest losses (row 0960),

— total direct loss recovery (except insurance and other risk transfer mechanisms) (row 0970),

— total recoveries from insurance and other risk transfer mechanisms (row 0980);

(ii) the information as specified in Annex I, template 17.02.

(d) the institutions referred to in point (c) may report the complete set of information specified in Annex I, templates 17.01 and 17.02, in accordance with the instructions in Annex II, Part II, point 4.2;

(e) large institutions that calculate own funds requirements relating to operational risk in accordance with Part Three, Title III, Chapter 2, of Regulation (EU) No 575/2013 shall report the information as specified in Annex I, templates 17.01 and 17.02, in accordance with the instructions in Annex II, Part II, point 4.2;

(f) institutions other than large institutions that calculate own funds requirements relating to operational risk in accordance with Part Three, Title III, Chapter 2, of Regulation (EU) No 575/2013 may report the information as specified in Annex I, templates 17.01 and 17.02, in accordance with the instructions in Annex II, Part II, point 4.2.

The entry and exit criteria of Article 4(3) shall apply.

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5. Institutions applying the simplified standardised approach or the original exposure method for the calculation of counterparty credit risk exposures in accordance with Part Three, Title II, Chapter 6, Sections 4 and 5 Regulation (EU) No 575/2013 shall submit the information on counterparty credit risk as specified in Annex I, template 34.06, in accordance with the instructions in Annex II, Part II, point 3.9.7.

Article 7

Reporting on own funds and own funds requirements on a consolidated basis

In order to report information on own funds and on own funds requirements in accordance with Article 430(1), point (a), of Regulation (EU) No 575/2013 on a consolidated basis, institutions shall submit the information specified in:

(a) Articles 5 and 6 of this Implementing Regulation on a consolidated basis with the frequency specified therein; and

(b) template 6 of Annex I, in accordance with the instructions provided in Annex II, Part II, point 2 regarding entities included in the scope of consolidation, with a semi-annual frequency.

Article 8

Reporting on own funds and own funds requirements – additional reporting requirements on individual and consolidated basis

1. Institutions subject to a requirement to disclose the information referred to in Article 438, points (e) or (h), or Article 452, points (b), (g) or (h), of Regulation (EU) No 575/2013 with the frequency set out in Article 433a or Article 433c, as applicable, on an individual basis in accordance with Article 6 or on a consolidated basis in accordance with Article 13, as applicable, of that Regulation, shall submit the information on credit risk and counterparty credit risk, as specified in Annex I, templates 8.3, 8.4, 8.5, 8.5.1, 8.6, 8.7 and 34.11, to this Regulation, with the same frequency and on the same basis, following the instructions in Annex II, Part II, points 3.3 and 3.9.12, to this Regulation.

2. Institutions subject to a requirement to disclose the information referred to in point (l) of Article 439 of Regulation (EU) No 575/2013 with the frequency set out in Article 433a or Article 433c, as applicable, on an individual basis in accordance with Article 6 or on a consolidated basis in accordance with Article 13, as applicable, of that Regulation, shall submit the information on counterparty credit risk, as specified in Annex I, template 34.07, to this Regulation, with the same frequency and on the same basis, following the instructions in Annex II, Part II, point 3.9.8, to this Regulation.

Article 9

Reporting on own funds and own funds requirements for investment firms subject to Articles 95 and 96 of Regulation (EU) No 575/2013 on an individual basis

1. Investment firms that apply the transitional provisions of Article 57(3) of Regulation (EU) 2019/2033 shall submit information as set out in this Article.

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2. In order to report information on own funds and on own funds requirements in accordance with Article 430(1), point (a), of Regulation (EU) No 575/2013 on an individual basis, with the exception of information on the leverage ratio, investment firms making use of Article 57(3) of Regulation (EU) 2019/2033 with reference to Article 95 of Regulation (EU) No 575/2013 shall submit the information specified in Annex I, templates 1 to 5, in accordance with the instructions in Annex II, Part II, point 1, with a quarterly frequency.

3. In order to report information on own funds and own funds requirements in accordance with Article 430(1), point (a), of Regulation (EU) No 575/2013 on an individual basis, investment firms making use of Article 57(3) of Regulation (EU) 2019/2033 with reference to Article 96 of Regulation (EU) No 575/2013 shall submit the information referred to in Article 5, paragraphs (1) to (5) and paragraphs (8) to (13), and Article 6(2) of this Regulation with the frequency laid down in those Articles.

Article 10

Reporting on own funds and own funds requirements for groups that consist only of investment firms subject to Articles 95 and 96 of Regulation (EU) No 575/2013 on a consolidated basis

1. Investment firms that apply the transitional provisions of Article 57(3) of Regulation (EU) 2019/2033 shall submit information as set out in this Article.

2. In order to report information on own funds and on own funds requirements in accordance with Article 430(1), point (a), of Regulation (EU) No 575/2013 on a consolidated basis, with the exception of information on the leverage ratio, investment firms of groups that consist only of investment firms making use of Article 57(3) of Regulation (EU) 2019/2033 with reference to Article 95 of Regulation (EU) No 575/2013 shall submit the following information on a consolidated basis:

(a) the information on own funds and on own funds requirements as specified in Annex I, templates 1 to 5, in accordance with the instructions in Annex II, Part II, point 1, with a quarterly frequency;

(b) the information on own funds and on own funds requirements regarding entities included in the scope of consolidation as specified in Annex I, template 6, in accordance with the instructions in Annex II, Part II, point 2, with a semi-annual frequency.

3. In order to report information on own funds and on own funds requirements in accordance with Article 430(1), point (a), of Regulation (EU) No 575/2013 on a consolidated basis, investment firms of groups that consist only of investment firms subject to Article 95 and investment firms subject to Article 96 or of groups that consist only of investment firms making use of Article 57(3) of Regulation (EU) 2019/2033 with reference to Article 96 of Regulation (EU) No 575/2013 shall submit the following information on a consolidated basis:

(a) the information specified in Article 5, paragraphs (1) to (5) and paragraphs (8) to (13) Article 6(2) of this Regulation with the frequency laid down in those Articles;

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(b) the information regarding entities included in the scope of consolidation specified in Annex I, template 6, in accordance with the instructions in Annex II, Part II, point 2, with a semi-annual frequency.

Article 11

Reporting on financial information on a consolidated basis for institutions subject to Regulation (EC) No 1606/2002 of the European Parliament and of the Council [1]

1. In order to report financial information on a consolidated basis in accordance with Article 430(3) or (4) of Regulation (EU) No 575/2013, institutions shall submit the information as specified in Annex III on a consolidated basis, in accordance with the instructions in Annex V.

2. The information referred to in paragraph 1 shall be submitted as follows:

(a) the information specified in Annex III, Part 1, with a quarterly frequency;

(b) the information specified in Annex III, Part 3, with a semi-annual frequency;

(c) the information specified in Annex III, Part 4, with the exception of the information specified in template 47, with an annual frequency;

(d) the information specified in Annex III, Part 2, template 20, with a quarterly frequency where the institution exceeds the threshold laid down in Article 5(5), the second subparagraph;

(e) the information specified in Annex III, Part 2, template 21, with a quarterly frequency where tangible assets subject to operating leases are equal to or higher than 10 % of total tangible assets as reported in accordance with Annex III, Part 1,template 1.1;

(f) the information specified in Annex III, Part 2, template 22, with a quarterly frequency where net fee and commission income is equal to or higher than 10 % of the sum of net fee and commission income and net interest income as reported in accordance with Annex III, Part 1, template 2;

(g) the information specified in Annex III, Part 2, templates 23 to 26, with a quarterly frequency where both of the following conditions are fulfilled:

(i) the institution is not a small and non-complex institution;

(ii) the ratio between the institution's gross carrying amount of loans and advances that fall under Article 47a(3) of Regulation (EU) No 575/2013 and the total gross carrying amount of loans and advances that fall under Article 47a(1) of that Regulation is equal to or higher than 5 %;

(h) the information specified in Annex III, Part 4, template 47, with an annual frequency where both of the conditions set out in point (g) of this paragraph are fulfilled.

[1] Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).

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For the purpose of point (g)(ii), the ratio shall not include loans and advances classified as held for sale, cash balances at central banks and other demand deposits in either the denominator or the numerator.

For the purposes of points (d) to (h) of this paragraph, the entry and exit criteria referred to in Article 4(3) shall apply.

Article 12

Reporting on financial information on a consolidated basis for institutions applying national accounting frameworks

1. Where a competent authority has extended the reporting requirements on financial information to institutions established in a Member State in accordance with Article 430(9) of Regulation (EU) No 575/2013, institutions shall submit the information as specified in Annex IV to this Regulation on a consolidated basis, in accordance with the instructions in Annex V to this Regulation.

2. The information referred to in paragraph 1 shall be submitted as follows:

(a) the information specified in Annex IV, Part 1, with a quarterly frequency;

(b) the information specified in Annex IV, Part 3, with a semi-annual frequency;

(c) the information specified in Annex IV, Part 4, with the exception of the information specified in template 47, with an annual frequency;

(d) the information specified in Annex IV, Part 2, template 20, with a quarterly frequency where the institution exceeds the threshold laid down in Article 5(5), the second subparagraph;

(e) the information specified in Annex IV, Part 2, template 21, with a quarterly frequency where tangible assets subject to operating leases are equal to or higher than 10 % of total tangible assets as reported in accordance with Annex IV, Part 1, template 1.1;

(f) the information specified in Annex IV, Part 2, template 22, with a quarterly frequency where net fee and commission income is equal to or higher than 10 % of the sum of net fee and commission income and net interest income as reported in accordance with Annex IV, Part 1, template 2;

(g) the information specified in Annex IV, Part 2, templates 23 to 26, with a quarterly frequency where both of the following conditions are fulfilled:

  (i) the institution is not a small and non-complex;

  (ii) the institution's ratio as specified in Article 11(2), point (g)(ii) is equal to or higher than 5 %;

(h) the information specified in Annex IV, Part 4, template 47, with an annual frequency where both of the conditions set out in point (g) of this paragraph are fulfilled.

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For the purposes of points (d) to (h) of this paragraph, the entry and exit criteria referred to in Article 4(3) shall apply.

Article 13

Reporting on losses stemming from lending collateralised by immovable property in accordance with Article 430a(1) of Regulation (EU) No 575/2013 on an individual and a consolidated basis

1. Institutions shall submit the information as specified in Annex VI, in accordance with the instructions in Annex VII, on a consolidated basis with an annual frequency.

2. Institutions shall submit the information as specified in Annex VI, in accordance with the instructions in Annex VII, on a individual basis with an annual frequency.

3. Where an institution has a branch in another Member State, that branch shall submit to the competent authority of the host Member State the information specified in Annex VI related to that branch, in accordance with the instructions in Annex VII, with an annual frequency.

Article 14

Reporting on large exposures on an individual and a consolidated basis

1. In order to report information on large exposures to clients and groups of connected clients in accordance with Article 394 of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information as specified in Annex VIII, in accordance with the instructions in Annex IX, with a quarterly frequency.

2. In order to report information on the 20 largest exposures to clients or groups of connected clients in accordance with Article 394(1) of Regulation (EU) No 575/2013 on a consolidated basis, institutions subject to Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013 shall submit the information specified in Annex VIII, in accordance with the instructions in Annex IX, with a quarterly frequency.

3. In order to report information on exposures of a value greater than or equal to EUR 300 million but less than 10 % of the institution's Tier 1 capital in accordance with Article 394(1) of Regulation (EU) No 575/2013 on a consolidated basis, institutions shall submit the information specified in Annex VIII, in accordance with the instructions in Annex IX, with a quarterly frequency.

4. In order to report information on the 10 largest exposures to institutions on a consolidated basis, and on the 10 largest exposures to shadow banking entities that carry out banking activities outside the regulated framework on a consolidated basis, in accordance with Article 394(2) of Regulation (EU) No 575/2013, institutions shall submit the information as specified in Annex VIII, in accordance with the instructions in Annex IX, with a quarterly frequency.

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Article 15

Reporting on leverage ratio on an individual and a consolidated basis

1. In order to report information on the leverage ratio in accordance with Article 430(1), point (a), of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information as specified in Annex X, in accordance with the instructions in Annex XI, with a quarterly frequency. Only large institutions shall submit template 48.00 of Annex X.

2. The information specified in Annex X, template 40.00, cell {r0410;c0010} shall be reported only by:

(a) large institutions that either are G-SIIs or have issued securities that are admitted to trading on a regulated market with a semi-annual frequency;

(b) large institutions other than G-SIIs that are not listed institutions with an annual frequency;

(c) institutions other than large institutions and small and non-complex institutions that have issued securities that are admitted to trading on a regulated market with an annual frequency.

3. Institutions shall calculate the leverage ratio at the reporting reference date in accordance with Article 429 of Regulation (EU) No 575/2013.

4. Institutions shall report the information referred to in Annex XI, Part II, point 13, where at least one of the following conditions is met:

(a) the derivatives share referred to in Annex XI, Part II, point 5, is more than 1,5 %;

(b) the derivatives share referred to in Annex XI, Part II, point 5, exceeds 2 %.

If an institution meets only the point (a) condition, the entry and exit criteria of Article 4(3) shall apply.

If an institution meets both the point (a) and point (b) conditions, it shall start reporting that information for the reference date following the reporting reference date on which it exceeded the threshold.

5. Institutions for which the total notional value of derivatives as defined in Annex XI, Part II, point 8, exceeds EUR 10 000 million shall report the information referred to in Annex XI, Part II, point 13, even if their derivatives share does not fulfil the conditions set out in paragraph 4 of this Article.

For the purposes of this paragraph, the entry criteria of Article 4(3) shall not apply. Institutions shall start reporting information from the next reporting reference date where they have exceeded the threshold on one reporting reference date.

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6. Institutions are required to report the information referred to in Annex XI, Part II, point 14, where at least one of the following conditions is met:

(a) the credit derivatives volume referred to in Annex XI, Part II, point 9, is more than EUR 300 million;

(b) the credit derivatives volume referred to in Annex XI, Part II, point 9, exceeds EUR 500 million.

If an institution meets only the point (a) condition, the entry and exit criteria of Article 4(3) shall apply. If an institution meets both the point (a) and point (b) conditions, it shall start reporting that information for the reference date following the reporting reference date on which it exceeded the threshold.

Article 16

Reporting on the liquidity coverage requirement on an individual and a consolidated basis

1. In order to report information on the liquidity coverage requirement in accordance with Article 430(1), point (d), of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex XXIV to this Regulation, in accordance with the instructions in Annex XXV to this Regulation, with a monthly frequency;

2. The information set out in Annex XXIV shall take into account the information submitted for the reference date and the information on the cash-flows of the institution over the following 30 calendar days.

Article 17

Reporting on stable funding on an individual and a consolidated basis

In order to report information on stable funding in accordance with Article 430(1), point (d), of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex XII, in accordance with the instructions in Annex XIII, with a quarterly frequency as follows:

(a) small and non-complex institutions that have chosen to calculate their net stable funding ratio (NSFR) using the methodology set out in Part Six, Title IV, Chapters 6 and 7 of Regulation (EU) No 575/2013, with the prior permission of their competent authority in accordance with Article 428ai of that Regulation, shall submit templates 82 and 83 of Annex XII to this Regulation, in accordance with the instructions in Annex XIII to this Regulation;

(b) institutions other than those referred to in point (a) shall submit templates 80 and 81 of Annex XII, in accordance with the instructions in Annex XIII;

(c) all institutions shall submit template 84 of Annex XII, in accordance with the instructions in Annex XIII.

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Article 18

Reporting on additional liquidity monitoring metrics on an individual and a consolidated basis

When reporting information on additional liquidity monitoring metrics in accordance with Article 430(1), point (d), of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit information as follows:

(a) large institutions within the meaning of Article 4(1), point (146), of Regulation (EU) No 575/2013 shall submit with a monthly frequency the information set out in template 66.1 of Annex XXII to this Regulation in accordance with the instructions set out in Annex XXIII to this Regulation, templates 67, 68, 69 and 70 of Annex XVIII to this Regulation in accordance with the instructions set out in Annex XIX to this Regulation and template 71 of Annex XX to this Regulation in accordance with the instructions in Annex XXI to this Regulation;

(b) small and non-complex institution within the meaning of Article 4(1), point (145), of Regulation (EU) No 575/2013 shall submit with a quarterly frequency the information set out in template 66.1 in Annex XXII to this Regulation in accordance with the instructions set out in Annex XXIII to this Regulation, template 67 of Annex XVIII to this Regulation in accordance with the instructions set out in Annex XIX to this Regulation and template 71 of Annex XX to this Regulation in accordance with the instructions set out in Annex XXI to this Regulation;

(c) institutions that do not fall withing the scope of points (a) and (b) shall submit with a monthly frequency the information set out in template 66.1 of Annex XXII in accordance with the instructions set out in Annex XXIII, templates 67, 68 and 69 of Annex XVIII in accordance with the instructions set out in Annex XIX and template 71 of Annex XX in accordance with the instructions set out in Annex XXI.

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Article 19

Reporting on asset encumbrance on an individual and a consolidated basis

1. In order to report information on asset encumbrance in accordance with Article 430(1), point (g), of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex XVI to this Regulation, in accordance with the instructions set out in Annex XVII to this Regulation.

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2. The information referred to in paragraph 1 shall be submitted with the following frequency:

(a) the information specified in Annex XVI, Parts A, B and D, with a quarterly frequency;

(b) the information specified in Annex XVI, Part C, with an annual frequency;

(c) the information specified in Annex XVI, Part E, with a semi-annual frequency.

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3. The information referred to in paragraph 1 shall be submitted as follows:

(a) institutions shall submit the information specified in Annex XVI, Part A;

(b) large institutions shall submit the information specified in Annex XVI, Parts B, C and E;

(c) institutions that are neither large institutions nor small and non-complex institutions shall submit the information specified in Annex XVI, Parts B, C and E, where the asset encumbrance level of the institution, as calculated in accordance with Annex XVII, point 1.6, sub-point 9, is equal to or above 15 %;

(d) institutions shall report the information specified in Annex XVI, Part D, only where they issue bonds referred to in Article 52(4), first subparagraph, of Directive 2009/65/EC of the European Parliament and of the Council ([1]).

The entry and exit criteria of Article 4(3) shall apply.

———————

Article 20

Supplementary reporting for the purposes of identifying G-SIIs and assigning G-SII buffer rates

1. When reporting supplementary information for the purposes of identifying G-SIIs and assigning G-SII buffer rates under Article 131 of Directive 2013/36/EU, EU parent institutions, EU parent financial holdings and EU parent mixed financial holdings shall submit the information as specified in Annex XXVI to this Regulation, in accordance with the instructions set out in Annex XXVII to this Regulation, on a consolidated basis with a quarterly frequency, where both of the following conditions are met:

(a) the total exposure measure of the group, including insurance subsidiaries, is equal to or exceeds EUR 125 000 000 000;

(b) the EU parent or any of its subsidiaries or any branch operated by the parent or by a subsidiary is located in a participating Member State as referred to in Article 4 of Regulation (EU) No 806/2014 of the European Parliament and of the Council ([2]).

([1]) Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (OJ L 302, 17.11.2009, p. 32).

([2]) Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund and amending Regulation (EU) No 1093/2010 (OJ L 225, 30.7.2014, p. 1).

▼M2

2. In order to report supplementary information for the purposes of identifying G-SIIs and assigning G-SII buffer rates under Article 131 of Directive 2013/36/EU, institutions shall submit the information as specified in Annex XXVI to this Regulation, in accordance with the instructions set out in Annex XXVII to this Regulation, on an individual basis with a quarterly frequency, where all of the following conditions are met:

(a) the total exposure measure of the institution is equal to or exceeds EUR 125 000 000 000;

(b) the institution is located in a participating Member State as referred to in Article 4 of Regulation (EU) No 806/2014;

(c) the institution is not part of a group that is subject to consolidated supervision in accordance with Chapter 1, Title II, Part One of Regulation (EU) No 575/2013 (‘standalone institution’).

3. By way of derogation from Article 3(1), point (b), the information referred to in paragraphs 1 and 2 of this Article shall be submitted by close of business on the following remittance dates: 1 July, 1 October, 2 January and 1 April.

4. By way of derogation from Article 4, the following shall apply with regard to the thresholds specified in paragraph 1, point (a), and paragraph 2, point (a), of this Article:

(a) the EU parent institution, EU parent financial holding, EU parent mixed financial holding or standalone institution, as applicable, shall immediately start reporting the information in accordance with this Article where its leverage ratio exposure measure exceeds the specified threshold as of the end of the accounting year, and shall report this information at least for the end of that accounting year and the subsequent three quarterly reference dates;

(b) the EU parent institution, EU parent financial holding, EU parent mixed financial holding or standalone institution, as applicable, shall immediately stop reporting the information in accordance with this Article where its leverage ratio exposure measure falls below the specified threshold as of the end of their accounting year.

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Article 20a

Reporting of interest rate risk in the banking book

In order to report information on their interest rate risk in the banking book in accordance with Article 430(1) of Regulation (EU) No 575/2013, institutions shall submit the information specified in Annex XXVIII on an individual and a consolidated basis, in accordance with the instructions laid down in Annex XXIX, with the following frequencies, depending on the nature of the reporting institutions:

(a) template 1 with a quarterly frequency by all institutions;

(b) templates 2, 5 and 8 with a quarterly frequency by large institutions;

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(c) templates 3 and 6 with quarterly frequency by institutions that are neither large institutions nor small and non-complex institutions;

(d) templates 4 and 7 with a quarterly frequency by small and non-complex institutions;

(e) template 9 with quarterly frequency by institutions that are neither large institutions nor small and non-complex institutions and by small and non-complex institutions;

(f) template 10 with an annual frequency by large institutions;

(g) template 11 with annual frequency by institutions that are neither large institutions nor small and non-complex institutions and by small and non-complex institutions.

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Article 21

Data exchange formats and information accompanying submissions

1. Institutions shall submit the information in the data exchange formats and representations specified by the competent authorities and respecting the data point definition of the data point model referred to in Annex XIV and the validation formulae referred to in Annex XV as well as the following specifications:

(a) information that is not required or not applicable shall not be included in a data submission;

(b) numerical values shall be submitted as follows:

(i) data points with the data type ‘Monetary’ shall be reported using a minimum precision equivalent to thousands of units;

(ii) data points with the data type ‘Percentage’ shall be expressed as per unit with a minimum precision equivalent to four decimals;

(iii) data points with the data type ‘Integer’ shall be reported using no decimals and a precision equivalent to units;

(c) institutions and insurance undertakings shall be identified solely by their Legal Entity Identifier (LEI);

(d) legal entities and counterparties other than institutions and insurance undertakings shall be identified by their LEI where available.

2. Institutions shall accompany the submitted data by the following information:

(a) reporting reference date and reference period;

(b) reporting currency;

(c) accounting standard;

(d) Legal Entity Identifier (LEI) of the reporting institution;

(e) scope of consolidation.

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Article 22

Repeal of Implementing Regulation (EU) No 680/2014

Implementing Regulation (EU) No 680/2014 is repealed.

References to the repealed Regulation shall be construed as references to this Regulation.

Article 23

Entry into force and application

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.

It shall apply from 28 June 2021.

Notwithstanding the second paragraph of this Article, reporting on leverage ratio buffer requirement for institutions identified as G-SIIs provided for in template 47 of Annex X shall apply from 1 January 2023.

Articles 9 and 10 shall cease to apply on 26 June 2026.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

▼M2

ANNEX I

REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

COREP TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		CAPITAL ADEQUACY	**CA**
1	C 01.00	OWN FUNDS	CA1
2	C 02.00	OWN FUNDS REQUIREMENTS	CA2
3	C 03.00	CAPITAL RATIOS	CA3
4	C 04.00	MEMORANDUM ITEMS	CA4
		TRANSITIONAL PROVISIONS	**CA5**
5.1	C 05.01	*TRANSITIONAL PROVISIONS*	CA5.1
5.2	C 05.02	*GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID*	CA5.2
		GROUP SOLVENCY	**GS**
6.1	C 06.01	GROUP SOLVENCY: INFORMATION ON AFFILIATES - TOTAL	GS Total
6.2	C 06.02	GROUP SOLVENCY: INFORMATION ON AFFILIATES	GS
		CREDIT RISK	**CR**
7	C 07.00	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS	CR SA
		CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS	CR IRB
8.1	C 08.01	*CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS*	CR IRB 1
8.2	C 08.02	*CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (Breakdown by obligor grades or pools)*	CR IRB 2
8.3	C 08.03	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BREAKDOWN BY PD RANGES*	CR IRB 3

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COREP TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		CAPITAL ADEQUACY	**CA**
8.4	C 08.04	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: RWEA FLOW STATEMENTS*	CR IRB 4
8.5	C 08.05	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD*	CR IRB 5
8.5.1	C 08.05.1	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD IN ACCORDANCE WITH ARTICLE 180(1), POINT (f) OF REGULATION (EU) No 575/2013 (CR IRB 5B)*	CR IRB 5B
8.6	C 08.06	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: SPECIALISED LENDING SLOTTING APPROACH*	CR IRB 6
8.7	C 08.07	*CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: SCOPE OF USE OF IRB AND SA APPROACHES*	CR IRB 7
		GEOGRAPHICAL BREAKDOWN	CR GB
9.1	C 09.01	*Table 9.1 - Geographical breakdown of exposures by residence of the obligor (SA exposures)*	CR GB 1
9.2	C 09.02	*Table 9.2 - Geographical breakdown of exposures by residence of the obligor (IRB exposures)*	CR GB 2
9.4	C 09.04	*Table 9.4 - Breakdown of credit exposures relevant for the calculation of the countercyclical buffer by country and institution-specific countercyclical buffer rate*	CCB
		CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS	CR EQU IRB
10.1	C 10.01	*CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS*	CR EQU IRB 1
10.2	C 10.02	*CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APRROACH BY OBLIGOR GRADES:*	CR EQU IRB 2
11	C 11.00	SETTLEMENT/DELIVERY RISK	CR SETT
13.1	C 13.01	CREDIT RISK: SECURITISATIONS	CR SEC
14	C 14.00	DETAILED INFORMATION ON SECURITISATIONS	CR SEC Details
14.1	C 14.01	DETAILED INFORMATION ON SECURITISATIONS BY APPROACH	CR SEC Details 2

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COREP TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		CAPITAL ADEQUACY	**CA**
		COUNTERPARTY CREDIT RISK	CCR
34.01	C 34.01	*COUNTERPARTY CREDIT RISK: SIZE OF THE DERIVATIVE BUSINESS*	CCR 1
34.02	C 34.02	*COUNTERPARTY CREDIT RISK: CCR EXPOSURES BY APPROACH*	CCR 2
34.03	C 34.03	*COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH STANDARDISED APPROACHES: SA-CCR or SIMPLIFIED SA-CCR*	CCR 3
34.04	C 34.04	*COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE THE ORIGINAL EXPOSURE METHOD (OEM)*	CCR 4
34.05	C 34.05	*COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE INTERNAL MODEL METHOD (IMM)*	CCR 5
34.06	C 34.06	*COUNTERPARTY CREDIT RISK: TOP TWENTY COUNTERPARTIES*	CCR 6
34.07	C 34.07	*COUNTERPARTY CREDIT RISK: IRB APPROACH – CCR EXPOSURES BY EXPOSURE CLASS AND PD SCALE*	CCR 7
34.08	C 34.08	*COUNTERPARTY CREDIT RISK: COMPOSITION OF COLLATERAL FOR CCR EXPOSURES*	CCR 8
34.09	C 34.09	*COUNTERPARTY CREDIT RISK: CREDIT DERIVATIVES EXPOSURES*	CCR 9
34.10	C 34.10	*COUNTERPARTY CREDIT RISK: EXPOSURES TO CCPs*	CCR 10
34.11	C 34.11	*COUNTERPARTY CREDIT RISK: RWEA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE IMM*	CCR 11
		OPERATIONAL RISK	**OPR**
16	C 16.00	OPERATIONAL RISK	OPR
		OPERATIONAL RISK: LOSSES AND RECOVERIES	
17.1	C 17.01	*OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR*	OPR DETAILS 1
17.2	C 17.02	*OPERATIONAL RISK: LARGE LOSS EVENTS*	OPR DETAILS 2
		MARKET RISK	**MKR**
18	C 18.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS	MKR SA TDI
19	C 19.00	MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS	MKR SA SEC

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COREP TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		CAPITAL ADEQUACY	**CA**
20	C 20.00	MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO	MKR SA CTP
21	C 21.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES	MKR SA EQU
22	C 22.00	MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK	MKR SA FX
23	C 23.00	MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES	MKR SA COM
24	C 24.00	MARKET RISK INTERNAL MODELS	MKR IM
25	C 25.00	CREDIT VALUE ADJUSTMENT RISK	CVA
		PRUDENT VALUATION	**MKR**
32.1	C 32.01	PRUDENT VALUATION: FAIR-VALUED ASSETS AND LIABILITIES	PRUVAL 1
32.2	C 32.02	PRUDENT VALUATION: CORE APPROACH	PRUVAL 2
32.3	C 32.03	PRUDENT VALUATION: MODEL RISK AVA	PRUVAL 3
32.4	C 32.04	PRUDENT VALUATION: CONCENTRATED POSITIONS AVA	PRUVAL 4
		GENERAL GOVERNMENTS EXPOSURES	**MKR**
33	C 33.00	GENERAL GOVERNMENTS EXPOSURES BY COUNTRY OF THE COUNTERPARTY	GOV
		NPE LOSS COVERAGE	**NPE LC**
35.1	C 35.01	NPE LOSS COVERAGE: THE CALCULATION OF DEDUCTIONS FOR NON-PERFORMING EXPOSURES	NPE LC1
35.2	C 35.02	NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING EXPOSURES EXCLUDING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF THE CRR	NPE LC2
35.3	C 35.03	NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF THE CRR	NPE LC3

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C 01.00 - OWN FUNDS (CA1)

Rows	ID	Item	Amount
0010	**1**	**OWN FUNDS**	
0015	**1.1**	**TIER 1 CAPITAL**	
0020	**1.1.1**	**COMMON EQUITY TIER 1 CAPITAL**	
0030	**1.1.1.1**	**Capital instruments eligible as CET1 Capital**	
0040	1.1.1.1.1	Fully paid up capital instruments	
0045	1.1.1.1.1*	Of which: Capital instruments subscribed by public authorities in emergency situations	
0050	1.1.1.1.2*	Memorandum item: Capital instruments not eligible	
0060	1.1.1.1.3	Share premium	
0070	1.1.1.1.4	(-) Own CET1 instruments	
0080	1.1.1.1.4.1	(-) Direct holdings of CET1 instruments	
0090	1.1.1.1.4.2	(-) Indirect holdings of CET1 instruments	
0091	1.1.1.1.4.3	(-) Synthetic holdings of CET1 instruments	
0092	1.1.1.1.5	(-) Actual or contingent obligations to purchase own CET1 instruments	
0130	**1.1.1.2**	**Retained earnings**	
0140	1.1.1.2.1	Previous years retained earnings	
0150	1.1.1.2.2	Profit or loss eligible	
0160	1.1.1.2.2.1	Profit or loss attributable to owners of the parent	
0170	1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	
0180	**1.1.1.3**	**Accumulated other comprehensive income**	
0200	**1.1.1.4**	**Other reserves**	
0210	**1.1.1.5**	**Funds for general banking risk**	
0220	**1.1.1.6**	**Transitional adjustments due to grandfathered CET1 Capital instruments**	
0230	**1.1.1.7**	**Minority interest given recognition in CET1 capital**	
0240	**1.1.1.8**	**Transitional adjustments due to additional minority interests**	
0250	**1.1.1.9**	**Adjustments to CET1 due to prudential filters**	
0260	1.1.1.9.1	(-) Increases in equity resulting from securitised assets	

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Rows	ID	Item	Amount
0270	1.1.1.9.2	Cash flow hedge reserve	
0280	1.1.1.9.3	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	
0285	1.1.1.9.4	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	
0290	1.1.1.9.5	(-) Value adjustments due to the requirements for prudent valuation	
0300	**1.1.1.10**	(-) **Goodwill**	
0310	1.1.1.10.1	(-) Goodwill accounted for as intangible asset	
0320	1.1.1.10.2	(-) Goodwill included in the valuation of significant investments	
0330	1.1.1.10.3	Deferred tax liabilities associated to goodwill	
0335	1.1.1.10.4	Accounting revaluation of subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to third persons	
0340	**1.1.1.11**	(-) **Other intangible assets**	
0350	1.1.1.11.1	(-) Other intangible assets before deduction of deferred tax liabilities	
0352	1.1.1.11.1.1	(-) Of which: software assets accounted for as intangible assets before deduction of deferred tax liabilities	
0360	1.1.1.11.2	Deferred tax liabilities associated to other intangible assets	
0362	1.1.1.11.2.1	Of which: Deferred tax liabilities associated with software assets accounted for as intangible assets	
0365	1.1.1.11.3	Accounting revaluation of subsidiaries' other intangible assets derived from the consolidation of subsidiaries attributable to third persons	
0370	**1.1.1.12**	**(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities**	
0380	**1.1.1.13**	**(-) IRB shortfall of credit risk adjustments to expected losses**	
0390	**1.1.1.14**	**(-) Defined benefit pension fund assets**	
0400	1.1.1.14.1	(-) Defined benefit pension fund assets	
0410	1.1.1.14.2	Deferred tax liabilities associated to defined benefit pension fund assets	
0420	1.1.1.14.3	Defined benefit pension fund assets which the institution has an unrestricted ability to use	
0430	**1.1.1.15**	**(-) Reciprocal cross holdings in CET1 Capital**	
0440	**1.1.1.16**	**(-) Excess of deduction from AT1 items over AT1 Capital**	
0450	**1.1.1.17**	**(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 250% risk weight**	
0460	**1.1.1.18**	**(-) Securitisation positions which can alternatively be subject to a 1 250% risk weight**	
0470	**1.1.1.19**	**(-) Free deliveries which can alternatively be subject to a 1 250% risk weight**	

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Rows	ID	Item	Amount
0471	**1.1.1.20**	**(-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1 250% risk weight**	
0472	**1.1.1.21**	**(-) Equity exposures under an internal models approach which can alternatively be subject to a 1 250% risk weight**	
0480	**1.1.1.22**	**(-) CET1 instruments of financial sector entites where the institution does not have a significant investment**	
0490	**1.1.1.23**	**(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences**	
0500	**1.1.1.24**	**(-) CET1 instruments of financial sector entities where the institution has a significant investment**	
0510	**1.1.1.25**	**(-) Amount exceeding the 17.65% threshold**	
0511	**1.1.1.25.1**	(-) Amount exceeding the 17.65% threshold related to CET1 instruments of financial sector entities where the institution has a significant investment	
0512	**1.1.1.25.2**	(-) Amount exceeding the 17.65% threshold related to deferred tax assets arising from temporary differences	
0513	**1.1.1.25A**	**(-) Insufficient coverage for non-performing exposures**	
0514	**1.1.1.25B**	**(-) Minimum value commitment shortfalls**	
0515	**1.1.1.25C**	**(-) Other foreseeable tax charges**	
0520	**1.1.1.26**	**Other transitional adjustments to CET1 Capital**	
0524	**1.1.1.27**	**(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013**	
0529	**1.1.1.28**	**CET1 capital elements or deductions - other**	
0530	**1.1.2**	**ADDITIONAL TIER 1 CAPITAL**	
0540	**1.1.2.1**	**Capital instruments eligible as AT1 Capital**	
0551	1.1.2.1.1	Fully paid up, directly issued capital instruments	
0560	1.1.2.1.2*	Memorandum item: Capital instruments not eligible	
0571	1.1.2.1.3	Share premium	
0580	1.1.2.1.4	(-) Own AT1 instruments	
0590	1.1.2.1.4.1	(-) Direct holdings of AT1 instruments	
0620	1.1.2.1.4.2	(-) Indirect holdings of AT1 instruments	
0621	1.1.2.1.4.3	(-) Synthetic holdings of AT1 instruments	
0622	1.1.2.1.5	(-) Actual or contingent obligations to purchase own AT1 instruments	
0660	**1.1.2.2**	**Transitional adjustments due to grandfathered AT1 Capital instruments**	
0670	**1.1.2.3**	**Instruments issued by subsidiaries that are given recognition in AT1 Capital**	

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Rows	ID	Item	Amount
0680	**1.1.2.4**	**Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries**	
0690	**1.1.2.5**	**(-) Reciprocal cross holdings in AT1 Capital**	
0700	**1.1.2.6**	**(-) AT1 instruments of financial sector entities where the institution does not have a significant investment**	
0710	**1.1.2.7**	**(-) AT1 instruments of financial sector entities where the institution has a significant investment**	
0720	**1.1.2.8**	**(-) Excess of deduction from T2 items over T2 Capital**	
0730	**1.1.2.9**	**Other transitional adjustments to AT1 Capital**	
0740	**1.1.2.10**	**Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)**	
0744	**1.1.2.11**	**(-) Additional deductions of AT1 Capital due to Article 3 of Regulation (EU) No 575/2013**	
0748	**1.1.2.12**	**AT1 capital elements or deductions - other**	
0750	**1.2**	**TIER 2 CAPITAL**	
0760	**1.2.1**	**Capital instruments eligible as T2 Capital**	
0771	1.2.1.1	Fully paid up, directly issued capital instruments	
0780	1.2.1.2*	Memorandum item: Capital instruments not eligible	
0791	1.2.1.3	Share premium	
0800	1.2.1.4	(-) Own T2 instruments	
0810	1.2.1.4.1	(-) Direct holdings of T2 instruments	
0840	1.2.1.4.2	(-) Indirect holdings of T2 instruments	
0841	1.2.1.4.3	(-) Synthetic holdings of T2 instruments	
0842	1.2.1.5	(-) Actual or contingent obligations to purchase own T2 instruments	
0880	**1.2.2**	**Transitional adjustments due to grandfathered T2 Capital instruments**	
0890	**1.2.3**	**Instruments issued by subsidiaries that are given recognition in T2 Capital**	
0900	**1.2.4**	**Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries**	
0910	**1.2.5**	**IRB Excess of provisions over expected losses eligible**	
0920	**1.2.6**	**SA General credit risk adjustments**	
0930	**1.2.7**	**(-) Reciprocal cross holdings in T2 Capital**	
0940	**1.2.8**	**(-) T2 instruments of financial sector entities where the institution does not have a significant investment**	
0950	**1.2.9**	**(-) T2 instruments of financial sector entities where the institution has a significant investment**	
0955	**1.2.9A**	**(-) Excess of deductions from eligible liabilities over eligible liabilities**	

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Rows	ID	Item	Amount
0960	**1.2.10**	**Other transitional adjustments to T2 Capital**	
0970	**1.2.11**	**Excess of deduction from T2 items over T2 Capital (deducted in AT1)**	
0974	**1.2.12**	**(-) Additional deductions of T2 Capital due to Article 3 of Regulation (EU) No 575/2013**	
0978	**1.2.13**	**T2 capital elements or deductions - other**	

▼M2

C 02.00 - OWN FUNDS REQUIREMENTS (CA2)

Rows	Item	Label	Amount
0010	**1**	**TOTAL RISK EXPOSURE AMOUNT**	
0020	1*	*Of which: Investment firms under Article 95, paragraph 2 and Article 98 of Regulation (EU) No 575/2013*	
0030	1**	*Of which : Investment firms under Article 96, paragraph 2 and Article 97 of Regulation (EU) No 575/2013*	
0040	**1.1**	**RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES**	
0050	**1.1.1**	**Standardised approach (SA)**	
0051	1.1.1*	Of which: Additional stricter prudential requirements based on Article 124 of Regulation (EU) No 575/2013	
0060	1.1.1.1	SA exposure classes excluding securitisation positions	
0070	1.1.1.1.01	Central governments or central banks	
0080	1.1.1.1.02	Regional governments or local authorities	
0090	1.1.1.1.03	Public sector entities	
0100	1.1.1.1.04	Multilateral Development Banks	
0110	1.1.1.1.05	International Organisations	
0120	1.1.1.1.06	Institutions	
0130	1.1.1.1.07	Corporates	
0140	1.1.1.1.08	Retail	
0150	1.1.1.1.09	Secured by mortgages on immovable property	
0160	1.1.1.1.10	Exposures in default	
0170	1.1.1.1.11	Items associated with particular high risk	
0180	1.1.1.1.12	Covered bonds	
0190	1.1.1.1.13	Claims on institutions and corporates with a short-term credit assessment	
0200	1.1.1.1.14	Collective investments undertakings (CIU)	
0210	1.1.1.1.15	Equity	
0211	1.1.1.1.16	Other items	
0212	1.1.1.1.16.1	Of which: software assets accounted for as intangible assets	
0240	**1.1.2**	**Internal ratings based Approach (IRB)**	
0241	1.1.2*	Of which: Additional stricter prudential requirements based on Article 164 of Regulation (EU) No 575/2013	
0242	1.1.2**	Of which: Additional stricter prudential requirements based on Article 124 of Regulation (EU) No 575/2013	
0250	1.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	

▼M2

Rows	Item	Label	Amount
0260	1.1.2.1.01	Central governments and central banks	
0270	1.1.2.1.02	Institutions	
0280	1.1.2.1.03	Corporates - SME	
0290	1.1.2.1.04	Corporates - Specialised Lending	
0300	1.1.2.1.05	Corporates - Other	
0310	1.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used	
0320	1.1.2.2.01	Central governments and central banks	
0330	1.1.2.2.02	Institutions	
0340	1.1.2.2.03	Corporates - SME	
0350	1.1.2.2.04	Corporates - Specialised Lending	
0360	1.1.2.2.05	Corporates - Other	
0370	1.1.2.2.06	Retail - Secured by real estate SME	
0380	1.1.2.2.07	Retail - Secured by real estate non-SME	
0390	1.1.2.2.08	Retail - Qualifying revolving	
0400	1.1.2.2.09	Retail - Other SME	
0410	1.1.2.2.10	Retail - Other non-SME	
0420	1.1.2.3	Equity IRB	
0450	1.1.2.5	Other non credit-obligation assets	
0455	1.1.2.5.1	Of which: software assets accounted for as intangible assets	
0460	**1.1.3**	**Risk exposure amount for contributions to the default fund of a CCP**	
0470	**1.1.4**	**Securitisation positions**	
0490	**1.2**	**TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/ DELIVERY**	
0500	**1.2.1**	**Settlement/delivery risk in the non-Trading book**	
0510	**1.2.2**	**Settlement/delivery risk in the Trading book**	
0520	**1.3**	**TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS**	
0530	**1.3.1**	**Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)**	
0540	1.3.1.1	Traded debt instruments	
0550	1.3.1.2	Equity	
0555	1.3.1.3	Particular approach for position risk in CIUs	
0556	1.3.1.3*	Memo item: CIUs exclusively invested in traded debt instruments	

▼M2

Rows	Item	Label	Amount
0557	1.3.1.3**	Memo item: CIUs invested exclusively in equity instruments or in mixed instruments	
0560	1.3.1.4	Foreign Exchange	
0570	1.3.1.5	Commodities	
0580	**1.3.2**	**Risk exposure amount for Position, foreign exchange and commodities risks under internal models (IM)**	
0590	**1.4**	**TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)**	
0600	**1.4.1**	**OpR Basic indicator approach (BIA)**	
0610	**1.4.2**	**OpR Standardised (STA) / Alternative Standardised (ASA) approaches**	
0620	**1.4.3**	**OpR Advanced measurement approaches (AMA)**	
0630	**1.5**	**ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS**	
0640	**1.6**	**TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT**	
0650	**1.6.1**	**Advanced method**	
0660	**1.6.2**	**Standardised method**	
0670	**1.6.3**	**Based on OEM**	
0680	**1.7**	**TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK**	
0690	**1.8**	**OTHER RISK EXPOSURE AMOUNTS**	
0710	**1.8.2**	**Of which: Additional stricter prudential requirements based on Article 458 of Regulation (EU) No 575/2013**	
0720	1.8.2*	Of which: requirements for large exposures	
0730	1.8.2**	Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property	
0740	1.8.2***	Of which: due to intra financial sector exposures	
0750	**1.8.3**	**Of which: Additional stricter prudential requirements based on Article 459 of Regulation (EU) No 575/2013**	
0760	**1.8.4**	**Of which: Additional risk exposure amount due to Article 3 of Regulation (EU) No 575/2013**	

▼M2

C 03.00 - CAPITAL RATIOS AND CAPITAL LEVELS (CA3)

Rows	ID	Item	Amount
0010	**1**	**CET1 Capital ratio**	
0020	**2**	**Surplus(+)/Deficit(-) of CET1 capital**	
0030	**3**	**T1 Capital ratio**	
0040	**4**	**Surplus(+)/Deficit(-) of T1 capital**	
0050	**5**	**Total capital ratio**	
0060	**6**	**Surplus(+)/Deficit(-) of total capital**	
Memorandum Items: Total SREP Capital Requirement (TSCR), Overall Capital Requirement (OCR) and Pillar 2 Guidance (P2G)			
0130	**13**	**Total SREP capital requirement (TSCR) ratio**	
0140	**13***	**TSCR: to be made up of CET1 capital**	
0150	**13****	**TSCR: to be made up of Tier 1 capital**	
0160	**14**	**Overall capital requirement (OCR) ratio**	
0170	**14***	**OCR: to be made up of CET1 capital**	
0180	**14****	**OCR: to be made up of Tier 1 capital**	
0190	**15**	**OCR and Pillar 2 Guidance (P2G)**	
0200	**15***	**OCR and P2G: to be made up of CET1 capital**	
0210	**15****	**OCR and P2G: to be made up of Tier 1 capital**	
0220	**16**	**Surplus(+)/Deficit(-) of CET1 capital considering the requirements of Article 92 of Regulation (EU) No 575/2013 and Article 104a of Directive 2013/36/EU**	
Memorandum Items: Capital ratios without application of the transitional provisions on IFRS 9			
0300	**20**	**CET1 Capital ratio without application of the transitional provisions on IFRS 9**	
0310	**21**	**T1 Capital ratio without application of the transitional provisions on IFRS 9**	
0320	**22**	**Total capital ratio without application of the transitional provisions on IFRS 9**	

▼M2

C 04.00 - MEMORANDUM ITEMS (CA4)

Row	ID	Item	Column
Deferred tax assest and liabilities			**0010**
0010	1	**Total deferred tax assets**	
0020	1.1	Deferred tax assets that do not rely on future profitability	
0030	1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences	
0040	1.3	Deferred tax assets that rely on future profitability and arise from temporary differences	
0050	2	**Total deferred tax liabilities**	
0060	2.1	Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability	
0070	2.2	Deferred tax liabilities deductible from deferred tax assets that rely on future profitability	
0080	2.2.1	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	
0090	2.2.2	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	
0093	2A	**Tax overpayments and tax loss carry backs**	
0096	2B	**Deferred Tax Assets subject to a risk weight of 250%**	
0097	2C	**Deferred Tax Assets subject to a risk weight of 0%**	
Exception from deductions from CET1			
0901	2W	**Software assets accounted for as intangible assets exempted from the deduction from CET1**	
Accounting classification of AT1 instruments			
0905	2Y	**Capital instruments and the related share premium accounts classified as equity under applicable accounting standards**	
0906	2Z	**Capital instruments and the related share premium accounts classified as liabilities under applicable accounting standards**	
Credit risk adjustments and expected losses			
0100	3	**IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures**	
0110	3.1	Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount	
0120	3.1.1	General credit risk adjustments	

▼M2

Row	ID	Item	Column
0130	3.1.2	Specific credit risk adjustments	
0131	3.1.3	Additional value adjustments and other own funds reductions	
0140	3.2	Total expected losses eligible	
0145	4	**IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures**	
0150	4.1	Specific credit risk adjustments and positions treated similarily	
0155	4.2	Total expected losses eligible	
0160	5	**Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2**	
0170	6	**Total gross provisions eligible for inclusion in T2 capital**	
0180	7	**Risk weighted exposure amounts for calculating the cap to the provision eligible as T2**	
Thresholds for Common Equity Tier 1 deductions			
0190	8	**Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment**	
0200	9	**10% CET1 threshold**	
0210	10	**17.65% CET1 threshold**	
0225	11	**Eligible capital for the purposes of qualifying holdings outside the financial sector**	
Investments in the capital of financial sector entities where the institution does not have a significant investment			
0230	12	**Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions**	
0240	12.1	Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0250	12.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0260	12.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0270	12.2	Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0280	12.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0290	12.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0291	12.3	Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
0292	12.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	

▼M2

Row	ID	Item	Column
0293	12.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0300	13	**Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions**	
0310	13.1	Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0320	13.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0330	13.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0340	13.2	Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0350	13.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0360	13.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0361	13.3	Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0362	13.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
0363	13.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0370	14	**Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions**	
0380	14.1	Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0390	14.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0400	14.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0410	14.2	Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0420	14.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0430	14.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0431	14.3	Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0432	14.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
0433	14.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
Investments in the capital of financial sector entities where the institution has a significant investment			
0440	15	**Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions**	

▼M2

Row	ID	Item	Column
0450	15.1	Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0460	15.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0470	15.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0480	15.2	Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0490	15.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0500	15.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0501	15.3	Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0502	15.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
0503	15.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0504	15A	Investments in CET1 capital of financial sector entities where the institution has a significant investment - subject to a risk weight of 250%	
0510	16	**Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions**	
0520	16.1	Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0530	16.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0540	16.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0550	16.2	Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0560	16.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0570	16.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0571	16.3	Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0572	16.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
0573	16.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
0580	17	**Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions**	
0590	17.1	Direct holdings of T2 capital of financial sector entities where the institution has a significant investment	

▼M2

Row	ID	Item	Column
0600	17.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
0610	17.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
0620	17.2	Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
0630	17.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
0640	17.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
0641	17.3	Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
0642	17.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
0643	17.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
Total risk exposure amounts of holdings not deducted from the corresponding capital category:			
0650	18	**Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital**	
0660	19	**Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital**	
0670	20	**Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital**	
Temporary waiver from deduction from own funds			
0680	21	**Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived**	
0690	22	**Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived**	
0700	23	**Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived**	
0710	24	**Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived**	
0720	25	**Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived**	
0730	26	**Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived**	
Capital buffers			
0740	27	**Combined buffer requirement**	

▼M2

Row	ID	Item	Column
0750		**Capital conservation buffer**	
0760		**Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State**	
0770		**Institution specific countercyclical capital buffer**	
0780		**Systemic risk buffer**	
0800		**Global Systemically Important Institution buffer**	
0810		**Other Systemically Important Institution buffer**	
Pillar II requirements			
0820	28	**Own funds requirements related to Pillar II adjustments**	
Additional information for investment firms			
0830	29	**Initial capital**	
0840	30	**Own funds based on Fixed Overheads**	
Additional information for calculation of reporting thresholds			
0850	31	**Non-domestic original exposures**	
0860	32	**Total original exposures**	

▼M2

C 05.01 - TRANSITIONAL PROVISIONS (CA5.1)

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transitional provisions
Code	ID	Item	0010	0020	0030	0040	0050	0060
0010	1	**TOTAL ADJUSTMENTS**						
0020	1.1	**GRANDFATHERED INSTRUMENTS**	link to {CA1;r0220}	link to {CA1;r0660}	link to {CA1;r0880}			
0060	1.1.2	**Instruments not constituting state aid**						
0061	1.1.3	**Instruments issued through special purpose vehicles**						
0062	1.1.4	**Instruments issued before 27 June 2019 that do not meet the eligibility criteria related to write-down and conversion powers pursuant to Article 59 BRRD or are subject to set-off or netting arrangements**						
0063	1.1.4.1*	of which: Instruments without legally or contractually mandatory write-down or conversion upon exercise of powers in accordance with Article 59 of Directive 2014/59/EU						
0064	1.1.4.2*	of which: Instruments governed by third-country law without effective and enforceable exercise of powers in accordance with Article 59 of Directive 2014/59/EU						
0065	1.1.4.3*	of which: Instruments subject to set-off or netting arrangements						

▼M2

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transitional provisions
Code	ID	Item	0010	0020	0030	0040	0050	0060
0070	1.2	**MINORITY INTERESTS AND EQUIVALENTS**	link to {CA1;r0240}	link to {CA1;r0680}	link to {CA1;r0900}			
0080	1.2.1	**Capital instruments and items that do not qualify as minority interests**						
0090	1.2.2	**Transitional recognition in consolidated own funds of minority interests**						
0091	1.2.3	Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital						
0092	1.2.4	Transitional recognition in consolidated own funds of qualifying Tier 2 capital						
0100	1.3	**OTHER TRANSITIONAL ADJUSTMENTS**	link to {CA1;r0520}	link to {CA1;r0730}	link to {CA1;r0960}			
0111	1.3.1.6	**Unrealised gains and losses from certain debt exposures to central governments, regional governments, local authorities and PSEs**						
0112	1.3.1.6.1	of which: amount A						
0140	1.3.2	**Deductions**						
0170	1.3.2.3	Deferred tax assets that rely on future profitability and do not arise from temporary differences						

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			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transitional provisions
Code	**ID**	**Item**	0010	0020	0030	0040	0050	0060
0380	1.3.2.9	Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment						
0385	1.3.2.9a	Deferred tax assets that are dependent on future profitability and arise from temporary differences						
0425	1.3.2.11	Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items						
0430	1.3.3	**Additional filters and deductions**						
0440	1.3.4	**Adjustments due to IFRS 9 transitional arrangements**						
0441	1.3.4.1	Memorandum item: ECL impact of the static component						
0442	1.3.4.2	Memorandum item: ECL impact of the dynamic component for the period 01/01/2018 – 31/12/2019						
0443	1.3.4.3	Memorandum item: ECL impact of the dynamic component for the period starting on 01/01/2020						

▼M2

C 05.02 - GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID (CA5.2)

			Amount of instruments plus related share premium	Base for calculating the limit	Applicable percentage	Limit	(-) Amount that exceeds the limits for grandfathering	Total grandfathered amount
Code	**ID**	**Item**	0010	0020	0030	0040	0050	0060
0010	1.	**Instruments that qualified for Article 57, point (a) of Directive 2006/48/EC**						link to {CA5.1;r060;c010)
0020	2.	**Instruments that qualified for Article 57, point (ca) and Article 154(8) and (9) of Directive 2006/48/EC, subject to the limit of Article 489 of Regulation (EU) No 575/2013**						link to {CA5.1;r060;c020)
0030	2.1	Total instruments without a call or an incentive to redeem						
0040	2.2.	Grandfathered instruments with a call and incentive to redeem						
0050	2.2.1	Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity						
0060	2.2.2	Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity						
0070	2.2.3	Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity						

▼M2

			Amount of instruments plus related share premium	Base for calculating the limit	Applicable percentage	Limit	(-) Amount that exceeds the limits for grandfathering	Total grandfathered amount
Code	**ID**	**Item**	0010	0020	0030	0040	0050	0060
0080	2.3	Excess on the limit of CET1 grandfathered instruments						
0090	3	**Items that qualified for Article 57, points (e), (f), (g) or (h) of Directive 2006/48/EC, subject to the limit of Article 490 of Regulation (EU) No 575/2013**						link to {CA5.1;r060;c030)
0100	3.1	Total items without an incentive to redeem						
0110	3.2	Grandfathered items with an incentive to redeem						
0120	3.2.1	Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity						
0130	3.2.2	Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity						
0140	3.2.3	Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity						
0150	3.3	Excess on the limit of AT1 grandfathered instruments						

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C 06.01 - GROUP SOLVENCY: INFORMATION ON AFFILIATES - TOTAL (GS TOTAL)

		INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP							
		TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS	QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL	MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL
		0250	0260	0270	0280	0290	0300	0310	0320
0010	TOTAL								

		INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP							
		QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL	QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL	MEMORANDUM ITEM: GOODWILL (–) / (+) NEGATIVE GOODWILL	CONSOLIDATED OWN FUNDS	OF WHICH: COMMON EQUITY TIER 1	OF WHICH: ADDITIONAL TIER 1	OF WHICH: CONRIBUTIONS TO CONSOLIDATED RESULT	OF WHICH: (–) GOODWILL / (+) NEGATIVE GOODWILL
		0330	0340	0350	0360	0370	0380	0390	0400
0010	TOTAL								

		CAPITAL BUFFERS						
		COMBINED BUFFER REQUIREMENTS	CAPITAL CONSERVATION BUFFER	INSTITUTION SPECIFIC COUNTER-CYCLICAL CAPITAL BUFFER	CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE	SYSTEMIC RISK BUFFER	GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER	OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER
		0410	0420	0430	0440	0450	0470	0480
0010	TOTAL							

▼M2

C 06.02 - GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

ENTITIES WITHIN SCOPE OF CONSOLIDATION								
NAME	CODE	TYPE OF CODE	NATIONAL CODE	INSTITUTION OR EQUIVALENT (YES / NO)	TYPE OF ENTITY	SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR SOLO PARTIALLY CONSOLIDATED (SP)	COUNTRY CODE	SHARE OF HOLDING (%)
0011	0021	0026	0027	0030	0035	0040	0050	0060

INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS							
TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/ DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS	OWN FUNDS	OF WHICH: QUALIFYING OWN FUNDS	RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS
0070	0080	0090	0100	0110	0120	0130	0140

INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS									
TOTAL TIER 1 CAPITAL	OF WHICH: QUALIFYING TIER 1 CAPITAL	RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS	COMMON EQUITY TIER 1 CAPITAL	OF WHICH: MINORITY INTERESTS	RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES	ADDITIONAL TIER 1 CAPITAL	OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL	TIER 2 CAPITAL	OF WHICH: QUALIFYING TIER 2 CAPITAL
0150	0160	0170	0180	0190	0200	0210	0220	0230	0240

▼M2

INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP								
TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS	QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL	MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED AD-DITIONAL TIER 1 CAPITAL
0250	0260	0270	0280	0290	0300	0310	0320	0330

INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP						
QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL	MEMORANDUM ITEM: GOODWILL (-) / (+) NEGATIVE GOODWILL	CONSOLIDATED OWN FUNDS	OF WHICH: COMMON EQUITY TIER 1	OF WHICH: AD-DITIONAL TIER 1	OF WHICH: CONRIBUTIONS TO CONSOLIDATED RESULT	OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL
0340	0350	0360	0370	0380	0390	0400

CAPITAL BUFFERS						
COMBINED BUFFER REQUIREMENT	CAPITAL CONSER-VATION BUFFER	INSTITUTION SPECIFIC COUNTER-CYCLICAL CAPITAL BUFFER	CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE	SYSTEMIC RISK BUFFER	GLOBAL SYSTEMICALLY IMPORTANT INSTI-TUTION BUFFER	OTHER SYSTEMICALLY IMPORTANT INSTI-TUTION BUFFER
0410	0420	0430	0440	0450	0470	0480

▼M2

C 07.00 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS (CR SA)

SA Exposure class

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	(-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) FINANCIAL COLLATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)
		0010	0030	0040	0050	0060	0070	0080	0090	0100
0010	**TOTAL EXPOSURES**									
0015	**of which: Defaulted exposures in exposure classes 'items associated with a particular high risk' and 'equity exposures'**									
0020	**of which: SME**									
0030	**of which: Exposures subject to SME-supporting factor**									
0035	**of which: Exposures subject to the Infrastructure supporting factor**									
0040	**of which: Secured by mortgages on immovable property - Residential property**									
0050	**of which: Exposures under the permanent partial use of the standardised approach**									

▼M2

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	(-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) FINANCIAL COLLATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)
		0010	0030	0040	0050	0060	0070	0080	0090	0100
0060	**of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation**									
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:										
0070	**On balance sheet exposures subject to credit risk**									
0080	**Off balance sheet exposures subject to credit risk**									
	Exposures / Transactions subject to counterparty credit risk									
0090	**Securities Financing Transactions netting sets**									
0100	*of which: centrally cleared through a QCCP*									
0110	**Derivatives & Long Settlement Transactions netting sets**									
0120	*of which: centrally cleared through a QCCP*									

▼M2

		ORIGINAL EXPOSURE PRE CONVERSI-ON FACTORS	(-) VALUE ADJUSTME-NTS AND PROVISIONS ASSOCI-ATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTME-NTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) GUAR-ANTEES	(-) CREDIT DERIVA-TIVES	(-) FINANCIAL COLLATERA-L: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)
		0010	0030	0040	0050	0060	0070	0080	0090	0100
0130	**From Contractual Cross Product netting sets**									
BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:										
0140	**0 %**									
0150	**2 %**									
0160	**4 %**									
0170	**10 %**									
0180	**20 %**									
0190	**35 %**									
0200	**50 %**									
0210	**70 %**									
0220	**75 %**									
0230	**100 %**									
0240	**150 %**									
0250	**250 %**									

▼M2

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS	(-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) FINANCIAL COLLATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)
		0010	0030	0040	0050	0060	0070	0080	0090	0100
0260	**370 %**									
0270	**1 250 %**									
0280	**Other risk weights**									
BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):										
0281	**Look-through approach**									
0282	**Mandate-based approach**									
0283	**Fall-back approach**									
MEMORANDUM ITEMS										
0290	**Exposures secured by mortgages on commercial immovable property**									
0300	**Exposures in default subject to a risk weight of 100 %**									
0310	**Exposures secured by mortgages on residential property**									
0320	**Exposures in default subject to a risk weight of 150 %**									

▼M2

		NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION. FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
			VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)			0 %	20 %	50 %	100 %
					(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS					
		0110	0120	0130	0140	0150	0160	0170	0180	0190
0010	**TOTAL EXPOSURES**									
0015	**of which: Defaulted exposures in exposure classes 'items associated with a particular high risk' and 'equity exposures'**									
0020	**of which: SME**									
0030	**of which: Exposures subject to SME-supporting factor**									
0035	**of which: Exposures subject to the Infrastructure supporting factor**									
0040	**of which: Secured by mortgages on immovable property - Residential property**									
0050	**of which: Exposures under the permanent partial use of the standardised approach**									

▼M2

		NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION. FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
			VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)			0 %	20 %	50 %	100 %
					(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS					
		0110	0120	0130	0140	0150	0160	0170	0180	0190
0060	**of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation**									
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:										
0070	**On balance sheet exposures subject to credit risk**									
0080	**Off balance sheet exposures subject to credit risk**									
	Exposures / Transactions subject to counterparty credit risk									
0090	**Securities Financing Transactions netting sets**									
0100	*of which: centrally cleared through a QCCP*									
0110	**Derivatives & Long Settlement Transactions netting sets**									
0120	*of which: centrally cleared through a QCCP*									

▼M2

		NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION. FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
			VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)			0 %	20 %	50 %	100 %
					(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS					
		0110	0120	0130	0140	0150	0160	0170	0180	0190
0130	**From Contractual Cross Product netting sets**									
BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:										
0140	**0 %**									
0150	**2 %**									
0160	**4 %**									
0170	**10 %**									
0180	**20 %**									
0190	**35 %**									
0200	**50 %**									
0210	**70 %**									
0220	**75 %**									
0230	**100 %**									
0240	**150 %**									
0250	**250 %**									

▼M2

		NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION. FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
			VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)			0 %	20 %	50 %	100 %
					(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS					
		0110	0120	0130	0140	0150	0160	0170	0180	0190
0260	**370 %**									
0270	**1 250 %**									
0280	**Other risk weights**									
BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):										
0281	**Look-through approach**									
0282	**Mandate-based approach**									
0283	**Fall-back approach**									
MEMORANDUM ITEMS										
0290	**Exposures secured by mortgages on commercial immovable property**									
0300	**Exposures in default subject to a risk weight of 100 %**									
0310	**Exposures secured by mortgages on residential property**									
0320	**Exposures in default subject to a risk weight of 150 %**									

▼M2

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERP-ARTY CREDIT RISK	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK EXCLUDING EXPOSURES CLEARED THROUGH A CCP	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTM-ENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTM-ENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRA-STRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNME-NT
		0200	0210	0211	0215	0216	0217	0220	0230	0240
0010	**TOTAL EXPOSURES**							Cell linked to CA		
0015	**of which: Defaulted exposures in exposure classes 'items associated with a particular high risk' and 'equity exposures'**									
0020	**of which: SME**									
0030	**of which: Exposures subject to SME-supporting factor**									
0035	**of which: Exposures subject to the Infra-structure supporting factor**									
0040	**of which: Secured by mortgages on immovable property - Residential property**									
0050	**of which: Exposures under the permanent partial use of the standardised approach**									

▼M2

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERP-ARTY CREDIT RISK	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK EXCLUDING EXPOSURES CLEARED THROUGH A CCP	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTM-ENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTM-ENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRA-STRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNME-NT
		0200	0210	0211	0215	0216	0217	0220	0230	0240
0060	**of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation**									
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:										
0070	**On balance sheet exposures subject to credit risk**									
0080	**Off balance sheet exposures subject to credit risk**									
	Exposures / Transactions subject to counterparty credit risk									
0090	**Securities Financing Transactions netting sets**									
0100	*of which: centrally cleared through a QCCP*									
0110	**Derivatives & Long Settlement Transactions netting sets**									
0120	*of which: centrally cleared through a QCCP*									

▼M2

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERP-ARTY CREDIT RISK	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK EXCLUDING EXPOSURES CLEARED THROUGH A CCP	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTM-ENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTM-ENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRA-STRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNME-NT
		0200	0210	0211	0215	0216	0217	0220	0230	0240
0130	**From Contractual Cross Product netting sets**									
BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:										
0140	**0 %**									
0150	**2 %**									
0160	**4 %**									
0170	**10 %**									
0180	**20 %**									
0190	**35 %**									
0200	**50 %**									
0210	**70 %**									
0220	**75 %**									
0230	**100 %**									
0240	**150 %**									
0250	**250 %**									

▼M2

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERP-ARTY CREDIT RISK	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK EXCLUDING EXPOSURES CLEARED THROUGH A CCP	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTM-ENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTM-ENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRA-STRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNME-NT
		0200	0210	0211	0215	0216	0217	0220	0230	0240
0260	**370 %**									
0270	**1 250 %**									
0280	**Other risk weights**									
BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU):										
0281	**Look-through approach**									
0282	**Mandate-based approach**									
0283	**Fall-back approach**									
MEMORANDUM ITEMS										
0290	**Exposures secured by mortgages on commercial immovable property**									
0300	**Exposures in default subject to a risk weight of 100 %**									
0310	**Exposures secured by mortgages on residential property**									
0320	**Exposures in default subject to a risk weight of 150 %**									

▼M2

C 08.01 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (CR IRB 1)

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

		INTERNAL RATING SCALE	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				
					UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
		PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)		OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	(-) GUARANTEES	(-) CREDIT DERIVATIVES		(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)
		0010	0020	0030	0040	0050	0060	0070	0080
0010	**TOTAL EXPOSURES**								
0015	**of which: Exposures subject to SME-supporting factor**								
0016	**of which: Exposures subject to the Infrastructure supporting factor**								
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:								
0020	**On balance sheet items subject to credit risk**								
0030	**Off balance sheet items subject to credit risk**								
	Exposures / Transactions subject to counterparty credit risk								

▼M2

		INTERNAL RATING SCALE	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				
					UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
		PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)		OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	(-) GUARANTEES	(-) CREDIT DERIVATIVES		(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)
		0010	0020	0030	0040	0050	0060	0070	0080
0040	**Securities Financing Transactions netting sets**								
0050	**Derivatives & Long Settlement Transactions netting sets**								
0060	**From Contractual Cross Product netting sets**								
0070	**EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL**								
0080	**SPECIALIZED LENDING SLOTTING APPROACH: TOTAL**								
0160	**ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE**								
0170	**EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS**								
0180	**DILUTION RISK: TOTAL PURCHASED RECEIVABLES**								

▼M2

		EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS	EXPOSURE VALUE	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES
		0090	0100	0110	0120	0130	0140
0010	**TOTAL EXPOSURES**						
0015	**of which: Exposures subject to SME-supporting factor**						
0016	**of which: Exposures subject to the Infrastructure supporting factor**						
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:						
0020	**On balance sheet items subject to credit risk**						
0030	**Off balance sheet items subject to credit risk**						
	Exposures / Transactions subject to counterparty credit risk						

▼M2

		EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS	EXPOSURE VALUE	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES
		0090	0100	0110	0120	0130	0140
0040	**Securities Financing Transactions netting sets**						
0050	**Derivatives & Long Settlement Transactions netting sets**						
0060	**From Contractual Cross Product netting sets**						
0070	**EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL**						
0080	**SPECIALIZED LENDING SLOTTING APPROACH: TOTAL**						
0160	**ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE**						
0170	**EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS**						
0180	**DILUTION RISK: TOTAL PURCHASED RECEIVABLES**						

▼M2

		CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT									
		OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION		FUNDED CREDIT PROTECTION							
		GUARANTEES	CREDIT DERIVATIVES	OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	CASH ON DEPOSIT	LIFE INSURANCE POLICIES	INSTRUMENTS HELD BY A THIRD PARTY	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL		
									REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES
		0150	0160	0170	0171	0172	0173	0180	0190	0200	0210
0010	**TOTAL EXPOSURES**										
0015	**of which: Exposures subject to SME-supporting factor**										
0016	**of which: Exposures subject to the Infrastructure supporting factor**										
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:										
0020	**On balance sheet items subject to credit risk**										
0030	**Off balance sheet items subject to credit risk**										
	Exposures / Transactions subject to counterparty credit risk										

▼M2

		CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT									
		OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION		FUNDED CREDIT PROTECTION							
		GUARANTEES	CREDIT DERIVATIVES	OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	CASH ON DEPOSIT	LIFE INSURANCE POLICIES	INSTRUMENTS HELD BY A THIRD PARTY	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL		
									REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES
		0150	0160	0170	0171	0172	0173	0180	0190	0200	0210
0040	**Securities Financing Transactions netting sets**										
0050	**Derivatives & Long Settlement Transactions netting sets**										
0060	**From Contractual Cross Product netting sets**										
0070	**EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL**										
0080	**SPECIALIZED LENDING SLOTTING APPROACH: TOTAL**										
0160	**ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE**										
0170	**EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS**										
0180	**DILUTION RISK: TOTAL PURCHASED RECEIVABLES**										

▼M2

		SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRA-STRUCTURE SUPPORTING FACTOR
		UNFUNDED CREDIT PROTECTION						
		0220	0230	0240	0250	0255	0256	0257
0010	**TOTAL EXPOSURES**							
0015	**of which: Exposures subject to SME-supporting factor**							
0016	**of which: Exposures subject to the Infrastructure supporting factor**							
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:							
0020	**On balance sheet items subject to credit risk**							
0030	**Off balance sheet items subject to credit risk**							
	Exposures / Transactions subject to counterparty credit risk							

▼M2

		SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR
		UNFUNDED CREDIT PROTECTION						
		0220	0230	0240	0250	0255	0256	0257
0040	**Securities Financing Transactions netting sets**							
0050	**Derivatives & Long Settlement Transactions netting sets**							
0060	**From Contractual Cross Product netting sets**							
0070	**EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL**							
0080	**SPECIALIZED LENDING SLOTTING APPROACH: TOTAL**							
0160	**ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE**							
0170	**EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS**							
0180	**DILUTION RISK: TOTAL PURCHASED RECEIVABLES**							

▼M2

		RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS		MEMORANDUM ITEMS:			
			OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS	PRE-CREDIT DERIVATIVES RISK WEIGHTED EXPOSURE AMOUNT
		0260	0270	0280	0290	0300	0310
0010	**TOTAL EXPOSURES**	**Cell linked to CA**					
0015	**of which: Exposures subject to SME-supporting factor**						
0016	**of which: Exposures subject to the Infrastructure supporting factor**						
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:						
0020	**On balance sheet items subject to credit risk**						
0030	**Off balance sheet items subject to credit risk**						
	Exposures / Transactions subject to counterparty credit risk						

▼M2

		RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS		MEMORANDUM ITEMS:			
			OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS	PRE-CREDIT DERIVATIVES RISK WEIGHTED EXPOSURE AMOUNT
		0260	0270	0280	0290	0300	0310
0040	**Securities Financing Transactions netting sets**						
0050	**Derivatives & Long Settlement Transactions netting sets**						
0060	**From Contractual Cross Product netting sets**						
0070	**EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL**						
0080	**SPECIALIZED LENDING SLOTTING APPROACH: TOTAL**						
0160	**ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE**						
0170	**EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS**						
0180	**DILUTION RISK: TOTAL PURCHASED RECEIVABLES**						

▼M2

C 08.02 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BREAKDOWN BY OBLIGOR GRADES OR POOLS (CR IRB 2)

IRB Exposure class:	
Own estimates of LGD and/or conversion factors:	

OBLIGOR GRADE (ROW IDENTIFIER)	INTERNAL RATING SCALE	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				
				UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)		OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	(-) GUARANTEES	(-) CREDIT DERIVATIVES		(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)
0005	0010	0020	0030	0040	0050	0060	0070	0080

EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS		EXPOSURE VALUE			
	OF WHICH: OFF BALANCE SHEET ITEMS		OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES
0090	0100	0110	0120	0130	0140

▼M2

CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT									SUBJECT TO DOUBLE DEFAULT TREATMENT
OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION		FUNDED CREDIT PROTECTION							
GUARANTEES	CREDIT DERIVATIVES	OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION				ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL		UNFUNDED CREDIT PROTECTION
			CASH ON DEPOSIT	LIFE INSURANCE POLICIES	INSTRUMENTS HELD BY A THIRD PARTY		REAL ESTATE	OTHER PHYSICAL COLLATERAL	
0150	0160	0170	0171	0172	0173	0180	0190	0200	0220

EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS
0230	0240	0250	0255	0256	0257	0260

RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	MEMORANDUM ITEMS:			
OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS	PRE-CREDIT DERIVATIVES RISK WEIGHTED EXPOSURE AMOUNT
0270	0280	0290	0300	0310

▼M2

C 08.03 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BREAKDOWN BY PD RANGES (CR IRB 3)

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

PD RANGE		ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERS-ION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	(-) VALUE ADJUST-MENTS AND PROVISIONS
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**0.00 to <0.15**											
0020	**0.00 to <0.10**											
0030	**0.10 to <0.15**											
0040	**0.15 to <0.25**											
0050	**0.25 to <0.50**											
0060	**0.50 to <0.75**											
0070	**0.75 to <2.5**											
0080	**0.75 to <1.75**											
0090	**1.75 to <2.5**											

▼M2

	PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	(-) VALUE ADJUST-MENTS AND PROVISIONS
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0100	**2.5 to <10**											
0110	**2.5 to <5**											
0120	**5 to <10**											
0130	**10 to <100**											
0140	**10 to <20**											
0150	**20 to <30**											
0160	**30 to <100**											
0170	**100 (Default)**											

▼M2

C 08.04 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: RWEA FLOW STATEMENTS (CR IRB 4)

		RISK WEIGHTED EXPOSURE AMOUNT
		0010
0010	**RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE PREVIOUS REPORTING PERIOD**	
0020	**ASSET SIZE (+/-)**	
0030	**ASSET QUALITY (+/-)**	
0040	**MODEL UPDATES (+/-)**	
0050	**METHODOLOGY AND POLICY (+/-)**	
0060	**ACQUISITIONS AND DISPOSALS (+/-)**	
0070	**FOREIGN EXCHANGE MOVEMENTS (+/-)**	
0080	**OTHER (+/-)**	
0090	**RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE REPORTING PERIOD**	

▼M2

C 08.05 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD (CR IRB 5)

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

	PD RANGE	ARITHMETIC AVERAGE PD (%)	NUMBER OF OBLIGORS AT THE END OF THE PREVIOUS YEAR	OF WHICH: DEFAULTED DURING THE YEAR	OBSERVED AVERAGE DEFAULT RATE (%)	AVERAGE HISTORICAL ANNUAL DEFAULT RATE (%)
		0010	0020	0030	0040	0050
0010	**0.00 to <0.15**					
0020	**0.00 to <0.10**					
0030	**0.10 to <0.15**					
0040	**0.15 to <0.25**					
0050	**0.25 to <0.50**					
0060	**0.50 to <0.75**					
0070	**0.75 to <2.5**					
0080	**0.75 to <1.75**					
0090	**1.75 to <2.5**					
0100	**2.5 to <10**					
0110	**2.5 to <5**					
0120	**5 to <10**					
0130	**10 to <100**					
0140	**10 to <20**					
0150	**20 to <30**					
0160	**30 to <100**					
0170	**100 (Default)**					

▼M2

C 08.05.1 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD IN ACCORDANCE WITH ARTICLE 180(1), POINT (f) OF REGULATION (EU) No 575/2013 (CR IRB 5B)

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

PD RANGE	EXTERNAL RATING EQUIVALENT	ARITHMETIC AVERAGE PD (%)	NUMBER OF OBLIGORS AT THE END OF THE PREVIOUS YEAR		AVERAGE HISTORICAL ANNUAL DEFAULT RATE (%)
				OF WHICH: DEFAULTED DURING THE YEAR	
0005	0006	0010	0020	0030	0050

▼M2

C 08.06 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: SPECIALISED LENDING SLOTTING APPROACH (CR IRB 6)

Type of specialised lending:

			ORIGINAL EXPOSURE PRE CONVERSION FACTORS	EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS	EXPOSURE VALUE	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	RISK WEIGHT	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	(-) VALUE ADJUSTMENTS AND PROVISIONS
			0010	0020	0030	0040	0050	0060	0070	0080	0100
0010	CATEGORY 1	LESS THAN 2.5 YEARS							50 %		
0020		EQUAL TO OR MORE THAN 2.5 YEARS							70 %		
0030	CATEGORY 2	LESS THAN 2.5 YEARS							70 %		
0040		EQUAL TO OR MORE THAN 2.5 YEARS							90 %		
0050	CATEGORY 3	LESS THAN 2.5 YEARS							115 %		
0060		EQUAL TO OR MORE THAN 2.5 YEARS							115 %		
0070	CATEGORY 4	LESS THAN 2.5 YEARS							250 %		
0080		EQUAL TO OR MORE THAN 2.5 YEARS							250 %		

▼M2

			ORIGINAL EXPOSURE PRE CONVERSI-ON FACTORS	EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	OF WHICH: OFF BALANCE SHEET ITEMS	EXPOSURE VALUE	OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTERPA-RTY CREDIT RISK	RISK WEIGHT	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	(-) VALUE ADJUSTMEN-TS AND PROVISIONS
			0010	0020	0030	0040	0050	0060	0070	0080	0100
0090	CATEGORY 5	LESS THAN 2.5 YEARS							—		
0100		EQUAL TO OR MORE THAN 2.5 YEARS							—		
0110	TOTAL	LESS THAN 2.5 YEARS									
0120		EQUAL TO OR MORE THAN 2.5 YEARS									

▼M2

C 08.07 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: SCOPE OF USE OF IRB AND SA APPROACHES (CR IRB 7)

		TOTAL EXPOSURE VALUE AS DEFINED IN ARTICLE 166 OF REGULATION (EU) No 575/2013	TOTAL EXPOSURE VALUE SUBJECT TO SA AND IRB	PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO PERMANENT PARTIAL USE OF SA (%)	PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO A ROLL-OUT PLAN (%)	PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO IRB APPROACH (%)
		0010	0020	0030	0040	0050
0010	CENTRAL GOVERNMENTS OR CENTRAL BANKS					
0020	OF WHICH: REGIONAL GOVERNMENTS OR LOCAL AUTHORITIES					
0030	OF WHICH: PUBLIC SECTOR ENTITIES					
0040	INSTITUTIONS					
0050	CORPORATES					
0060	OF WHICH: CORPORATES - SPECIALISED LENDING, EXCLUDING SLOTTING APPROACH					
0070	OF WHICH: CORPORATES - SPECIALISED LENDING, INCLUDING SLOTTING APPROACH					
0080	OF WHICH: CORPORATES - SMES					
0090	RETAIL					
0100	OF WHICH RETAIL – SECURED BY REAL ESTATE SMES					

▼M2

		TOTAL EXPOSURE VALUE AS DEFINED IN ARTICLE 166 OF REGULATION (EU) No 575/2013	TOTAL EXPOSURE VALUE SUBJECT TO SA AND IRB	PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO PERMANENT PARTIAL USE OF SA (%)	PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO A ROLL-OUT PLAN (%)	PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO IRB APPROACH (%)
		0010	0020	0030	0040	0050
0110	**OF WHICH RETAIL – SECURED BY REAL ESTATE NON-SMES**					
0120	**OF WHICH RETAIL – QUALIFYING REVOLVING**					
0130	**OF WHICH RETAIL – OTHER SMES**					
0140	**OF WHICH RETAIL – OTHER NON-SMES**					
0150	**EQUITY**					
0160	**OTHER NON-CREDIT OBLIGATION ASSETS**					
0170	**TOTAL**					

▼M2

C 09.01 - GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: SA EXPOSURES (CR GB 1)

Country:

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Write offs	Additional value adjustments and other own funds reductions
			Defaulted exposures					
		0010	0020	0040	0050	0055	0060	0061
0010	Central governments or central banks							
0020	Regional governments or local authorities							
0030	Public sector entities							
0040	Multilateral Development Banks							
0050	International Organisations							
0060	Institutions							
0070	Corporates							
0075	of which: SME							
0080	Retail							
0085	of which: SME							
0090	Secured by mortgages on immovable property							
0095	of which: SME							

▼M2

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Write offs	Additional value adjustments and other own funds reductions
			Defaulted exposures					
		0010	0020	0040	0050	0055	0060	0061
0100	Exposures in default							
0110	Items associated with particularly high risk							
0120	Covered bonds							
0130	Claims on institutions and corporates with a short-term credit assessment							
0140	Collective investments undertakings (CIU)							
0141	Look-through approach							
0142	Mandate-based approach							
0143	Fall-back approach							
0150	Equity exposures							
0160	Other exposures							
0170	**Total exposures**							

▼M2

		Credit risk adjustments/write-offs for observed new defaults	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRA-STRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS
		0070	0075	0080	0081	0082	0090
0010	Central governments or central banks						
0020	Regional governments or local authorities						
0030	Public sector entities						
0040	Multilateral Development Banks						
0050	International Organisations						
0060	Institutions						
0070	Corporates						
0075	of which: SME						
0080	Retail						
0085	of which: SME						
0090	Secured by mortgages on immovable property						
0095	of which: SME						

▼M2

		Credit risk adjustments/write-offs for observed new defaults	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS	(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRA-STRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS
		0070	0075	0080	0081	0082	0090
0100	Exposures in default						
0110	Items associated with particularly high risk						
0120	Covered bonds						
0130	Claims on institutions and corporates with a short-term credit assessment						
0140	Collective investments undertakings (CIU)						
0141	Look-through approach						
0142	Mandate-based approach						
0143	Fall-back approach						
0150	Equity exposures						
0160	Other exposures						
0170	**Total exposures**						

▼M2

C 09.02 - GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: IRB EXPOSURES (CR GB 2)

Country:

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Write off	Credit risk adjustments/ write-offs for observed new defaults	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)
			Of which: defaulted						
		0010	0030	0040	0050	0055	0060	0070	0080
0010	Central governments or central banks								
0020	Institutions								
0030	Corporates								
0042	Of Which: Specialised Lending (excl. SL under the slotting approach)								
0045	Of Which: Specialised Lending under the slotting approach								
0050	Of Which: SME								
0060	Retail								

▼M2

		ORIGINAL EXPOSURE PRE CONVERSION FACTORS		Observed new defaults for the period	General credit risk adjustments	Specific credit risk adjustments	Write off	Credit risk adjustments/ write-offs for observed new defaults	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)
			Of which: defaulted						
		0010	0030	0040	0050	0055	0060	0070	0080
0070	Secured by immovable property								
0080	SME								
0090	Non-SME								
0100	Qualifying Revolving								
0110	Other Retail								
0120	SME								
0130	Non-SME								
0140	Equity								
0150	**Total exposures**								

▼M2

		EXPOSURE WEIGHTED AVERAGE LGD (%)		EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS		(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRA-STRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT
			Of which: defaulted			Of which: defaulted				
		0090	0100	0105	0110	0120	0121	0122	0125	0130
0010	Central governments or central banks									
0020	Institutions									
0030	Corporates									
0042	Of Which: Specialised Lending (excl. SL under the slotting approach)									
0045	Of Which: Specialised Lending under the slotting approach									
0050	Of Which: SME									
0060	Retail									

▼M2

		EXPOSURE WEIGHTED AVERAGE LGD (%)		EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS		(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR	(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRA-STRUCTURE SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT
			Of which: defaulted			Of which: defaulted				
		0090	0100	0105	0110	0120	0121	0122	0125	0130
0070	Secured by immovable property									
0080	SME									
0090	Non-SME									
0100	Qualifying Revolving									
0110	Other Retail									
0120	SME									
0130	Non-SME									
0140	Equity									
0150	**Total exposures**									

▼M2

C 09.04 - BREAKDOWN OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER BY COUNTRY AND INSTITUTION-SPECIFIC COUNTERCYCLICAL BUFFER RATE (CCB)

Country:

		Amount	Percentage	Qualitative information
		0010	0020	0030
Relevant credit exposures - Credit Risk				
0010	Exposure value under the Standardised Approach			
0020	Exposure value under the IRB Approach			
Relevant credit exposures – Market risk				
0030	Sum of long and short positions of trading book exposures for standardised approaches			
0040	Value of trading book exposures for internal models			
Relevant credit exposures – Securitisation				
0055	Exposure value of securitisation positions in the banking book			
Own funds requirements and weights				
0070	Total own funds requirements for CCB			
0080	Own funds requirements for relevant credit exposures – Credit risk			
0090	Own funds requirements for relevant credit exposures – Market risk			
0100	Own funds requirements for relevant credit exposures – Securitisation positions in the banking book			
0110	Own funds requirements weights			
Countercyclical capital buffer rates				
0120	Countercyclical capital buffer rate set by the Designated Authority			
0130	Countercyclical capital buffer rate applicable for the country of the institution			
0140	Institution-specific countercyclical capital buffer rate			
Use of 2 % threshold				
0150	Use of 2 % threshold for general credit exposure			
0160	Use of 2 % threshold for trading book exposure			

▼M2

C 10.01 - CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS (CR EQU IRB 1)

		INTERNAL RATING SCALE	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	OF WHICH: OFF BALANCE SHEET ITEMS	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM:
				UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM					
		PD ASSIGNED TO THE OBLIGOR GRADE (%)		(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS					EXPECTED LOSS AMOUNT
		0010	0020	0030	0040	0050	0060	0061	0070	0080	0090
0010	**TOTAL IRB EQUITY EXPOSURES**									Cell linked to CA	
0020	**PD/LGD APRROACH: TOTAL**										
0050	**SIMPLE RISK WEIGHT APPROACH: TOTAL**										
0060	**BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APRROACH BY RISK WEIGHTS:**										
0070	RISK WEIGHT: 190 %										
0080	290 %										
0090	370 %										
0100	**INTERNAL MODELS APPROACH**										
0110	**EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS**										
0120	**CIU EXPOSURES SUBJECT TO THE FALL-BACK APPROACH**										

▼M2

C 10.02 - CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APRROACH BY OBLIGOR GRADES (CR EQU IRB 2)

OBLIGOR GRADE (ROW IDENTIFIER)	INTERNAL RATING SCALE	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM:
			UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM				EXPECTED LOSS AMOUNT
	PD ASSIGNED TO THE OBLIGOR GRADE (%)		(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS				
0005	0010	0020	0030	0040	0050	0060	0070	0080	0090

▼M2

C 11.00 - SETTLEMENT/DELIVERY RISK (CR SETT)

		UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE	PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS	OWN FUNDS REQUIREMENTS	TOTAL SETTLEMENT RISK EXPOSURE AMOUNT
		0010	0020	0030	0040
0010	**Total unsettled transactions in the Non-trading Book**				Cell linked to CA
0020	Transactions unsettled up to 4 days (Factor 0%)				
0030	Transactions unsettled between 5 and 15 days (Factor 8%)				
0040	Transactions unsettled between 16 and 30 days (Factor 50%)				
0050	Transactions unsettled between 31 and 45 days (Factor 75%)				
0060	Transactions unsettled for 46 days or more (Factor 100%)				
0070	**Total unsettled transactions in the Trading Book**				Cell linked to CA
0080	Transactions unsettled up to 4 days (Factor 0%)				
0090	Transactions unsettled between 5 and 15 days (Factor 8%)				
0100	Transactions unsettled between 16 and 30 days (Factor 50%)				
0110	Transactions unsettled between 31 and 45 days (Factor 75%)				
0120	Transactions unsettled for 46 days or more (Factor 100%)				

▼M2

C 13.01 - CREDIT RISK: SECURITISATIONS (CR SEC)

		TOTAL AMOUNT OF SECU-RITISATI0N EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI-SATION POSITIONS	(-) VALUE ADJUSTMEN-TS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTMEN-TS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS (-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
		0010	0020	0030	0040	0050	0060	0070
0010	**TOTAL EXPOSURES**							
0020	SECURITISATIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADI-TIONAL SECURITISATIONS							
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS							
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATIONS							
0080	**ORIGINATOR: TOTAL EXPOSURES**							
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS							

▼M2

		TOTAL AMOUNT OF SECU-RITISATI0N EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI-SATION POSITIONS	(-) VALUE ADJUSTMEN-TS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTMEN-TS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS (-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
		0010	0020	0030	0040	0050	0060	0070
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0121	EXPOSURES IN NON-NPE SECURITISATIONS							
0131	OF WHICH: SENIOR EXPOSURES							
0133	EXPOSURES IN NPE SECURITISATIONS							
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUAL-IFYING TRADITIONAL NPE SECURITISATIONS							
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUAL-IFYING TRADITIONAL NPE SECURITISATIONS							

▼M2

		TOTAL AMOUNT OF SECU-RITISATI0N EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI-SATION POSITIONS	(-) VALUE ADJUSTMEN-TS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTMEN-TS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS (-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
		0010	0020	0030	0040	0050	0060	0070
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DE-RIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATIONS							
0200	**INVESTOR: TOTAL EXPOSURES**							
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0230	OF WHICH: SENIOR EXPOSURES							

▼M2

		TOTAL AMOUNT OF SECU-RITISATI0N EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI-SATION POSITIONS	(-) VALUE ADJUSTMEN-TS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTMEN-TS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS (-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
		0010	0020	0030	0040	0050	0060	0070
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0241	EXPOSURES IN NON-NPE SECURITISATIONS							
0251	OF WHICH: SENIOR EXPOSURES							
0253	EXPOSURES IN NPE SECURITISATIONS							
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUAL-IFYING TRADITIONAL NPE SECURITISATIONS							
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUAL-IFYING TRADITIONAL NPE SECURITISATIONS							
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DE-RIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		TOTAL AMOUNT OF SECU-RITISATI0N EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI-SATION POSITIONS	(-) VALUE ADJUSTMEN-TS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTMEN-TS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS (-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
		0010	0020	0030	0040	0050	0060	0070
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATIONS							
0320	**SPONSOR: TOTAL EXPOSURES**							
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0361	EXPOSURES IN NON-NPE SECURITISATIONS							

▼M2

		TOTAL AMOUNT OF SECU-RITISATI0N EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI-SATION POSITIONS	(-) VALUE ADJUSTMEN-TS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTMEN-TS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS (-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
		0010	0020	0030	0040	0050	0060	0070
0371	OF WHICH: SENIOR EXPOSURES							
0373	EXPOSURES IN NPE SECURITISATIONS							
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUAL-IFYING TRADITIONAL NPE SECURITISATIONS							
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUAL-IFYING TRADITIONAL NPE SECURITISATIONS							
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DE-RIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		TOTAL AMOUNT OF SECU-RITISATI0N EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI-SATION POSITIONS	(-) VALUE ADJUSTMEN-TS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTMEN-TS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS (-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
		0010	0020	0030	0040	0050	0060	0070
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATIONS							
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**							
0500	CQS 1							
0510	CQS 2							

▼M2

		TOTAL AMOUNT OF SECU-RITISATI0N EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI-SATION POSITIONS	(-) VALUE ADJUSTMEN-TS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTMEN-TS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS (-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
		0010	0020	0030	0040	0050	0060	0070
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							

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		TOTAL AMOUNT OF SECU-RITISATI0N EXPOSURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITI-SATION POSITIONS	(-) VALUE ADJUSTMEN-TS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUSTMEN-TS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS (-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
		0010	0020	0030	0040	0050	0060	0070
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

▼M2

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0010	**TOTAL EXPOSURES**						
0020	SECURITISATIONS						
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS						
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS						
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS						
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0070	RE-SECURITISATIONS						
0080	**ORIGINATOR: TOTAL EXPOSURES**						
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS						

▼M2

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0110	OF WHICH: SENIOR EXPOSURES						
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0121	EXPOSURES IN NON-NPE SECURITISATIONS						
0131	OF WHICH: SENIOR EXPOSURES						
0133	EXPOSURES IN NPE SECURITISATIONS						
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						

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		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0160	OF WHICH: SENIOR EXPOSURES						
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0180	OF WHICH: SENIOR EXPOSURES						
0190	RE-SECURITISATIONS						
0200	**INVESTOR: TOTAL EXPOSURES**						
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS						
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0230	OF WHICH: SENIOR EXPOSURES						

▼M2

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0241	EXPOSURES IN NON-NPE SECURITISATIONS						
0251	OF WHICH: SENIOR EXPOSURES						
0253	EXPOSURES IN NPE SECURITISATIONS						
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

▼M2

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0280	OF WHICH: SENIOR EXPOSURES						
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0300	OF WHICH: SENIOR EXPOSURES						
0310	RE-SECURITISATIONS						
0320	**SPONSOR: TOTAL EXPOSURES**						
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS						
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0350	OF WHICH: SENIOR EXPOSURES						
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0361	EXPOSURES IN NON-NPE SECURITISATIONS						

▼M2

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0371	OF WHICH: SENIOR EXPOSURES						
0373	EXPOSURES IN NPE SECURITISATIONS						
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0400	OF WHICH: SENIOR EXPOSURES						
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

▼M2

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0420	OF WHICH: SENIOR EXPOSURES						
0430	RE-SECURITISATIONS						
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**						
0450	CQS 1						
0460	CQS 2						
0470	CQS 3						
0480	ALL OTHER CQS AND UNRATED						
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**						
0500	CQS 1						
0510	CQS 2						

▼M2

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0520	CQS 3						
0530	CQS 4						
0540	CQS 5						
0550	CQS 6						
0560	CQS 7						
0570	CQS 8						
0580	CQS 9						
0590	CQS 10						
0600	CQS 11						

▼M2

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
		0080	0090	0100	0110	0120	0130
0610	CQS 12						
0620	CQS 13						
0630	CQS 14						
0640	CQS 15						
0650	CQS 16						
0660	CQS 17						
0670	ALL OTHER CQS AND UNRATED						

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		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0%	(-) NON REFUNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0010	**TOTAL EXPOSURES**							
0020	SECURITISATIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS							
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS							
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATIONS							
0080	**ORIGINATOR: TOTAL EXPOSURES**							
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS							

▼M2

		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0%	(-) NON REFUNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0121	EXPOSURES IN NON-NPE SECURITISATIONS							
0131	OF WHICH: SENIOR EXPOSURES							
0133	EXPOSURES IN NPE SECURITISATIONS							
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							

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		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0%	(-) NON REFUNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATIONS							
0200	**INVESTOR: TOTAL EXPOSURES**							
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0230	OF WHICH: SENIOR EXPOSURES							

▼M2

		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0%	(-) NON REFUNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0241	EXPOSURES IN NON-NPE SECURITISATIONS							
0251	OF WHICH: SENIOR EXPOSURES							
0253	EXPOSURES IN NPE SECURITISATIONS							
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0%	(-) NON REFUNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATIONS							
0320	**SPONSOR: TOTAL EXPOSURES**							
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0361	EXPOSURES IN NON-NPE SECURITISATIONS							

▼M2

		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0%	(-) NON REFUNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0371	OF WHICH: SENIOR EXPOSURES							
0373	EXPOSURES IN NPE SECURITISATIONS							
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0%	(-) NON REFUNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATIONS							
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**							
0500	CQS 1							
0510	CQS 2							

▼M2

		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0%	(-) NON REFUNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							

▼M2

		FULLY ADJUSTED EXPOSURE VALUE (E*)	OF WHICH: SUBJECT TO A CCF OF 0%	(-) NON REFUNDABLE PURCHASE PRICE DISCOUNT	(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		0140	0150	0160	0170	0180	0190	0200
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						
			BREAKDOWN BY RW BANDS					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0010	**TOTAL EXPOSURES**							
0020	SECURITISATIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS							
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS							
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATIONS							
0080	**ORIGINATOR: TOTAL EXPOSURES**							
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						
			BREAKDOWN BY RW BANDS					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0121	EXPOSURES IN NON-NPE SECURITISATIONS							
0131	OF WHICH: SENIOR EXPOSURES							
0133	EXPOSURES IN NPE SECURITISATIONS							
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						
			BREAKDOWN BY RW BANDS					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATIONS							
0200	**INVESTOR: TOTAL EXPOSURES**							
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0230	OF WHICH: SENIOR EXPOSURES							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						
			BREAKDOWN BY RW BANDS					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0241	EXPOSURES IN NON-NPE SECURITISATIONS							
0251	OF WHICH: SENIOR EXPOSURES							
0253	EXPOSURES IN NPE SECURITISATIONS							
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						
			BREAKDOWN BY RW BANDS					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATIONS							
0320	**SPONSOR: TOTAL EXPOSURES**							
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0361	EXPOSURES IN NON-NPE SECURITISATIONS							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						
			BREAKDOWN BY RW BANDS					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0371	OF WHICH: SENIOR EXPOSURES							
0373	EXPOSURES IN NPE SECURITISATIONS							
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						
			BREAKDOWN BY RW BANDS					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATIONS							
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**							
0500	CQS 1							
0510	CQS 2							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						
			BREAKDOWN BY RW BANDS					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-IRBA						
			BREAKDOWN BY RW BANDS					OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0210	0220	0230	0240	0250	0260	0270
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
			BREAKDOWN BY RW BANDS					
			= < 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0010	**TOTAL EXPOSURES**							
0020	SECURITISATIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS							
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS							
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATIONS							
0080	**ORIGINATOR: TOTAL EXPOSURES**							
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
			BREAKDOWN BY RW BANDS					
			= < 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0121	EXPOSURES IN NON-NPE SECURITISATIONS							
0131	OF WHICH: SENIOR EXPOSURES							
0133	EXPOSURES IN NPE SECURITISATIONS							
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
			BREAKDOWN BY RW BANDS					
			= < 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATIONS							
0200	**INVESTOR: TOTAL EXPOSURES**							
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0230	OF WHICH: SENIOR EXPOSURES							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
			BREAKDOWN BY RW BANDS					
			= < 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0241	EXPOSURES IN NON-NPE SECURITISATIONS							
0251	OF WHICH: SENIOR EXPOSURES							
0253	EXPOSURES IN NPE SECURITISATIONS							
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
			BREAKDOWN BY RW BANDS					
			= < 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATIONS							
0320	**SPONSOR: TOTAL EXPOSURES**							
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0361	EXPOSURES IN NON-NPE SECURITISATIONS							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
			BREAKDOWN BY RW BANDS					
			= < 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0371	OF WHICH: SENIOR EXPOSURES							
0373	EXPOSURES IN NPE SECURITISATIONS							
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
			BREAKDOWN BY RW BANDS					
			= < 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATIONS							
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**							
0500	CQS 1							
0510	CQS 2							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
			BREAKDOWN BY RW BANDS					
			= < 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		SEC-SA						
			BREAKDOWN BY RW BANDS					
			= < 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW (W UNKNOWN)	1 250 % RW (OTHER)
		0280	0290	0300	0310	0320	0330	0340
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
			SEC-ERBA										
			BREAKDOWN BY CREDIT QUALITY STEPS										
			SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS						
			CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0010	**TOTAL EXPOSURES**												
0020	SECURITISATIONS												
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS												
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS												
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS												
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0070	RE-SECURITISATIONS												
0080	**ORIGINATOR: TOTAL EXPOSURES**												
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS												

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
			BREAKDOWN BY CREDIT QUALITY STEPS										
			SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS						
			CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0110	OF WHICH: SENIOR EXPOSURES												
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0121	EXPOSURES IN NON-NPE SECURITISATIONS												
0131	OF WHICH: SENIOR EXPOSURES												
0133	EXPOSURES IN NPE SECURITISATIONS												
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS												
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS												
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS												

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
			BREAKDOWN BY CREDIT QUALITY STEPS										
			SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS						
			CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES												
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0160	OF WHICH: SENIOR EXPOSURES												
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0180	OF WHICH: SENIOR EXPOSURES												
0190	RE-SECURITISATIONS												
0200	**INVESTOR: TOTAL EXPOSURES**												
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS												
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0230	OF WHICH: SENIOR EXPOSURES												

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
			BREAKDOWN BY CREDIT QUALITY STEPS										
			SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS						
			CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0241	EXPOSURES IN NON-NPE SECURITISATIONS												
0251	OF WHICH: SENIOR EXPOSURES												
0253	EXPOSURES IN NPE SECURITISATIONS												
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS												
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS												
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS												
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES												
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
			BREAKDOWN BY CREDIT QUALITY STEPS										
			SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS						
			CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0280	OF WHICH: SENIOR EXPOSURES												
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0300	OF WHICH: SENIOR EXPOSURES												
0310	RE-SECURITISATIONS												
0320	**SPONSOR: TOTAL EXPOSURES**												
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS												
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0350	OF WHICH: SENIOR EXPOSURES												
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0361	EXPOSURES IN NON-NPE SECURITISATIONS												

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
			BREAKDOWN BY CREDIT QUALITY STEPS										
			SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS						
			CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0371	OF WHICH: SENIOR EXPOSURES												
0373	EXPOSURES IN NPE SECURITISATIONS												
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS												
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS												
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS												
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES												
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												
0400	OF WHICH: SENIOR EXPOSURES												
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT												

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
			BREAKDOWN BY CREDIT QUALITY STEPS										
			SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS						
			CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0420	OF WHICH: SENIOR EXPOSURES												
0430	RE-SECURITISATIONS												
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**												
0450	CQS 1												
0460	CQS 2												
0470	CQS 3												
0480	ALL OTHER CQS AND UNRATED												
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**												
0500	CQS 1												
0510	CQS 2												

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
			BREAKDOWN BY CREDIT QUALITY STEPS										
			SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS						
			CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0520	CQS 3												
0530	CQS 4												
0540	CQS 5												
0550	CQS 6												
0560	CQS 7												
0570	CQS 8												
0580	CQS 9												
0590	CQS 10												
0600	CQS 11												

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS											
		SEC-ERBA											
			BREAKDOWN BY CREDIT QUALITY STEPS										
			SHORT TERM CREDIT QUALITY STEPS				LONG TERM CREDIT QUALITY STEPS						
			CQS 1	CQS 2	CQS 3	ALL OTHER CQS	CQS 1	CQS 2	CQS 3	CQS 4	CQS 5	CQS 6	CQS 7
		0350	0360	0370	0380	0390	0400	0410	0420	0430	0440	0450	0460
0610	CQS 12												
0620	CQS 13												
0630	CQS 14												
0640	CQS 15												
0650	CQS 16												
0660	CQS 17												
0670	ALL OTHER CQS AND UNRATED												

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0010	**TOTAL EXPOSURES**											
0020	SECURITISATIONS											
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS											
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS											
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS											
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0070	RE-SECURITISATIONS											
0080	**ORIGINATOR: TOTAL EXPOSURES**											
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS											

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0110	OF WHICH: SENIOR EXPOSURES											
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0121	EXPOSURES IN NON-NPE SECURITISATIONS											
0131	OF WHICH: SENIOR EXPOSURES											
0133	EXPOSURES IN NPE SECURITISATIONS											
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS											
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS											
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS											

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0160	OF WHICH: SENIOR EXPOSURES											
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0180	OF WHICH: SENIOR EXPOSURES											
0190	RE-SECURITISATIONS											
0200	**INVESTOR: TOTAL EXPOSURES**											
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS											
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0230	OF WHICH: SENIOR EXPOSURES											

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0241	EXPOSURES IN NON-NPE SECURITISATIONS											
0251	OF WHICH: SENIOR EXPOSURES											
0253	EXPOSURES IN NPE SECURITISATIONS											
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS											
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS											
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS											
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0280	OF WHICH: SENIOR EXPOSURES											
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0300	OF WHICH: SENIOR EXPOSURES											
0310	RE-SECURITISATIONS											
0320	**SPONSOR: TOTAL EXPOSURES**											
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS											
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0350	OF WHICH: SENIOR EXPOSURES											
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0361	EXPOSURES IN NON-NPE SECURITISATIONS											

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0371	OF WHICH: SENIOR EXPOSURES											
0373	EXPOSURES IN NPE SECURITISATIONS											
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS											
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS											
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS											
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											
0400	OF WHICH: SENIOR EXPOSURES											
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT											

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0420	OF WHICH: SENIOR EXPOSURES											
0430	RE-SECURITISATIONS											
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**											
0450	CQS 1											
0460	CQS 2											
0470	CQS 3											
0480	ALL OTHER CQS AND UNRATED											
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**											
0500	CQS 1											
0510	CQS 2											

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0520	CQS 3											
0530	CQS 4											
0540	CQS 5											
0550	CQS 6											
0560	CQS 7											
0570	CQS 8											
0580	CQS 9											
0590	CQS 10											
0600	CQS 11											

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS										
		SEC-ERBA										
		BREAKDOWN BY CREDIT QUALITY STEPS										
		LONG TERM CREDIT QUALITY STEPS										
		CQS 8	CQS 9	CQS 10	CQS 11	CQS 12	CQS 13	CQS 14	CQS 15	CQS 16	CQS 17	ALL OTHER CQS
		0470	0480	0490	0500	0510	0520	0530	0540	0550	0560	0570
0610	CQS 12											
0620	CQS 13											
0630	CQS 14											
0640	CQS 15											
0650	CQS 16											
0660	CQS 17											
0670	ALL OTHER CQS AND UNRATED											

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0010	**TOTAL EXPOSURES**						
0020	SECURITISATIONS						
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS						
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS						
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS						
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0070	RE-SECURITISATIONS						
0080	**ORIGINATOR: TOTAL EXPOSURES**						
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0110	OF WHICH: SENIOR EXPOSURES						
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0121	EXPOSURES IN NON-NPE SECURITISATIONS						
0131	OF WHICH: SENIOR EXPOSURES						
0133	EXPOSURES IN NPE SECURITISATIONS						
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0160	OF WHICH: SENIOR EXPOSURES						
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0180	OF WHICH: SENIOR EXPOSURES						
0190	RE-SECURITISATIONS						
0200	**INVESTOR: TOTAL EXPOSURES**						
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS						
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0230	OF WHICH: SENIOR EXPOSURES						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0241	EXPOSURES IN NON-NPE SECURITISATIONS						
0251	OF WHICH: SENIOR EXPOSURES						
0253	EXPOSURES IN NPE SECURITISATIONS						
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0280	OF WHICH: SENIOR EXPOSURES						
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0300	OF WHICH: SENIOR EXPOSURES						
0310	RE-SECURITISATIONS						
0320	**SPONSOR: TOTAL EXPOSURES**						
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS						
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0350	OF WHICH: SENIOR EXPOSURES						
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0361	EXPOSURES IN NON-NPE SECURITISATIONS						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0371	OF WHICH: SENIOR EXPOSURES						
0373	EXPOSURES IN NPE SECURITISATIONS						
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0400	OF WHICH: SENIOR EXPOSURES						
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0420	OF WHICH: SENIOR EXPOSURES						
0430	RE-SECURITISATIONS						
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**						
0450	CQS 1						
0460	CQS 2						
0470	CQS 3						
0480	ALL OTHER CQS AND UNRATED						
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**						
0500	CQS 1						
0510	CQS 2						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0520	CQS 3						
0530	CQS 4						
0540	CQS 5						
0550	CQS 6						
0560	CQS 7						
0570	CQS 8						
0580	CQS 9						
0590	CQS 10						
0600	CQS 11						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS					
		SEC-ERBA					
		BREAKDOWN BY REASONS FOR APPLICATION OF SEC-ERBA					
		AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0580	0590	0600	0610	0620	0630
0610	CQS 12						
0620	CQS 13						
0630	CQS 14						
0640	CQS 15						
0650	CQS 16						
0660	CQS 17						
0670	ALL OTHER CQS AND UNRATED						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
			INTERNAL ASSESSMENT APPROACH					SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0640	0650	0660	0670	0680	0690	0695
0010	**TOTAL EXPOSURES**							
0020	SECURITISATIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS							
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS							
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATIONS							
0080	**ORIGINATOR: TOTAL EXPOSURES**							
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0640	0650	0660	0670	0680	0690	0695
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0121	EXPOSURES IN NON-NPE SECURITISATIONS							
0131	OF WHICH: SENIOR EXPOSURES							
0133	EXPOSURES IN NPE SECURITISATIONS							
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0640	0650	0660	0670	0680	0690	0695
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATIONS							
0200	**INVESTOR: TOTAL EXPOSURES**							
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0230	OF WHICH: SENIOR EXPOSURES							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0640	0650	0660	0670	0680	0690	0695
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0241	EXPOSURES IN NON-NPE SECURITISATIONS							
0251	OF WHICH: SENIOR EXPOSURES							
0253	EXPOSURES IN NPE SECURITISATIONS							
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0640	0650	0660	0670	0680	0690	0695
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATIONS							
0320	**SPONSOR: TOTAL EXPOSURES**							
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0361	EXPOSURES IN NON-NPE SECURITISATIONS							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0640	0650	0660	0670	0680	0690	0695
0371	OF WHICH: SENIOR EXPOSURES							
0373	EXPOSURES IN NPE SECURITISATIONS							
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECU-RITISATIONS
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0640	0650	0660	0670	0680	0690	0695
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATIONS							
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**							
0500	CQS 1							
0510	CQS 2							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
		INTERNAL ASSESSMENT APPROACH						SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0640	0650	0660	0670	0680	0690	0695
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						
			INTERNAL ASSESSMENT APPROACH					SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS
			BREAKDOWN BY RW BANDS					
			=< 20 % RW	> 20 % TO 50 % RW	> 50 % TO 100 % RW	> 100 % TO < 1 250 % RW	1 250 % RW	
		0640	0650	0660	0670	0680	0690	0695
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	RISK-WEIGHTED EXPOSURE AMOUNT				
				SEC-IRBA		SEC-SA	
		OTHER (RW=1 250 %)			OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		OF WHICH: RW=1 250% (W UNKNOWN)
		0700	0710	0720	0730	0740	0750
0010	**TOTAL EXPOSURES**						
0020	SECURITISATIONS						
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS						
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS						
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS						
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0070	RE-SECURITISATIONS						
0080	**ORIGINATOR: TOTAL EXPOSURES**						
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	RISK-WEIGHTED EXPOSURE AMOUNT				
				SEC-IRBA		SEC-SA	
		OTHER (RW=1 250 %)			OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		OF WHICH: RW=1 250% (W UNKNOWN)
		0700	0710	0720	0730	0740	0750
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0110	OF WHICH: SENIOR EXPOSURES						
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0121	EXPOSURES IN NON-NPE SECURITISATIONS						
0131	OF WHICH: SENIOR EXPOSURES						
0133	EXPOSURES IN NPE SECURITISATIONS						
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	RISK-WEIGHTED EXPOSURE AMOUNT				
				SEC-IRBA		SEC-SA	
		OTHER (RW=1 250 %)			OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		OF WHICH: RW=1 250% (W UNKNOWN)
		0700	0710	0720	0730	0740	0750
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0160	OF WHICH: SENIOR EXPOSURES						
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0180	OF WHICH: SENIOR EXPOSURES						
0190	RE-SECURITISATIONS						
0200	**INVESTOR: TOTAL EXPOSURES**						
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS						
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0230	OF WHICH: SENIOR EXPOSURES						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	RISK-WEIGHTED EXPOSURE AMOUNT				
				SEC-IRBA		SEC-SA	
		OTHER (RW=1 250 %)			OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		OF WHICH: RW=1 250% (W UNKNOWN)
		0700	0710	0720	0730	0740	0750
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0241	EXPOSURES IN NON-NPE SECURITISATIONS						
0251	OF WHICH: SENIOR EXPOSURES						
0253	EXPOSURES IN NPE SECURITISATIONS						
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	RISK-WEIGHTED EXPOSURE AMOUNT				
				SEC-IRBA		SEC-SA	
		OTHER (RW=1 250 %)			OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		OF WHICH: RW=1 250% (W UNKNOWN)
		0700	0710	0720	0730	0740	0750
0280	OF WHICH: SENIOR EXPOSURES						
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0300	OF WHICH: SENIOR EXPOSURES						
0310	RE-SECURITISATIONS						
0320	**SPONSOR: TOTAL EXPOSURES**						
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS						
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0350	OF WHICH: SENIOR EXPOSURES						
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0361	EXPOSURES IN NON-NPE SECURITISATIONS						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	RISK-WEIGHTED EXPOSURE AMOUNT				
				SEC-IRBA		SEC-SA	
		OTHER (RW=1 250 %)			OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		OF WHICH: RW=1 250% (W UNKNOWN)
		0700	0710	0720	0730	0740	0750
0371	OF WHICH: SENIOR EXPOSURES						
0373	EXPOSURES IN NPE SECURITISATIONS						
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0400	OF WHICH: SENIOR EXPOSURES						
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	RISK-WEIGHTED EXPOSURE AMOUNT				
				SEC-IRBA		SEC-SA	
		OTHER (RW=1 250 %)			OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		OF WHICH: RW=1 250% (W UNKNOWN)
		0700	0710	0720	0730	0740	0750
0420	OF WHICH: SENIOR EXPOSURES						
0430	RE-SECURITISATIONS						
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**						
0450	CQS 1						
0460	CQS 2						
0470	CQS 3						
0480	ALL OTHER CQS AND UNRATED						
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**						
0500	CQS 1						
0510	CQS 2						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	RISK-WEIGHTED EXPOSURE AMOUNT				
				SEC-IRBA		SEC-SA	
		OTHER (RW=1 250 %)			OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		OF WHICH: RW=1 250% (W UNKNOWN)
		0700	0710	0720	0730	0740	0750
0520	CQS 3						
0530	CQS 4						
0540	CQS 5						
0550	CQS 6						
0560	CQS 7						
0570	CQS 8						
0580	CQS 9						
0590	CQS 10						
0600	CQS 11						

▼M2

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS	RISK-WEIGHTED EXPOSURE AMOUNT				
				SEC-IRBA		SEC-SA	
		OTHER (RW=1 250 %)			OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)		OF WHICH: RW=1 250% (W UNKNOWN)
		0700	0710	0720	0730	0740	0750
0610	CQS 12						
0620	CQS 13						
0630	CQS 14						
0640	CQS 15						
0650	CQS 16						
0660	CQS 17						
0670	ALL OTHER CQS AND UNRATED						

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA						
			AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0760	0770	0780	0790	0800	0810	0820
0010	**TOTAL EXPOSURES**							
0020	SECURITISATIONS							
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS							
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS							
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS							
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0070	RE-SECURITISATIONS							
0080	**ORIGINATOR: TOTAL EXPOSURES**							
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS							

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA						
			AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0760	0770	0780	0790	0800	0810	0820
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0110	OF WHICH: SENIOR EXPOSURES							
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0121	EXPOSURES IN NON-NPE SECURITISATIONS							
0131	OF WHICH: SENIOR EXPOSURES							
0133	EXPOSURES IN NPE SECURITISATIONS							
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA						
			AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0760	0770	0780	0790	0800	0810	0820
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0160	OF WHICH: SENIOR EXPOSURES							
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0180	OF WHICH: SENIOR EXPOSURES							
0190	RE-SECURITISATIONS							
0200	**INVESTOR: TOTAL EXPOSURES**							
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0230	OF WHICH: SENIOR EXPOSURES							

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA						
			AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0760	0770	0780	0790	0800	0810	0820
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0241	EXPOSURES IN NON-NPE SECURITISATIONS							
0251	OF WHICH: SENIOR EXPOSURES							
0253	EXPOSURES IN NPE SECURITISATIONS							
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA						
			AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0760	0770	0780	0790	0800	0810	0820
0280	OF WHICH: SENIOR EXPOSURES							
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0300	OF WHICH: SENIOR EXPOSURES							
0310	RE-SECURITISATIONS							
0320	**SPONSOR: TOTAL EXPOSURES**							
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS							
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0350	OF WHICH: SENIOR EXPOSURES							
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0361	EXPOSURES IN NON-NPE SECURITISATIONS							

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA						
			AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0760	0770	0780	0790	0800	0810	0820
0371	OF WHICH: SENIOR EXPOSURES							
0373	EXPOSURES IN NPE SECURITISATIONS							
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS							
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES							
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							
0400	OF WHICH: SENIOR EXPOSURES							
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT							

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA						
			AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0760	0770	0780	0790	0800	0810	0820
0420	OF WHICH: SENIOR EXPOSURES							
0430	RE-SECURITISATIONS							
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**							
0450	CQS 1							
0460	CQS 2							
0470	CQS 3							
0480	ALL OTHER CQS AND UNRATED							
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**							
0500	CQS 1							
0510	CQS 2							

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA						
			AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0760	0770	0780	0790	0800	0810	0820
0520	CQS 3							
0530	CQS 4							
0540	CQS 5							
0550	CQS 6							
0560	CQS 7							
0570	CQS 8							
0580	CQS 9							
0590	CQS 10							
0600	CQS 11							

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT						
		SEC-ERBA						
			AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES	SEC-ERBA OPTION	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b) OF REGULATION (EU) No 575/2013	POSITIONS SUBJECT TO ARTICLES 254 (4) OR 258 (2) OF REGULATION (EU) No 575/2013	FOLLOWING THE HIERARCHY OF APPROACHES
		0760	0770	0780	0790	0800	0810	0820
0610	CQS 12							
0620	CQS 13							
0630	CQS 14							
0640	CQS 15							
0650	CQS 16							
0660	CQS 17							
0670	ALL OTHER CQS AND UNRATED							

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT					ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES
		INTERNAL ASSESSMENT APPROACH		SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITISATIONS	
			AVERAGE RISK WEIGHT (%)				
		0830	0840	0845	0850	0860	0870
0010	**TOTAL EXPOSURES**						
0020	SECURITISATIONS						
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS						
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS						
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS						
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0070	RE-SECURITISATIONS						
0080	**ORIGINATOR: TOTAL EXPOSURES**						
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS						

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT					ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES
		INTERNAL ASSESSMENT APPROACH		SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITI-SATIONS	
			AVERAGE RISK WEIGHT (%)				
		0830	0840	0845	0850	0860	0870
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0110	OF WHICH: SENIOR EXPOSURES						
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0121	EXPOSURES IN NON-NPE SECURITISATIONS						
0131	OF WHICH: SENIOR EXPOSURES						
0133	EXPOSURES IN NPE SECURITISATIONS						
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT					ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES
		INTERNAL ASSESSMENT APPROACH		SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITI-SATIONS	
			AVERAGE RISK WEIGHT (%)				
		0830	0840	0845	0850	0860	0870
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0160	OF WHICH: SENIOR EXPOSURES						
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0180	OF WHICH: SENIOR EXPOSURES						
0190	RE-SECURITISATIONS						
0200	**INVESTOR: TOTAL EXPOSURES**						
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS						
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0230	OF WHICH: SENIOR EXPOSURES						

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT					ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES
		INTERNAL ASSESSMENT APPROACH		SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITI-SATIONS	
			AVERAGE RISK WEIGHT (%)				
		0830	0840	0845	0850	0860	0870
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0241	EXPOSURES IN NON-NPE SECURITISATIONS						
0251	OF WHICH: SENIOR EXPOSURES						
0253	EXPOSURES IN NPE SECURITISATIONS						
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT					ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES
		INTERNAL ASSESSMENT APPROACH		SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITI-SATIONS	
			AVERAGE RISK WEIGHT (%)				
		0830	0840	0845	0850	0860	0870
0280	OF WHICH: SENIOR EXPOSURES						
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0300	OF WHICH: SENIOR EXPOSURES						
0310	RE-SECURITISATIONS						
0320	**SPONSOR: TOTAL EXPOSURES**						
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS						
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0350	OF WHICH: SENIOR EXPOSURES						
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0361	EXPOSURES IN NON-NPE SECURITISATIONS						

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT					ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES
		INTERNAL ASSESSMENT APPROACH		SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITI-SATIONS	
			AVERAGE RISK WEIGHT (%)				
		0830	0840	0845	0850	0860	0870
0371	OF WHICH: SENIOR EXPOSURES						
0373	EXPOSURES IN NPE SECURITISATIONS						
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0400	OF WHICH: SENIOR EXPOSURES						
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT					ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES
		INTERNAL ASSESSMENT APPROACH		SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITI-SATIONS	
			AVERAGE RISK WEIGHT (%)				
		0830	0840	0845	0850	0860	0870
0420	OF WHICH: SENIOR EXPOSURES						
0430	RE-SECURITISATIONS						
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**						
0450	CQS 1						
0460	CQS 2						
0470	CQS 3						
0480	ALL OTHER CQS AND UNRATED						
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**						
0500	CQS 1						
0510	CQS 2						

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT					ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES
		INTERNAL ASSESSMENT APPROACH		SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITI-SATIONS	
			AVERAGE RISK WEIGHT (%)				
		0830	0840	0845	0850	0860	0870
0520	CQS 3						
0530	CQS 4						
0540	CQS 5						
0550	CQS 6						
0560	CQS 7						
0570	CQS 8						
0580	CQS 9						
0590	CQS 10						
0600	CQS 11						

▼M2

		RISK-WEIGHTED EXPOSURE AMOUNT					ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES
		INTERNAL ASSESSMENT APPROACH		SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW=1 250 %)	OF WHICH: SYNTHETIC SECURITI-SATIONS	
			AVERAGE RISK WEIGHT (%)				
		0830	0840	0845	0850	0860	0870
0610	CQS 12						
0620	CQS 13						
0630	CQS 14						
0640	CQS 15						
0650	CQS 16						
0660	CQS 17						
0670	ALL OTHER CQS AND UNRATED						

▼M2

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0880	0890	0900	0910	0920	0930
0010	**TOTAL EXPOSURES**					Cell linked to CA	
0020	SECURITISATIONS						
0030	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0040	EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS						
0050	GRANDFATHERED SENIOR POSITION IN SME SYNTHETIC SECURITISATIONS						
0051	SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS						
0060	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0070	RE-SECURITISATIONS						
0080	**ORIGINATOR: TOTAL EXPOSURES**						
0090	SECURITISATIONS: ON-BALANCE SHEET ITEMS						

▼M2

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0880	0890	0900	0910	0920	0930
0100	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0110	OF WHICH: SENIOR EXPOSURES						
0120	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0121	EXPOSURES IN NON-NPE SECURITISATIONS						
0131	OF WHICH: SENIOR EXPOSURES						
0133	EXPOSURES IN NPE SECURITISATIONS						
0134	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0135	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0136	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						

▼M2

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0880	0890	0900	0910	0920	0930
0140	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0150	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0160	OF WHICH: SENIOR EXPOSURES						
0170	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0180	OF WHICH: SENIOR EXPOSURES						
0190	RE-SECURITISATIONS						
0200	**INVESTOR: TOTAL EXPOSURES**						
0210	SECURITISATIONS: ON-BALANCE SHEET ITEMS						
0220	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0230	OF WHICH: SENIOR EXPOSURES						

▼M2

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0880	0890	0900	0910	0920	0930
0240	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0241	EXPOSURES IN NON-NPE SECURITISATIONS						
0251	OF WHICH: SENIOR EXPOSURES						
0253	EXPOSURES IN NPE SECURITISATIONS						
0254	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0255	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0256	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0260	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0270	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

▼M2

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0880	0890	0900	0910	0920	0930
0280	OF WHICH: SENIOR EXPOSURES						
0290	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0300	OF WHICH: SENIOR EXPOSURES						
0310	RE-SECURITISATIONS						
0320	**SPONSOR: TOTAL EXPOSURES**						
0330	SECURITISATIONS: ON-BALANCE SHEET ITEMS						
0340	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0350	OF WHICH: SENIOR EXPOSURES						
0360	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0361	EXPOSURES IN NON-NPE SECURITISATIONS						

▼M2

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0880	0890	0900	0910	0920	0930
0371	OF WHICH: SENIOR EXPOSURES						
0373	EXPOSURES IN NPE SECURITISATIONS						
0374	OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0375	OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0376	OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS						
0380	SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
0390	QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0400	OF WHICH: SENIOR EXPOSURES						
0410	NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						

▼M2

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0880	0890	0900	0910	0920	0930
0420	OF WHICH: SENIOR EXPOSURES						
0430	RE-SECURITISATIONS						
0440	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Short term**						
0450	CQS 1						
0460	CQS 2						
0470	CQS 3						
0480	ALL OTHER CQS AND UNRATED						
0490	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION: Long term**						
0500	CQS 1						
0510	CQS 2						

▼M2

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0880	0890	0900	0910	0920	0930
0520	CQS 3						
0530	CQS 4						
0540	CQS 5						
0550	CQS 6						
0560	CQS 7						
0570	CQS 8						
0580	CQS 9						
0590	CQS 10						
0600	CQS 11						

▼M2

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402	BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES
		0880	0890	0900	0910	0920	0930
0610	CQS 12						
0620	CQS 13						
0630	CQS 14						
0640	CQS 15						
0650	CQS 16						
0660	CQS 17						
0670	ALL OTHER CQS AND UNRATED						

▼M2

C 14.00 - DETAILED INFORMATION ON SECURITISATIONS (SEC Details)

INTERNAL CODE	IDENTIFIER OF THE SECURITISATION	INTRA-GROUP, PRIVATE OR PUBLIC SECURITISATION?	ROLE OF THE INSTITUTION (ORIGINATOR / SPONSOR / ORIGINAL LENDER / INVESTOR)	IDENTIFIER OF THE ORIGINATOR	SECURITISATION TYPE	ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?	SOLVENCY TREATMENT: Securitisation positions subject to own funds requirements?	SIGNIFICANT RISK TRANSFER	SECURITISATION OR RE-SECURITISATION?	STS SECURITISATION	SECURITISATION QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT	TYPE OF EXCESS SPREAD
0010	0020	0021	0110	0030	0040	0051	0060	0061	0070	0075	0446	0076

AMORTISATION SYSTEM	COLLATERALISATION OPTIONS	RETENTION			NON ABCP PROGRAMMES			TOTAL AMOUNT	SECURITISED EXPOSURES		
		TYPE OF RETENTION APPLIED	% OF RETENTION AT REPORTING DATE	COMPLIANCE WITH THE RETENTION REQUIREMENT?	ORIGINATION DATE (yyyy-mm-dd)	DATE OF LATEST ISSUANCE (yyyy-mm-dd)	TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE		INSTITUTION'S SHARE (%)	TYPE	% of IRB IN APPROACH APPLIED
0077	0078	0080	0090	0100	0120	0121	0130	0140	0150	0160	0171

SECURITISED EXPOSURES											
NUMBER OF EXPOSURES	EXPOSURES IN DEFAULT W (%)	COUNTRY	LGD (%)	EL (%)	UL (%)	EXPOSURE-WEIGHTED AVERAGE MATURITY OF ASSETS	(-) VALUE ADJUSTMENTS AND PROVISIONS	OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) Kirb	% OF RETAIL EXPOSURES IN IRB POOLS	OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) Ksa	MEMORANDUM ITEMS
											CREDIT RISK ADJUSTMENTS DURING THE CURRENT PERIOD
0180	0181	0190	0201	0202	0203	0204	0210	0221	0222	0223	0225

▼M2

SECURITISATION STRUCTURE											
ON-BALANCE SHEET ITEMS											OFF-BALANCE SHEET ITEMS AND DERIVATIVES
SENIOR			MEZZANINE			FIRST LOSS			OVERCOLLATERALISATION AND FUNDED RESERVE ACCOUNTS		SENIOR
AMOUNT	ATTACHMENT POINT (%)	CQS	AMOUNT	NUMBER OF TRANCHES	CQS OF THE MOST SUBORDINATED TRANCHE	AMOUNT	DETACHMENT POINT (%)	CQS	AMOUNT	OF WHICH: NON-REFUNDABLE PURCHASE PRICE DISCOUNT	AMOUNT
0230	0231	0232	0240	0241	0242	0250	0251	0252	0254	0255	0260

SECURITISATION STRUCTURE										
OFF-BALANCE SHEET ITEMS AND DERIVATIVES						MATURITY		MEMORANDUM ITEMS		
SENIOR	MEZZANINE		FIRST LOSS		SYNTHETIC EXCESS SPREAD	FIRST FORESEEABLE TERMINATION DATE	ORIGINATOR'S CALL OPTIONS INCLUDED IN TRANSACTION	ATTACHMENT POINT OF RISK SOLD (%)	DETACHMENT POINT OF RISK SOLD (%)	RISK TRANSFER CLAIMED BY ORIGINATOR INSTITUTION (%)
ATTACHMENT POINT (%)	AMOUNT	NUMBER OF TRANCHES	AMOUNT	DETACHMENT POINT (%)						
0265	0270	0275	0280	0285	0287	0290	0291	0302	0303	0304

▼M2

C 14.01 - DETAILED INFORMATION ON SECURITISATIONS BY APPROACH (SEC Details Approach)

Approach:

INTERNAL CODE	IDENTIFIER OF THE SECURITISATION	SECURITISATION POSITIONS												
		ORIGINAL EXPOSURE PRE-CONVERSION FACTORS									MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES PRE CONVERSION FACTORS			
		ON-BALANCE SHEET ITEMS			OFF-BALANCE SHEET ITEMS AND DERIVATIVES									
		SENIOR	MEZZANINE	FIRST LOSS	SENIOR	MEZZANINE	RW CORRESPONDING TO PROTECTION PROVIDER / INSTRUMENT	FIRST LOSS	RW CORRESPONDING TO PROTECTION PROVIDER / INSTRUMENT	SYNTHETIC EXCESS SPREAD	DIRECT CREDIT SUBSTITUTES	IRS / CRS	LIQUIDITY FACILITIES	OTHER
0010	0020	0310	0320	0330	0340	0350	0351	0360	0361	0362	0370	0380	0390	0400

EXPOSURE VALUE	(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT				MEMORANDUM ITEMS		SECURITISATION POSITIONS - TRADING BOOK		
		BEFORE CAP	(-) REDUCTION DUE TO RISK WEIGHT CAP	(-) REDUCTION DUE TO OVERALL CAP	AFTER CAP	RISK-WEIGHTED EXPOSURE AMOUNT UNDER SEC-ERBA	RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-SA	CTP OR NON-CTP?	NET POSITIONS	
									LONG	SHORT
0411	0420	0430	0431	0432	0440	0447	0448	0450	0460	0470

▼M2

C 34.01 COUNTERPARTY CREDIT RISK: SIZE OF THE DERIVATIVE BUSINESS (CCR 1)

		MONTH 1			MONTH 2			MONTH 3			QUALITATIVE INFORMATION
		LONG DERIVATIVE POSITIONS	SHORT DERIVATIVE POSITIONS	TOTAL	LONG DERIVATIVE POSITIONS	SHORT DERIVATIVE POSITIONS	TOTAL	LONG DERIVATIVE POSITIONS	SHORT DERIVATIVE POSITIONS	TOTAL	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	Size of the derivative business										
0020	On- and off-balance sheet derivatives										
0030	(-) Credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures										
0040	Total assets										
0050	Percentage of total assets										
DEROGATION IN ACCORDANCE WITH ARTICLE 273a (4) of Regulation (EU) No 575/2013											
0060	Are the conditions of Article 273a (4) of Regulation (EU) No 575/2013 met, including the approval from the competent authority?										
0070	Method for calculating exposure values at consolidated level										

▼M2

C 34.02 COUNTERPARTY CREDIT RISK: CCR EXPOSURES BY APPROACH (CCR 2)

Exposures

	APPROACH	NUMBER OF COUNTERP-ARTIES	NUMBER OF TRANS-ACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	VARIATION MARGIN (VM), RECEIVED	VARIATION MARGIN (VM), POSTED	NET INDE-PENDENT COLLATER-AL AMOUNT (NICA), RECEIVED
		0010	0020	0030	0040	0050	0060	0070	0080
0010	ORIGINAL EXPOSURE METHOD (FOR DERIVATIVES)								
0020	SIMPLIFIED SA-CCR (FOR DERIVATIVES)								
0030	SA-CCR (FOR DERIVATIVES)								
0040	IMM (FOR DERIVATIVES AND SFTS)								
0050	Securities financing transactions netting sets								
0060	Derivatives and long settlement transactions netting sets								
0070	From contractual cross-product netting sets								
0080	FINANCIAL COLLATERAL SIMPLE METHOD (FOR SFTS)								
0090	FINANCIAL COLLATERAL COMPREHENSIVE METHOD (FOR SFTS)								
0100	VAR FOR SFTS								
0110	**TOTAL**								
0120	of which: SWWR positions								
0130	Margined business								
0140	Unmargined business								

▼M2

	APPROACH	NET INDEPENDENT COLLATERAL AMOUNT (NICA), POSTED	REPLACEMENT COST (RC)	POTENTIAL FUTURE EXPOSURE (PFE)	CURRENT EXPOSURE	EEPE	ALPHA USED FOR COMPUTING REGULATORY EXPOSURE VALUE	EXPOSURE VALUE PRE-CRM
		0090	0100	0110	0120	0130	0140	0150
0010	ORIGINAL EXPOSURE METHOD (FOR DERIVATIVES)						1.4	
0020	SIMPLIFIED SA-CCR (FOR DERIVATIVES)						1.4	
0030	SA-CCR (FOR DERIVATIVES)						1.4	
0040	IMM (FOR DERIVATIVES AND SFTS)							
0050	Securities financing transactions netting sets							
0060	Derivatives and long settlement transactions netting sets							
0070	From contractual cross-product netting sets							
0080	FINANCIAL COLLATERAL SIMPLE METHOD (FOR SFTS)							
0090	FINANCIAL COLLATERAL COMPREHENSIVE METHOD (FOR SFTS)							
0100	VAR FOR SFTS							
0110	**TOTAL**							
0120	of which: SWWR positions							
0130	Margined business							
0140	Unmargined business							

▼M2

	APPROACH	EXPOSURE VALUE POST-CRM	EXPOSURE VALUE		RISK WEIGHTED EXPOSURE AMOUNTS		
				Positions treated with the CR Standardised Approach	Positions treated with the CR IRB Approach		Positions treated with the CR Standardised Approach	Positions treated with the CR IRB Approach
		0160	0170	0180	0190	0200	0210	0220
0010	ORIGINAL EXPOSURE METHOD (FOR DERIVATIVES)							
0020	SIMPLIFIED SA-CCR (FOR DERIVATIVES)							
0030	SA-CCR (FOR DERIVATIVES)							
0040	IMM (FOR DERIVATIVES AND SFTS)							
0050	Securities financing transactions netting sets							
0060	Derivatives and long settlement transactions netting sets							
0070	From contractual cross-product netting sets							
0080	FINANCIAL COLLATERAL SIMPLE METHOD (FOR SFTS)							
0090	FINANCIAL COLLATERAL COMPREHENSIVE METHOD (FOR SFTS)							
0100	VAR FOR SFTS							
0110	**TOTAL**							
0120	of which: SWWR positions							
0130	Margined business							
0140	Unmargined business							

▼M2

C 34.03 COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH STANDARDISED APPROACHES: SA-CCR or SIMPLIFIED SA-CCR (CCR 3)

CCR approach

	RISK CATEGORIES	CURRENCY	SECOND CURRENCY IN PAIR	NUMBER OF TRANS-ACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	ADD-ON
		0010	0020	0030	0040	0050	0060	0070
0010	**TOTAL**							
0020	of which: Mapped to 2 risk categories							
0030	of which: Mapped to 3 risk categories							
0040	of which: Mapped to more than 3 risk categories							
0050	**INTEREST RATE RISK**							
0060	of which: Mapped exclusively to Interest rate risk category							
0070	of which: Largest currency							
0080	of which: 2nd largest currency							
0090	of which: 3rd largest currency							
0100	of which: 4th largest currency							
0110	of which: 5th largest currency							

▼M2

	RISK CATEGORIES	CURRENCY	SECOND CURRENCY IN PAIR	NUMBER OF TRANS-ACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	ADD-ON
		0010	0020	0030	0040	0050	0060	0070
0120	**FOREIGN EXCHANGE RISK**							
0130	of which: Mapped exclusively to Foreign Exchange risk category							
0140	of which: Largest currency pair							
0150	of which: 2nd largest currency pair							
0160	of which: 3rd largest currency pair							
0170	of which: 4th largest currency pair							
0180	of which: 5th largest currency pair							
0190	**CREDIT RISK**							
0200	of which: Mapped exclusively to Credit risk category							
0210	Single-name transactions							
0220	Multi-names transactions							
0230	**EQUITY RISK**							
0240	of which: Mapped exclusively to Equity risk category							
0250	Single-name transactions							
0260	Multi-names transactions							

▼M2

	RISK CATEGORIES	CURRENCY	SECOND CURRENCY IN PAIR	NUMBER OF TRANS-ACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	ADD-ON
		0010	0020	0030	0040	0050	0060	0070
0270	**COMMODITY RISK**							
0280	of which: Mapped exclusively to Commodity risk category							
0290	Energy							
0300	Metals							
0310	Agricultural goods							
0320	Climatic conditions							
0330	Other commodities							
0340	**OTHER RISKS**							

▼M2

C 34.04 COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE ORIGINAL EXPOSURE METHOD (OEM) (CCR 4)

	RISK CATEGORIES	NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	POTENTIAL FUTURE EXPOSURE (PFE)
		0010	0020	0030	0040	0050
0010	**TOTAL**					
0020	INTEREST RATE RISK					
0030	FOREIGN EXCHANGE RISK					
0040	CREDIT RISK					
0050	EQUITY RISK					
0060	COMMODITY RISK					
0070	of which: electricity					

▼M2

C 34.05 COUNTERPARTY CREDIT RISK: CCR EXPOSURES TREATED WITH THE INTERNAL MODEL METHOD (IMM) (CCR 5)

	INSTRUMENTS		MARGINED							
			NUMBER OF TRANS-ACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	CURRENT EXPOSURE	EEPE	Stress EEPE	EXPOSURE VALUE
			0010	0020	0030	0040	0050	0060	0070	0080
0010	**TOTAL**									
0020	of which: SWWR positions									
0030	Netting sets treated with the CR Standardised Approach									
0040	Netting sets treated with the CR IRB Approach									
0050	**OTC DERIVATIVES**	**INTEREST RATE**								
0060		**FOREIGN EXCHANGE**								
0070		**CREDIT**								
0080		**EQUITY**								
0090		**COMMODITY**								
0100		**OTHER**								
0110		**TOTAL**								

▼M2

INSTRUMENTS			MARGINED							
			NUMBER OF TRANS-ACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	CURRENT EXPOSURE	EEPE	Stress EEPE	EXPOSURE VALUE
			0010	0020	0030	0040	0050	0060	0070	0080
0120	EXCHANGE TRADED DERIVA-TIVES	INTEREST RATE								
0130		FOREIGN EXCHANGE								
0140		CREDIT								
0150		EQUITY								
0160		COMMODITY								
0170		OTHER								
0180		TOTAL								
0190	SECURITIES FINANCING TRANS-ACTIONS	BOND UNDERLYING								
0200		EQUITY UNDERLYING								
0210		OTHER UNDERLYING								
0220		TOTAL								
0230	CONTRACTUAL CROSS-PRODUCT NETTING SETS									

▼M2

	INSTRUMENTS		UNMARGINED								EXPOSURE VALUE
			NUMBER OF TRANS-ACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	CURRENT EXPOSURE	EEPE	Stress EEPE	EXPOSURE VALUE	
			0090	0100	0110	0120	0130	0140	0150	0160	0170
0010	**TOTAL**										
0020	of which: SWWR positions										
0030	Netting sets treated with the CR Standardised Approach										
0040	Netting sets treated with the CR IRB Approach										
0050	**OTC DERIVATIVES**	**INTEREST RATE**									
0060		**FOREIGN EXCHANGE**									
0070		**CREDIT**									
0080		**EQUITY**									
0090		**COMMODITY**									
0100		**OTHER**									
0110		**TOTAL**									

▼M2

INSTRUMENTS			UNMARGINED								EXPOSURE VALUE
			NUMBER OF TRANS-ACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	CURRENT EXPOSURE	EEPE	Stress EEPE	EXPOSURE VALUE	
			0090	0100	0110	0120	0130	0140	0150	0160	0170
0120	EXCHANGE TRADED DERIVA-TIVES	INTEREST RATE									
0130		FOREIGN EXCHANGE									
0140		CREDIT									
0150		EQUITY									
0160		COMMODITY									
0170		OTHER									
0180		TOTAL									
0190	SECURITIES FINANCING TRANS-ACTIONS	BOND UNDERLYING									
0200		EQUITY UNDERLYING									
0210		OTHER UNDERLYING									
0220		TOTAL									
0230	CONTRACTUAL CROSS-PRODUCT NETTING SETS										

▼M2

C 34.06 COUNTERPARTY CREDIT RISK: TOP TWENTY COUNTERPARTIES (CCR 6)

NAME	CODE	TYPE OF CODE	NATIONAL CODE	SECTOR OF THE COUNTERPARTY	COUNTERPARTY TYPE	RESIDENCY OF THE COUNTERPARTY	NUMBER OF TRANSACTIONS	NOTIONAL AMOUNTS	CURRENT MARKET VALUE (CMV), POSITIVE	CURRENT MARKET VALUE (CMV), NEGATIVE	EXPOSURE VALUE POST-CRM	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNTS
0010	0020	0030	0035	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130

▼M2

C 34.07 COUNTERPARTY CREDIT RISK: IRB APPROACH – CCR EXPOSURES BY EXPOSURE CLASS AND PD SCALE (CCR 7)

IRB Exposure class

Own estimates of LGD and/or conversion factors:

	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amounts	Density of risk weighted exposure amounts
		0010	0020	0030	0040	0050	0060	0070
0010	0.00 to <0.15							
0020	0.00 to <0.10							
0030	0.10 to <0.15							
0040	0.15 to <0.25							
0050	0.25 to <0.50							
0060	0.50 to <0.75							
0070	0.75 to <2.50							
0080	0.75 to <1.75							
0090	1.75 to <2.5							
0100	2.50 to <10.00							
0110	2.50 to <5.00							

▼M2

	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amounts	Density of risk weighted exposure amounts
		0010	0020	0030	0040	0050	0060	0070
0120	5.00 to <10.00							
0130	10.00 to <100.00							
0140	10.00 to <20.00							
0150	20.00 to <30.00							
0160	30.00 to <100.00							
0170	100.00 (Default)							
0180	Total							

▼M2

C 34.08 COUNTERPARTY CREDIT RISK: COMPOSITION OF COLLATERAL FOR CCR EXPOSURES (CCR 8)

	Collateral type	Collateral used in derivative transactions							
		Fair value of collateral received				Fair value of posted collateral			
		Segregated		Unsegregated		Segregated		Unsegregated	
		Initial margin	Variation margin	Initial margin	Variation margin	Initial margin	Variation margin	Initial margin	Variation margin
		0010	0020	0030	0040	0050	0060	0070	0080
0010	Cash – domestic currency								
0020	Cash – other currencies								
0030	Domestic sovereign debt								
0040	Other sovereign debt								
0050	Government agency debt								
0060	Corporate bonds								
0070	Equity securities								
0080	Other collateral								
0090	**Total**								

▼M2

	Collateral type	Collateral used in SFTs									
		Fair value of collateral received					Fair value of posted collateral				
		Segregated		Unsegregated			Segregated		Unsegregated		
		Initial margin	Variation margin	Initial margin	Variation margin	SFT security	Initial margin	Variation margin	Initial margin	Variation margin	SFT security
		0090	0100	0110	0120	0130	0140	0150	0160	0170	0180
0010	Cash – domestic currency										
0020	Cash – other currencies										
0030	Domestic sovereign debt										
0040	Other sovereign debt										
0050	Government agency debt										
0060	Corporate bonds										
0070	Equity securities										
0080	Other collateral										
0090	**Total**										

▼M2

C 34.09 COUNTERPARTY CREDIT RISK: CREDIT DERIVATIVES EXPOSURES (CCR 9)

	Product type	NOTIONAL AMOUNTS		FAIR VALUES	
		PROTECTION BOUGHT	PROTECTION SOLD	PROTECTION BOUGHT	PROTECTION SOLD
		0010	0020	0030	0040
0010	Single-name credit default swaps				
0020	Index credit default swaps				
0030	Total return swaps				
0040	Credit options				
0050	Other credit derivatives				
0060	**Total**				
FAIR VALUE BREAKDOWN					
0070	Positive fair value (asset)				
0080	Negative fair value (liability)				

▼M2

C 34.10 COUNTERPARTY CREDIT RISK: EXPOSURES TO CCPs (CCR 10)

		EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNTS
		0010	0020
0010	**Exposures to QCCPs (total)**		
0020	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
0030	(i) OTC derivatives		
0040	(ii) Exchange-traded derivatives		
0050	(iii) SFTs		
0060	(iv) Netting sets where cross-product netting has been approved		
0070	Segregated initial margin		
0080	Non-segregated initial margin		
0090	Prefunded default fund contributions		
0100	Unfunded default fund contributions		
0110	**Exposures to non-QCCPs (total)**		
0120	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
0130	(i) OTC derivatives		
0140	(ii) Exchange-traded derivatives		
0150	(iii) SFTs		
0160	(iv) Netting sets where cross-product netting has been approved		
0170	Segregated initial margin		
0180	Non-segregated initial margin		
0190	Prefunded default fund contributions		
0200	Unfunded default fund contributions		

▼M2

C 34.11 COUNTERPARTY CREDIT RISK: RWEA FLOW STATEMENTS OF CCR EXPOSURES UNDER THE IMM (CCR 11)

		RISK WEIGHTED EXPOSURE AMOUNTS	
		QUARTERLY FLOWS	ANNUAL FLOWS
		0010	0020
0010	**Risk Weighted Exposure Amounts as at the end of the previous reporting period**		
0020	Asset size		
0030	Credit quality of counterparties		
0040	Model updates (IMM only)		
0050	Methodology and policy (IMM only)		
0060	Acquisitions and disposals		
0070	Foreign exchange movements		
0080	Other		
0090	**Risk Weighted Exposure Amounts as at the end of the current reporting period**		

▼M2

C 16.00 - OPERATIONAL RISK (OPR)

	BANKING ACTIVITIES	RELEVANT INDICATOR			LOANS AND ADVANCES (IN CASE OF ASA APPLICATION)			OWN FUNDS REQUIREMENT	Total operational risk exposure amount
		YEAR-3	YEAR-2	LAST YEAR	YEAR-3	YEAR-2	LAST YEAR		
		0010	0020	0030	0040	0050	0060	0070	0O71
0010	1. **BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)**								Cell linked to CA2
0020	2. **BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA) / ALTERNATIVE STANDARDISED (ASA) APPROACHES**								Cell linked to CA2
	SUBJECT TO TSA:								
0030	CORPORATE FINANCE (CF)								
0040	TRADING AND SALES (TS)								
0050	RETAIL BROKERAGE (RBr)								
0060	COMMERCIAL BANKING (CB)								
0070	RETAIL BANKING (RB)								
0080	PAYMENT AND SETTLEMENT (PS)								
0090	AGENCY SERVICES (AS)								

▼M2

	BANKING ACTIVITIES	RELEVANT INDICATOR			LOANS AND ADVANCES (IN CASE OF ASA APPLICATION)			OWN FUNDS REQUIREM-ENT	Total operational risk exposure amount
		YEAR-3	YEAR-2	LAST YEAR	YEAR-3	YEAR-2	LAST YEAR		
		0010	0020	0030	0040	0050	0060	0070	0O71
0100	ASSET MANAGEMENT (AM)								
	SUBJECT TO ASA:								
0110	COMMERCIAL BANKING (CB)								
0120	RETAIL BANKING (RB)								
0130	3. **BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA**								Cell linked to CA2

▼M2

	BANKING ACTIVITIES	AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE				
		OF WHICH: DUE TO AN ALLOCATION MECHANISM	OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO DIVERSIFICATION	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)
		0080	0090	0100	0110	0120
0010	1. **BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)**					
0020	2. **BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA) / ALTERNATIVE STANDARDISED (ASA) APPROACHES**					
	SUBJECT TO TSA:					
0030	CORPORATE FINANCE (CF)					
0040	TRADING AND SALES (TS)					
0050	RETAIL BROKERAGE (RBr)					
0060	COMMERCIAL BANKING (CB)					
0070	RETAIL BANKING (RB)					
0080	PAYMENT AND SETTLEMENT (PS)					
0090	AGENCY SERVICES (AS)					

▼M2

	BANKING ACTIVITIES	AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE				
		OF WHICH: DUE TO AN ALLOCATION MECHANISM	OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO DIVERSIFICATION	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)
		0080	0090	0100	0110	0120
0100	ASSET MANAGEMENT (AM)					
	SUBJECT TO ASA:					
0110	COMMERCIAL BANKING (CB)					
0120	RETAIL BANKING (RB)					
0130	3. **BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA**					

▼M2

C 17.01 - OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR (OPR DETAILS 1)

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	CORPORATE FINANCE [CF]	Number of events (new events)										
0020		Gross loss amount (new events)										
0030		Number of events subject to loss adjustments										
0040		Loss adjustments relating to previous reporting periods										
0050		Maximum single loss										
0060		Sum of the five largest losses										
0070		Total direct loss recovery										
0080		Total recovery from insurance and other risk transfer mechanisms										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0110	**TRADING AND SALES [TS]**	Number of events (new events)										
0120		Gross loss amount (new events)										
0130		Number of events subject to loss adjustments										
0140		Loss adjustments relating to previous reporting periods										
0150		Maximum single loss										
0160		Sum of the five largest losses										
0170		Total direct loss recovery										
0180		Total recovery from insurance and other risk transfer mechanisms										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0210	**RETAIL BROKERAGE [RBr]**	Number of events (new events)										
0220		Gross loss amount (new events)										
0230		Number of events subject to loss adjustments										
0240		Loss adjustments relating to previous reporting periods										
0250		Maximum single loss										
0260		Sum of the five largest losses										
0270		Total direct loss recovery										
0280		Total recovery from insurance and other risk transfer mechanisms										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0310	COMMERCIAL BANKING [CB]	Number of events (new events)										
0320		Gross loss amount (new events)										
0330		Number of events subject to loss adjustments										
0340		Loss adjustments relating to previous reporting periods										
0350		Maximum single loss										
0360		Sum of the five largest losses										
0370		Total direct loss recovery										
0380		Total recovery from insurance and other risk transfer mechanisms										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0410	**RETAIL BANKING [RB]**	Number of events (new events)										
0420		Gross loss amount (new events)										
0430		Number of events subject to loss adjustments										
0440		Loss adjustments relating to previous reporting periods										
0450		Maximum single loss										
0460		Sum of the five largest losses										
0470		Total direct loss recovery										
0480		Total recovery from insurance and other risk transfer mechanisms										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0510	**PAYMENT AND SETTLEMENT [PS]**	Number of events (new events)										
0520		Gross loss amount (new events)										
0530		Number of events subject to loss adjustments										
0540		Loss adjustments relating to previous reporting periods										
0550		Maximum single loss										
0560		Sum of the five largest losses										
0570		Total direct loss recovery										
0580		Total recovery from insurance and other risk transfer mechanisms										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0610	AGENCY SERVICES [AS]	Number of events (new events)										
0620		Gross loss amount (new events)										
0630		Number of events subject to loss adjustments										
0640		Loss adjustments relating to previous reporting periods										
0650		Maximum single loss										
0660		Sum of the five largest losses										
0670		Total direct loss recovery										
0680		Total recovery from insurance and other risk transfer mechanisms										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0710	**ASSET MANAGEMENT [AM]**	Number of events (new events)										
0720		Gross loss amount (new events)										
0730		Number of events subject to loss adjustments										
0740		Loss adjustments relating to previous reporting periods										
0750		Maximum single loss										
0760		Sum of the five largest losses										
0770		Total direct loss recovery										
0780		Total recovery from insurance and other risk transfer mechanisms										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0810	**CORPORATE ITEMS [CI]**	Number of events (new events)										
0820		Gross loss amount (new events)										
0830		Number of events subject to loss adjustments										
0840		Loss adjustments relating to previous reporting periods										
0850		Maximum single loss										
0860		Sum of the five largest losses										
0870		Total direct loss recovery										
0880		Total recovery from insurance and other risk transfer mechanisms										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0910	TOTAL BUSINESS LINES	Number of events (new events). Of which:										
0911		related to losses ≥ 10,000 and < 20,000										
0912		related to losses ≥ 20,000 and < 100,000										
0913		related to losses ≥ 100,000 and < 1,000,000										
0914		related to losses ≥ 1,000,000										
0920		Gross loss amount (new events). Of which:										
0921		related to losses ≥ 10,000 and < 20,000										
0922		related to losses ≥ 20,000 and < 100,000										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0923		related to losses ≥ 100,000 and < 1,000,000										
0924		related to losses ≥ 1,000,000										
0930		Number of events subject to loss adjustments. Of which:										
0935		of which: number of events with a positive loss adjustment										
0936		of which: number of events with a negative loss adjustment										
0940		Loss adjustments relating to previous reporting periods										
0945		of which: positive loss adjustment amounts (+)										
0946		of which: negative loss adjustment amounts (-)										

▼M2

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSICAL ASSETS	BUSINESS DISRUPTION AND SYSTEM FAILURES	EXECUTION, DELIVERY & PROCESS MANAGEMENT		LOWEST	HIGHEST
Rows			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0950		Maximum single loss										
0960		Sum of the five largest losses										
0970		Total direct loss recovery										
0980		Total recovery from insurance and other risk transfer mechanisms										

▼M2

C 17.02 - OPERATIONAL RISK: LARGE LOSS EVENTS (OPR DETAILS 2)

	Event ID	Date of accounting	Date of occurrence	Date of discovery	Event Type	Gross loss	Gross loss net of direct recoveries	GROSS LOSS BY BUSINESS LINE			
								Corporate Finance [CF]	Trading and Sales [TS]	Retail Brokerage [RBr]	Commercial Banking [CB]
Rows	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
…											

	GROSS LOSS BY BUSINESS LINE					Legal Entity name	Code	Type of code	Business Unit	Description
	Retail Banking [RB]	Payment and Settlement [PS]	Agency Services [AS]	Asset Management [AM]	Corporate Items [CI]					
Rows	0120	0130	0140	0150	0160	0170	0181	0185	0190	0200
…										

▼M2

C 18.00 - MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS (MKR SA TDI)

Currency:

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0010	**TRADED DEBT INSTRUMENTS IN TRADING BOOK**							Cell linked to CA2
0011	**General risk**							
0012	Derivatives							
0013	Other assets and liabilities							
0020	Maturity-based approach							
0030	Zone 1							
0040	0 ≤ 1 month							
0050	> 1 ≤ 3 months							
0060	> 3 ≤ 6 months							
0070	> 6 ≤ 12 months							

▼M2

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0080	Zone 2							
0090	> 1 ≤ 2 (1,9 for cupon of less than 3%) years							
0100	> 2 ≤ 3 (> 1,9 ≤ 2,8 for cupon of less than 3%) years							
0110	> 3 ≤ 4 (> 2,8 ≤ 3,6 for cupon of less than 3%) years							
0120	Zone 3							
0130	> 4 ≤ 5 (> 3,6 ≤ 4,3 for cupon of less than 3%) years							
0140	> 5 ≤ 7 (> 4,3 ≤ 5,7 for cupon of less than 3%) years							
0150	> 7 ≤ 10 (> 5,7 ≤ 7,3 for cupon of less than 3%) years							
0160	> 10 ≤ 15 (> 7,3 ≤ 9,3 for cupon of less than 3%) years							
0170	> 15 ≤ 20 (> 9,3 ≤ 10,6 for cupon of less than 3%) years							
0180	> 20 (> 10,6 ≤ 12,0 for cupon of less than 3%) years							
0190	(> 12,0 ≤ 20,0 for cupon of less than 3%) years							
0200	(> 20 for cupon of less than 3%) years							

▼M2

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0210	Duration-based approach							
0220	Zone 1							
0230	Zone 2							
0240	Zone 3							
0250	**Specific risk**							
0251	Own funds requirement for non-securitisation debt instruments							
0260	Debt securities under the first category in Table 1							
0270	Debt securities under the second category in Table 1							
0280	With residual term ≤ 6 months							
0290	With a residual term > 6 months and ≤ 24 months							
0300	With a residual term > 24 months							
0310	Debt securities under the third category in Table 1							
0320	Debt securities under the fourth category in Table 1							

▼M2

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0321	Rated nth-to default credit derivatives							
0325	Own funds requirement for securitisation instruments							
0330	Own funds requirement for the correlation trading portfolio							
0350	Additional requirements for options (non-delta risks)							
0360	Simplified method							
0370	Delta plus approach - additional requirements for gamma risk							
0380	Delta plus approach - additional requirements for vega risk							
0385	Delta plus approach - non-continuous options and warrants							
0390	Scenario matrix approach							

▼M2

C 19.00 - MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS (MKR SA SEC)

		ALL POSITIONS		(-) POSITIONS DEDUCTED FROM OWN FUNDS		NET POSITIONS	
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT
		0010	0020	0030	0040	0050	0060
0010	**TOTAL EXPOSURES**						
0020	Of which: RE-SECURITISATIONS						
0030	**ORIGINATOR: TOTAL EXPOSURES**						
0040	SECURITISATIONS						
0041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0050	RE-SECURITISATIONS						
0060	**INVESTOR: TOTAL EXPOSURES**						
0070	SECURITISATIONS						
0071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0080	RE-SECURITISATIONS						
0090	**SPONSOR: TOTAL EXPOSURES**						
0100	SECURITISATIONS						
0101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT						
0110	RE-SECURITISATIONS						

▼M2

		BREAKDOWN OF THE NET POSITIONS (LONG) ACCORDING TO RISK WEIGHTS																
		[0 - 10 %]	[10 - 12 %]	[12 - 20 %]	[20 - 40 %]	[40 - 100 %]	[100 - 150 %]	[150 - 200 %]	[200 - 225 %]	[225 - 250 %]	[250 - 300 %]	[300 - 350 %]	[350 - 425 %]	[425 - 500 %]	[500 - 650 %]	[650 - 750 %]	[750 - 850 %]	[850 - 1250 %]
		0061	0062	0063	0064	0065	0066	0071	0072	0073	0074	0075	0076	0077	0078	0079	0081	0082
0010	**TOTAL EXPOSURES**																	
0020	Of which: RE-SECURITISATIONS																	
0030	**ORIGINATOR: TOTAL EXPOSURES**																	
0040	SECURITISATIONS																	
0041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																	
0050	RE-SECURITISATIONS																	
0060	**INVESTOR: TOTAL EXPOSURES**																	
0070	SECURITISATIONS																	
0071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																	
0080	RE-SECURITISATIONS																	
0090	**SPONSOR: TOTAL EXPOSURES**																	
0100	SECURITISATIONS																	
0101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																	
0110	RE-SECURITISATIONS																	

▼M2

		BREAKDOWN OF THE NET POSITIONS (SHORT) ACCORDING TO RISK WEIGHTS																	
		[0 - 10 %]	[10 - 12 %]	[12 - 20 %]	[20 - 40 %]	[40 - 100 %]	[100 - 150 %]	[150 - 200 %]	[200 - 225 %]	[225 - 250 %]	[250 - 300 %]	[300 - 350 %]	[350 - 425 %]	[425 - 500 %]	[500 - 650 %]	[650 - 750 %]	[750 - 850 %]	[850 - 1250 %]	1250 %
		0085	0086	0087	0088	0089	0091	0092	0093	0094	0095	0096	0097	0098	0099	0101	0102	0103	0104
0010	**TOTAL EXPOSURES**																		
0020	Of which: RE-SECURITISATIONS																		
0030	**ORIGINATOR: TOTAL EXPOSURES**																		
0040	SECURITISATIONS																		
0041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																		
0050	RE-SECURITISATIONS																		
0060	**INVESTOR: TOTAL EXPOSURES**																		
0070	SECURITISATIONS																		
0071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																		
0080	RE-SECURITISATIONS																		
0090	**SPONSOR: TOTAL EXPOSURES**																		
0100	SECURITISATIONS																		
0101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT																		
0110	RE-SECURITISATIONS																		

▼M2

		BREAKDOWN OF THE NET POSITION ACCORDING TO APPROACHES						OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402		BEFORE CAP	AFTER CAP / TOTAL OWN FUND REQUIREMENTS
		SEC-IRBA	SEC-SA	SEC-ERBA	INTERNAL ASSESSMENT APPROACH	SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITI-SATIONS	OTHER (RW=1 2-50%)	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS		
		0402	0403	0404	0405	0900	0406	0530	0540	0570	0601
0010	**TOTAL EXPOSURES**										Cell linked to MKR SA TDI {325:060}
0020	Of which: RE-SECURITISATIONS										
0030	**ORIGINATOR: TOTAL EXPOSURES**										
0040	SECURITISATIONS										
0041	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT										
0050	RE-SECURITISATIONS										
0060	**INVESTOR: TOTAL EXPOSURES**										
0070	SECURITISATIONS										
0071	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT										
0080	RE-SECURITISATIONS										
0090	**SPONSOR: TOTAL EXPOSURES**										
0100	SECURITISATIONS										
0101	OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT										
0110	RE-SECURITISATIONS										

▼M2

C 20.00 - MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO (MKR SA CTP)

		ALL POSITIONS		(-) POSITIONS DEDUCTED FROM OWN FUNDS		NET POSITIONS	
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT
		0010	0020	0030	0040	0050	0060
0010	**TOTAL EXPOSURES**						
	SECURITISATION POSITIONS:						
0020	**ORIGINATOR: TOTAL EXPOSURES**						
0030	SECURITISATIONS						
0040	OTHER CTP POSITIONS						
0050	**INVESTOR: TOTAL EXPOSURES**						
0060	SECURITISATIONS						
0070	OTHER CTP POSITIONS						
0080	**SPONSOR: TOTAL EXPOSURES**						
0090	SECURITISATIONS						
0100	OTHER CTP POSITIONS						
	N-TH-TO-DEFAULT CREDIT DERIVATIVES:						
0110	N-TH-TO-DEFAULT CREDIT DERIVATIVES						
0120	OTHER CTP POSITIONS						

▼M2

		BREAKDOWN OF THE NET POSITION (LONG) ACCORDING TO RISK WEIGHTS										
		[0 - 10 %]	[10 - 12 %]	[12 - 20 %]	[20 - 40 %]	[40 - 100 %]	[100 - 250 %]	[250 - 350 %]	[350 - 425 %]	[425 - 650 %]	[650 - 1250 %]	1250 %
		0071	0072	0073	0074	0075	0076	0077	0078	0079	0081	0082
0010	**TOTAL EXPOSURES**											
	SECURITISATION POSITIONS:											
0020	**ORIGINATOR: TOTAL EXPOSURES**											
0030	SECURITISATIONS											
0040	OTHER CTP POSITIONS											
0050	**INVESTOR: TOTAL EXPOSURES**											
0060	SECURITISATIONS											
0070	OTHER CTP POSITIONS											
0080	**SPONSOR: TOTAL EXPOSURES**											
0090	SECURITISATIONS											
0100	OTHER CTP POSITIONS											
	N-TH-TO-DEFAULT CREDIT DERIVATIVES:											
0110	N-TH-TO-DEFAULT CREDIT DERIVATIVES											
0120	OTHER CTP POSITIONS											

▼M2

		BREAKDOWN OF THE NET POSITION (SHORT) ACCORDING TO RISK WEIGHTS										
		[0 - 10 %]	[10 - 12 %]	[12 - 20 %]	[20 - 40 %]	[40 - 100 %]	[100 - 250 %]	[250 - 350 %]	[350 - 425 %]	[425 - 650 %]	[650 - 1250 %]	1250 %
		0086	0087	0088	0089	0091	0092	0093	0094	0095	0096	0097
0010	**TOTAL EXPOSURES**											
	SECURITISATION POSITIONS:											
0020	**ORIGINATOR: TOTAL EXPOSURES**											
0030	SECURITISATIONS											
0040	OTHER CTP POSITIONS											
0050	**INVESTOR: TOTAL EXPOSURES**											
0060	SECURITISATIONS											
0070	OTHER CTP POSITIONS											
0080	**SPONSOR: TOTAL EXPOSURES**											
0090	SECURITISATIONS											
0100	OTHER CTP POSITIONS											
	N-TH-TO-DEFAULT CREDIT DERIVATIVES:											
0110	N-TH-TO-DEFAULT CREDIT DERIVATIVES											
0120	OTHER CTP POSITIONS											

▼M2

		BREAKDOWN OF THE NET POSITION ACCORDING TO APPROACHES						BEFORE CAP		AFTER CAP		TOTAL OWN FUNDS REQUIREMENTS
		SEC-IRBA	SEC-SA	SEC-ERBA	INTERNAL ASSESSMENT APPROACH	SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS	OTHER (RW = 1250 %)	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	
		0402	0403	0404	0405	0900	0406	0410	0420	0430	0440	0450
0010	**TOTAL EXPOSURES**											Cell linked to MKR SA TDI {0330:0060}
	SECURITISATION POSITIONS:											
0020	**ORIGINATOR: TOTAL EXPOSURES**											
0030	SECURITISATIONS											
0040	OTHER CTP POSITIONS											
0050	**INVESTOR: TOTAL EXPOSURES**											
0060	SECURITISATIONS											
0070	OTHER CTP POSITIONS											
0080	**SPONSOR: TOTAL EXPOSURES**											
0090	SECURITISATIONS											
0100	OTHER CTP POSITIONS											
	N-TH-TO-DEFAULT CREDIT DERIVATIVES:											
0110	N-TH-TO-DEFAULT CREDIT DERIVATIVES											
0120	OTHER CTP POSITIONS											

▼M2

C 21.00 - MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES (MKR SA EQU)

National market:

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0010	**EQUITIES IN TRADING BOOK**							Cell linked to CA
0020	General risk							
0021	Derivatives							
0022	Other assets and liabilities							
0030	Exchange traded stock-index futures broadly diversified subject to particular approach							
0040	Other equities than exchange traded stock-index futures broadly diversified							
0050	Specific risk							
0090	Additional requirements for options (non-delta risks)							
0100	Simplified method							
0110	Delta plus approach - additional requirements for gamma risk							
0120	Delta plus approach - additional requirements for vega risk							

▼M2

		POSITIONS					OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0125	Delta plus approach - non-continuous options and warrants							
0130	Scenario matrix approach							

▼M2

C 22.00 - MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK (MKR SA FX)

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	**TOTAL POSITIONS**									Cell linked to CA
0020	Currencies closely correlated									
0025	of which: reporting currency									
0030	All other currencies (including CIUs treated as different currencies)									
0040	Gold									
0050	Additional requirements for options (non-delta risks)									
0060	Simplified method									
0070	Delta plus approach - additional requirements for gamma risk									
0080	Delta plus approach - additional requirements for vega risk									

▼M2

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		0020	0030	0040	0050	0060	0070	0080	0090	0100
0085	Delta plus approach - non-continuous options and warrants									
0090	Scenario matrix approach									
BREAKDOWN OF TOTAL POSITIONS (REPORTING CURRENCY INCLUDED) BY EXPOSURE TYPES										
0100	Other assets and liabilities other than off-balance sheet items and derivatives									
0110	Off-balance sheet items									
0120	Derivatives									
Memorandum items: CURRENCY POSITIONS										
0130	Euro									
0140	Lek									
0150	Argentine Peso									
0160	Australian Dollar									
0170	Brazilian Real									

▼M2

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		0020	0030	0040	0050	0060	0070	0080	0090	0100
0180	Bulgarian Lev									
0190	Canadian Dollar									
0200	Czech Koruna									
0210	Danish Krone									
0220	Egyptian Pound									
0230	Pound Sterling									
0240	Forint									
0250	Yen									
0270	Lithuanian Litas									
0280	Denar									
0290	Mexican Peso									
0300	Zloty									

▼M2

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		0020	0030	0040	0050	0060	0070	0080	0090	0100
0310	Rumanian Leu									
0320	Russian Ruble									
0330	Serbian Dinar									
0340	Swedish Krona									
0350	Swiss Franc									
0360	Turkish Lira									
0370	Hryvnia									
0380	US Dollar									
0390	Iceland Krona									
0400	Norwegian Krone									

▼M2

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		0020	0030	0040	0050	0060	0070	0080	0090	0100
0410	Hong Kong Dollar									
0420	New Taiwan Dollar									
0430	New Zealand Dollar									
0440	Singapore Dollar									
0450	Won									
0460	Yuan Renminbi									
0470	Other									
0480	Croatian Kuna									

▼M2

C 23.00 - MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES (MKR SA COM)

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE	OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0010	**TOTAL POSITIONS IN COMMODITIES**							Cell linked to CA
0020	Precious metals (except gold)							
0030	Base metals							
0040	Agricultural products (softs)							
0050	Others							
0060	Of which energy products (oil, gas)							
0070	Maturity ladder approach							
0080	Extended maturity ladder approach							
0090	Simplified approach: All positions							

▼M2

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE	OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT			
		0010	0020	0030	0040	0050	0060	0070
0100	Additional requirements for options (non-delta risks)							
0110	Simplified method							
0120	Delta plus approach - additional requirements for gamma risk							
0130	Delta plus approach - additional requirements for vega risk							
0135	Delta plus approach - non-continuous options and warrants							
0140	Scenario matrix approach							

▼M2

C 24.00 - MARKET RISK INTERNAL MODELS (MKR IM)

		VaR		STRESSED VaR		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		
		MULTIPLICATION FACTOR (m_c) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaR_{avg})	PREVIOUS DAY (VaR_{t-1})	MULTIPLICATION FACTOR (m_s) x AVERAGE OF PREVIOUS 60 WORKING DAYS ($SVaR_{avg}$)	LATEST AVAILABLE ($SVaR_{t-1}$)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE
		0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**TOTAL POSITIONS**									
	Memorandum items: BREAKDOWN OF MARKET RISK									
0020	**Traded debt instruments**									
0030	**TDI - General risk**									
0040	**TDI - Specific Risk**									
0050	**Equities**									
0060	**Equities - General risk**									
0070	**Equities - Specific Risk**									
0080	**Foreign Exchange risk**									
0090	**Commodities risk**									
0100	**Total amount for general risk**									
0110	**Total amount for specific risk**									

▼M2

		OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT	Number of overshootings during previous 250 working days	VaR Multiplication Factor (m_c)	SVaR Multiplication Factor (m_s)	ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET LONG POSITIONS AFTER CAP	ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET SHORT POSITIONS AFTER CAP
		0120	0130	0140	0150	0160	0170	0180
0010	**TOTAL POSITIONS**		Cell linked to CA					
	Memorandum items: BREAKDOWN OF MARKET RISK							
0020	**Traded debt instruments**							
0030	**TDI - General risk**							
0040	**TDI - Specific Risk**							
0050	**Equities**							
0060	**Equities - General risk**							
0070	**Equities - Specific Risk**							
0080	**Foreign Exchange risk**							
0090	**Commodities risk**							
0100	**Total amount for general risk**							
0110	**Total amount for specific risk**							

▼M2

C 25.00 - CREDIT VALUE ADJUSTMENT RISK (CVA)

		EXPOSURE VALUE			VaR		STRESSED VaR	
			of which: OTC Derivatives	of which: SFT	MULTIPLICATION FACTOR (m_c) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaR_{avg})	PREVIOUS DAY (VaR_{t-1})	MULTIPLICATION FACTOR (m_s) x AVERAGE OF PREVIOUS 60 WORKING DAYS ($SVaR_{avg}$)	LATEST AVAILABLE ($SVaR_{t-1}$)
		0010	0020	0030	0040	0050	0060	0070
0010	**CVA risk total**							
0020	**According to Advanced method**							
0030	**According to Standardised method**							
0040	**Based on OEM**							

		OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT	MEMORANDUM ITEMS			CVA RISK HEDGE NOTIONALS	
				Number of counterparties	of which: proxy was used to determine credit spread	INCURRED CVA	SINGLE NAME CDS	INDEX CDS
		0080	0090	0100	0110	0120	0130	0140
0010	**CVA risk total**		Link to {CA2;r640;c010}					
0020	**According to Advanced method**		Link to {CA2;r650;c010}					
0030	**According to Standardised method**		Link to {CA2;r660;c010}					
0040	**Based on OEM**		Link to {CA2;r670;c010}					

▼M2

C 32.01 - Prudent Valuation: Fair-Valued Assets and Liabilities (PRUVAL 1)

			FAIR-VALUED ASSETS AND LIABILITIES		FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1					FAIR-VALUED ASSETS AND LIABILITIES INCLUDED IN ART. 4(1) THRESHOLD	
				OF WHICH: TRADING BOOK	EXACTLY MATCHING	HEDGE ACCOUNTING	PRUDENTIAL FILTERS	OTHER	COMMENTS FOR OTHER		OF WHICH: TRADING BOOK
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	**1**	**TOTAL FAIR-VALUED ASSETS AND LIABILITIES**									
0020	**1.1**	**TOTAL FAIR-VALUED ASSETS**									
0030	1.1.1	FINANCIAL ASSETS HELD FOR TRADING									
0040	1.1.2	TRADING FINANCIAL ASSETS									
0050	1.1.3	NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS									
0060	1.1.4	FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS									
0070	1.1.5	FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME									
0080	1.1.6	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS									

▼M2

			FAIR-VALUED ASSETS AND LIABILIT-IES	OF WHICH: TRADING BOOK	FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1					FAIR-VALUED ASSETS AND LIABILITIES INCLUDED IN ART. 4(1) THRESHOLD	OF WHICH: TRADING BOOK
					EXACTLY MATCHI-NG	HEDGE ACCOUN-TING	PRUDENT-IAL FILTERS	OTHER	COMMEN-TS FOR OTHER		
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0090	1.1.7	NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY									
0100	1.1.8	OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS									
0110	1.1.9	DERIVATIVES - HEDGE ACCOUNTING									
0120	1.1.10	FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK									
0130	1.1.11	INVESTMENTS IN SUBSIDIARIES, JOINT VENTURES AND ASSOCIATES									
0140	1.1.12	(-) HAIRCUTS FOR TRADING ASSETS AT FAIR VALUE									
0142	1.1.13	OTHER ASSETS									
0143	1.1.14	NON-CURRENT ASSETS AND DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE									
0150	**1.2**	**TOTAL FAIR-VALUED LIABILITIES**									
0160	1.2.1	FINANCIAL LIABILITIES HELD FOR TRADING									
0170	1.2.2	TRADING FINANCIAL LIABILITIES									

▼M2

			FAIR-VALUED ASSETS AND LIABILIT-IES	OF WHICH: TRADING BOOK	FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1					FAIR-VALUED ASSETS AND LIABILITIES INCLUDED IN ART. 4(1) THRESHOLD	OF WHICH: TRADING BOOK
					EXACTLY MATCHI-NG	HEDGE ACCOUN-TING	PRUDENT-IAL FILTERS	OTHER	COMMEN-TS FOR OTHER		
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0180	1.2.3	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS									
0190	1.2.4	DERIVATIVES - HEDGE ACCOUNTING									
0200	1.2.5	FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK									
0210	1.2.6	HAIRCUTS FOR TRADING LIABILITIES AT FAIR VALUE									
0220	1.2.7	OTHER LIABILITIES									
0230	1.2.8	LIABILITIES INCLUDED IN DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE									

▼M2

C 32.02 - PRUDENT VALUATION: CORE APPROACH (PRUVAL 2)

			CATEGORY LEVEL AVA									
			MARKET PRICE UNCERTAINTY	OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	CLOSE-OUT COSTS	OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	MODEL RISK	OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	CONCENTRATED POSITIONS	FUTURE ADMINISTRATIVE COSTS	EARLY TERMINATION	OPERATIONAL RISK
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	**1**	**TOTAL CORE APPROACH**										
0020		*OF WHICH: TRADING BOOK*										
0030	**1.1**	**PORTFOLIOS UNDER ARTICLES 9 TO 17 - TOTAL CATEGORY LEVEL POST-DIVERSIFICATION**										
0040	**1.1.1**	**TOTAL CATEGORY LEVEL PRE-DIVERSIFICATION**										
0050	1.1.1*	*OF WHICH: UNEARNED CREDIT SPREADS AVA*										
0060	1.1.1**	*OF WHICH: INVESTMENT AND FUNDING COSTS AVA*										
0070	1.1.1***	*OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2) OF DELEGATED REGULATION (EU) 2016/101*										

▼M2

			CATEGORY LEVEL AVA									
			MARKET PRICE UNCERTAINTY	OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	CLOSE-OUT COSTS	OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	MODEL RISK	OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	CONCENTRATED POSITIONS	FUTURE ADMINISTRATIVE COSTS	EARLY TERMINATION	OPERATIONAL RISK
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0080	1.1.1****	*OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 10(2) AND (3) OF DELEGATED REGULATION (EU) 2016/101*										
0090	1.1.1.1	INTEREST RATES										
0100	1.1.1.2	FOREIGN EXCHANGE										
0110	1.1.1.3	CREDIT										
0120	1.1.1.4	EQUITIES										
0130	1.1.1.5	COMMODITIES										
0140	**1.1.2**	**(-) DIVERSIFICATION BENEFITS**										
0150	1.1.2.1	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 1										

▼M2

			CATEGORY LEVEL AVA									
			MARKET PRICE UNCERTAINTY	OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	CLOSE-OUT COSTS	OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	MODEL RISK	OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH	CONCENTRATED POSITIONS	FUTURE ADMINISTRATIVE COSTS	EARLY TERMINATION	OPERATIONAL RISK
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0160	1.1.2.2	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 2										
0170	1.1.2.2*	MEMORANDUM ITEM: PRE-DIVERSIFICATION AVAS REDUCED BY MORE THAN 90% BY DIVERSIFICATION UNDER METHOD 2										
0180	**1.2**	**PORTFOLIOS UNDER THE FALL-BACK APPROACH**										
0190	1.2.1	100% OF NET UNREALISED PROFIT										
0200	1.2.2	10% OF NOTIONAL VALUE										
0210	1.2.3	25% OF INCEPTION VALUE										

▼M2

			TOTAL AVA	UPSIDE UNCERTAINTY	FAIR-VALUED ASSETS AND LIABILITIES		QTD REVENUE	IPV DIFFERENCE
					FAIR-VALUED ASSETS	FAIR-VALUED LIABILITIES		
			0110	0120	0130	0140	0150	0160
0010	**1**	**TOTAL CORE APPROACH**						
0020		*OF WHICH: TRADING BOOK*						
0030	**1.1**	**PORTFOLIOS UNDER ARTICLES 9 TO 17 - TOTAL CATEGORY LEVEL POST-DIVERSIFICATION**						
0040	**1.1.1**	**TOTAL CATEGORY LEVEL PRE-DIVERSIFICATION**						
0050	1.1.1*	*OF WHICH: UNEARNED CREDIT SPREADS AVA*						
0060	1.1.1**	*OF WHICH: INVESTMENT AND FUNDING COSTS AVA*						
0070	1.1.1***	*OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2) OF DELEGATED REGULATION (EU) 2016/101*						

▼M2

			TOTAL AVA	UPSIDE UNCERTAINTY	FAIR-VALUED ASSETS AND LIABILITIES		QTD REVENUE	IPV DIFFERENCE
					FAIR-VALUED ASSETS	FAIR-VALUED LIABILITIES		
			0110	0120	0130	0140	0150	0160
0080	1.1.1****	*OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 10(2) AND (3) OF DELEGATED REGULATION (EU) 2016/101*						
0090	1.1.1.1	INTEREST RATES						
0100	1.1.1.2	FOREIGN EXCHANGE						
0110	1.1.1.3	CREDIT						
0120	1.1.1.4	EQUITIES						
0130	1.1.1.5	COMMODITIES						
0140	**1.1.2**	**(-) DIVERSIFICATION BENEFITS**						
0150	1.1.2.1	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 1						

▼M2

			TOTAL AVA	UPSIDE UNCERTAINTY	FAIR-VALUED ASSETS AND LIABILITIES		QTD REVENUE	IPV DIFFERENCE
					FAIR-VALUED ASSETS	FAIR-VALUED LIABILITIES		
			0110	0120	0130	0140	0150	0160
0160	1.1.2.2	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 2						
0170	1.1.2.2*	MEMORANDUM ITEM: PRE-DIVERSIFICATION AVAS REDUCED BY MORE THAN 90% BY DIVERSIFICATION UNDER METHOD 2						
0180	**1.2**	**PORTFOLIOS UNDER THE FALL-BACK APPROACH**						
0190	1.2.1	100% OF NET UNREALISED PROFIT						
0200	1.2.2	10% OF NOTIONAL VALUE						
0210	1.2.3	25% OF INCEPTION VALUE						

▼M2

			FAIR VALUE ADJUSTMENTS									DAY 1 P&L	EXPLANATION DESCRIPTION
			MARKET PRICE UNCERTAINTY	CLOSE-OUT COSTS	MODEL RISK	CONCENTRATED POSITIONS	UNEARNED CREDIT SPREADS	INVESTING AND FUNDING COSTS	FUTURE ADMINISTRATIVE COSTS	EARLY TERMINATION	OPERATIONAL RISK		
			0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270
0010	**1**	**TOTAL CORE APPROACH**											
0020		*OF WHICH: TRADING BOOK*											
0030	**1.1**	**PORTFOLIOS UNDER ARTICLES 9 TO 17 - TOTAL CATEGORY LEVEL POST-DIVERSIFICATION**											
0040	**1.1.1**	**TOTAL CATEGORY LEVEL PRE-DIVERSIFICATION**											
0050	1.1.1*	*OF WHICH: UNEARNED CREDIT SPREADS AVA*											
0060	1.1.1**	*OF WHICH: INVESTMENT AND FUNDING COSTS AVA*											
0070	1.1.1***	*OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2) OF DELEGATED REGULATION (EU) 2016/101*											

▼M2

			FAIR VALUE ADJUSTMENTS									DAY 1 P&L	EXPLANATION DESCRIPTION
			MARKET PRICE UNCERTAINTY	CLOSE-OUT COSTS	MODEL RISK	CONCENTRATED POSITIONS	UNEARNED CREDIT SPREADS	INVESTING AND FUNDING COSTS	FUTURE ADMINISTRATIVE COSTS	EARLY TERMINATION	OPERATIONAL RISK		
			0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270
0080	1.1.1****	*OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 10(2) AND (3) OF DELEGATED REGULATION (EU) 2016/101*											
0090	1.1.1.1	INTEREST RATES											
0100	1.1.1.2	FOREIGN EXCHANGE											
0110	1.1.1.3	CREDIT											
0120	1.1.1.4	EQUITIES											
0130	1.1.1.5	COMMODITIES											
0140	**1.1.2**	**(-) DIVERSIFICATION BENEFITS**											
0150	1.1.2.1	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 1											

▼M2

			FAIR VALUE ADJUSTMENTS									DAY 1 P&L	EXPLANATION DESCRIPTION
			MARKET PRICE UNCERTAINTY	CLOSE-OUT COSTS	MODEL RISK	CONCENTRATED POSITIONS	UNEARNED CREDIT SPREADS	INVESTING AND FUNDING COSTS	FUTURE ADMINISTRATIVE COSTS	EARLY TERMINATION	OPERATIONAL RISK		
			0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270
0160	1.1.2.2	(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 2											
0170	1.1.2.2*	MEMORANDUM ITEM: PRE-DIVERSIFICATION AVAS REDUCED BY MORE THAN 90% BY DIVERSIFICATION UNDER METHOD 2											
0180	**1.2**	**PORTFOLIOS UNDER THE FALL-BACK APPROACH**											
0190	1.2.1	100% OF NET UNREALISED PROFIT											
0200	1.2.2	10% OF NOTIONAL VALUE											
0210	1.2.3	25% OF INCEPTION VALUE											

▼M2

C 32.03 - Prudent Valuation: Model Risk AVA (PRUVAL 3)

RANK	MODEL	RISK CATEG-ORY	PRODU-CT	OBSER-VABILITY	MODEL RISK AVA	OF WHICH: USING THE EXPERT BASED APPROACH	OF WHICH: AGGRE-GATED USING METHOD 2	AGGREGA-TED AVA CALCULAT-ED UNDER METHOD 2	FAIR-VALUED ASSETS AND LIABILITIES		IPV DIFFERE-NCE (OUTPUT TESTING)	IPV COVERA-GE (OUTPUT TESTING)	FAIR VALUE ADJUSTMENTS		DAY1 P&L
									FAIR VALUED ASSETS	FAIR VALUED LIABILITI-ES			MODEL RISK	EARLY TERMIN-ATION	
0005	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150

▼M2

C 32.04 - Prudent Valuation: Concentrated Positions AVA (PRUVAL 4)

RANK	RISK CATEGORY	PRODUCT	UNDERLYING	CONCEN-TRATED POSITION SIZE	SIZE MEASURE	MARKET VALUE	PRUDENT EXIT PERIOD	CONCEN-TRATED POSITIONS AVA	CONCEN-TRATED POSITION FAIR VALUE ADJUSTMENT	IPV DIFFERENCE
0005	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100

▼M2

C 33.00 - GENERAL GOVERNMENTS EXPOSURES BY COUNTRY OF THE COUNTERPARTY (GOV)

Country:

		Direct exposures						
		On-balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolios				
				Financial assets held for trading	Trading financial assets	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Non-trading non-derivative financial assets measured at fair value through profit or loss
		0010	0020	0030	0040	0050	0060	0070
0010	Total exposures							
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:								
0020	Exposures under the credit risk framework							
0030	Standardised Approach							
0040	Central governments							
0050	Regional governments or local authorities							
0060	Public sector entities							
0070	International Organisations							

▼M2

		Direct exposures						
		On-balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolios				
				Financial assets held for trading	Trading financial assets	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Non-trading non-derivative financial assets measured at fair value through profit or loss
		0010	0020	0030	0040	0050	0060	0070
0075	Other general government exposures subject to Standardised Approach							
0080	IRB Approach							
0090	Central governments							
0100	Regional governments or local authorities [Central governments]							
0110	Regional governments or local authorities [Institutions]							
0120	Public sector entities [Central governments]							
0130	Public sector entities [Institutions]							
0140	International Organisations [Central governments]							
0155	Other general government exposures subject to IRB approach							
0160	Exposures under the market risk framework							

▼M2

		Direct exposures						
		On-balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolios				
				Financial assets held for trading	Trading financial assets	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Non-trading non-derivative financial assets measured at fair value through profit or loss
		0010	0020	0030	0040	0050	0060	0070
BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:								
0170	[0 - 3M]							
0180	[3M - 1Y]							
0190	[1Y - 2Y]							
0200	[2Y - 3Y]							
0210	[3Y - 5Y]							
0220	[5Y - 10Y]							
0230	[10Y - more]							

▼M2

		Direct exposures						
		On-balance sheet exposures						
		Non-derivative financial assets by accounting portfolios					Short positions	Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets
		Financial assets at fair value through other comprehensive income	Non-trading non-derivative financial assets measured at fair value to equity	Financial assets at amortised cost	Non-trading non-derivative financial assets measured at a cost-based method	Other non-trading non-derivative financial assets		
		0080	0090	0100	0110	0120	0130	0140
0010	Total exposures							
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:								
0020	Exposures under the credit risk framework							
0030	Standardised Approach							
0040	Central governments							
0050	Regional governments or local authorities							
0060	Public sector entities							
0070	International Organisations							

▼M2

		Direct exposures						
		On-balance sheet exposures						
		Non-derivative financial assets by accounting portfolios					Short positions	Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets
		Financial assets at fair value through other comprehensive income	Non-trading non-derivative financial assets measured at fair value to equity	Financial assets at amortised cost	Non-trading non-derivative financial assets measured at a cost-based method	Other non-trading non-derivative financial assets		
		0080	0090	0100	0110	0120	0130	0140
0075	Other general government exposures subject to Standardised Approach							
0080	IRB Approach							
0090	Central governments							
0100	Regional governments or local authorities [Central governments]							
0110	Regional governments or local authorities [Institutions]							
0120	Public sector entities [Central governments]							
0130	Public sector entities [Institutions]							
0140	International Organisations [Central governments]							
0155	Other general government exposures subject to IRB approach							
0160	Exposures under the market risk framework							

▼M2

		Direct exposures						
		On-balance sheet exposures						
		Non-derivative financial assets by accounting portfolios					Short positions	Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets
		Financial assets at fair value through other comprehensive income	Non-trading non-derivative financial assets measured at fair value to equity	Financial assets at amortised cost	Non-trading non-derivative financial assets measured at a cost-based method	Other non-trading non-derivative financial assets		
		0080	0090	0100	0110	0120	0130	0140
BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:								
0170	[0 - 3M]							
0180	[3M - 1Y]							
0190	[1Y - 2Y]							
0200	[2Y - 3Y]							
0210	[3Y - 5Y]							
0220	[5Y - 10Y]							
0230	[10Y - more]							

▼M2

		Direct exposures								
							Derivatives			
							Derivatives with positive fair value		Derivatives with negative fair value	
		Accumulated impairment	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Accumulated negative changes in fair value due to credit risk	of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Carrying amount	Notional amount	Carrying amount	Notional amount
		0150	0160	0170	0180	0190	0200	0210	0220	0230
0010	Total exposures									
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:										
0020	Exposures under the credit risk framework									
0030	Standardised Approach									
0040	Central governments									
0050	Regional governments or local authorities									
0060	Public sector entities									
0070	International Organisations									

▼M2

		Direct exposures								
							Derivatives			
							Derivatives with positive fair value		Derivatives with negative fair value	
		Accumulated impairment	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Accumulated negative changes in fair value due to credit risk	of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Carrying amount	Notional amount	Carrying amount	Notional amount
		0150	0160	0170	0180	0190	0200	0210	0220	0230
0075	Other general government exposures subject to Standardised Approach									
0080	IRB Approach									
0090	Central governments									
0100	Regional governments or local authorities [Central governments]									
0110	Regional governments or local authorities [Institutions]									
0120	Public sector entities [Central governments]									
0130	Public sector entities [Institutions]									
0140	International Organisations [Central governments]									
0155	Other general government exposures subject to IRB approach									
0160	Exposures under the market risk framework									

▼M2

		Direct exposures								
							Derivatives			
							Derivatives with positive fair value		Derivatives with negative fair value	
		Accumulated impairment	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Accumulated negative changes in fair value due to credit risk	of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Carrying amount	Notional amount	Carrying amount	Notional amount
		0150	0160	0170	0180	0190	0200	0210	0220	0230
BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:										
0170	[0 - 3M]									
0180	[3M - 1Y]									
0190	[1Y - 2Y]									
0200	[2Y - 3Y]									
0210	[3Y - 5Y]									
0220	[5Y - 10Y]									
0230	[10Y - more]									

▼M2

		Direct exposures			Memorandum item: credit derivatives sold on general government exposures		Exposure value	Risk weighted exposure amount
		Off-balance sheet exposures						
		Nominal amount	Provisions	Accumulated negative changes in fair value due to credit risk	Derivatives with positive fair value - Carrying amount	Derivatives with negative fair value - Carrying amount		
		0240	0250	0260	0270	0280	0290	0300
0010	Total exposures							
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:								
0020	Exposures under the credit risk framework							
0030	Standardised Approach							
0040	Central governments							
0050	Regional governments or local authorities							
0060	Public sector entities							
0070	International Organisations							

▼M2

		Direct exposures			Memorandum item: credit derivatives sold on general government exposures		Exposure value	Risk weighted exposure amount
		Off-balance sheet exposures						
		Nominal amount	Provisions	Accumulated negative changes in fair value due to credit risk	Derivatives with positive fair value - Carrying amount	Derivatives with negative fair value - Carrying amount		
		0240	0250	0260	0270	0280	0290	0300
0075	Other general government exposures subject to Standardised Approach							
0080	IRB Approach							
0090	Central governments							
0100	Regional governments or local authorities [Central governments]							
0110	Regional governments or local authorities [Institutions]							
0120	Public sector entities [Central governments]							
0130	Public sector entities [Institutions]							
0140	International Organisations [Central governments]							
0155	Other general government exposures subject to IRB approach							
0160	Exposures under the market risk framework							

▼M2

		Direct exposures			Memorandum item: credit derivatives sold on general government exposures		Exposure value	Risk weighted exposure amount
		Off-balance sheet exposures						
		Nominal amount	Provisions	Accumulated negative changes in fair value due to credit risk	Derivatives with positive fair value - Carrying amount	Derivatives with negative fair value - Carrying amount		
		0240	0250	0260	0270	0280	0290	0300
BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:								
0170	[0 - 3M]							
0180	[3M - 1Y]							
0190	[1Y - 2Y]							
0200	[2Y - 3Y]							
0210	[3Y - 5Y]							
0220	[5Y - 10Y]							
0230	[10Y - more]							

▼M2

C 35.01 - NPE LOSS COVERAGE: THE CALCULATION OF DEDUCTIONS FOR NON-PERFORMING EXPOSURES (NPE LC1)

		Time passed since exposures classified as non-performing										Total
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**Applicable amount of insufficient coverage**											
MINIMUM COVERAGE REQUIREMENT												
0020	**Total minimum coverage requirement**											
0030	Unsecured part of NPEs											
0040	Secured part of NPEs											
0050	**Exposure value**											
0060	Unsecured part of NPEs											
0070	Secured part of NPEs											
AVAILABLE COVERAGE												
0080	**Total provisions and adjustments or deductions (capped)**											
0090	**Total provisions and adjustments or deductions (uncapped)**											
0100	Specific credit risk adjustments											

▼M2

		Time passed since exposures classified as non-performing										Total
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0110	Additional valuation adjustments											
0120	Other own funds reductions											
0130	IRB shortfall											
0140	Difference between the purchase price and the amount owed by the debtor											
0150	Amounts written-off by the institution since the exposure was classified as non-performing											

▼M2

C 35.02 - NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING EXPOSURES EXCLUDING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) CRR (NPE LC2)

		Time passed since exposures classified as non-performing										Total
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**TOTAL MINIMUM COVERAGE REQUIREMENT**											
0020	Unsecured part of NPEs											
0030	Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider											
0040	Part of NPEs secured by other funded or unfunded credit protection											
0050	Part of NPEs guaranteed or insured by an official export credit agency											
0060	**EXPOSURE VALUE**											
0070	Unsecured part of NPEs											
	Factor			0.35	1	1	1	1	1	1	1	

▼M2

		Time passed since exposures classified as non-performing										Total
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0080	Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider											
	Factor				0.25	0.35	0.55	0.7	0.8	0.85	1	
0090	Part of NPEs secured by other funded or unfunded credit protection											
	Factor				0.25	0.35	0.55	0.8	1	1	1	
0100	Part of NPEs guaranteed or insured by an official export credit agency											
	Factor								1	1	1	

▼M2

C 35.03 - NPE LOSS COVERAGE: MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) CRR (NPE LC3)

		Time passed since exposures classified as non-performing										TOTAL
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0010	**TOTAL MINIMUM COVERAGE REQUIREMENT**											
0020	**Unsecured part of NPEs**											
0030	**Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider**											
0040	**Part of NPEs secured by other funded or unfunded credit protection**											
0050	**EXPOSURE VALUE**											
0060	**Unsecured part of NPEs** First forbearance measure applied between 1 year and 2 years after classification as non-performing (>1 year; <=2 years)											
	Factor		0	0	1	1	1	1	1	1	1	
0070	**Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider** Breakdown by point in time of granting the first forbearance measure											
0080	> 2 and <= 3 years after classification as NPE											
	Factor			0	0	0.35	0.55	0.7	0.8	0.85	1	

▼M2

		Time passed since exposures classified as non-performing										TOTAL
		<= 1 year	> 1 year <= 2 years	> 2 years <= 3 years	> 3 years <= 4 years	> 4 years <= 5 years	> 5 years <= 6 years	> 6 years <= 7 years	> 7 years <= 8 years	> 8 years <= 9 years	> 9 years	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110
0090	> 3 and <= 4 years after classification as NPE											
	Factor				0.25	0.25	0.55	0.7	0.8	0.85	1	
0100	> 4 and <= 5 years after classification as NPE											
	Factor					0.35	0.35	0.7	0.8	0.85	1	
0110	> 5 and <= 6 years after classification as NPE											
	Factor						0.55	0.55	0.8	0.85	1	
0120	**Part of NPEs secured by other funded or unfunded credit protection** Breakdown by point in time of granting the first forbearance measure											
0130	> 2 and <= 3 years after classification as NPE											
	Factor			0	0	0.35	0.55	0.8	1	1	1	
0140	> 3 and <= 4 years after classification as NPE											
	Factor				0.25	0.25	0.55	0.8	1	1	1	
0150	> 4 and <= 5 years after classification as NPE											
	Factor					0.35	0.35	0.8	1	1	1	
0160	> 5 and <= 6 years after classification as NPE											
	Factor						0.55	0.55	1	1	1	

▼M2

ANNEX II

INSTRUCTIONS FOR REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

Table of Contents

PART I: GENERAL INSTRUCTIONS

1. STRUCTURE AND CONVENTIONS

1.1. STRUCTURE

1.2. NUMBERING CONVENTION

1.3. SIGN CONVENTION

PART II: TEMPLATE RELATED INSTRUCTIONS

1. CAPITAL ADEQUACY OVERVIEW (‘CA’)

1.1. GENERAL REMARKS

1.2. C 01.00 - OWN FUNDS (CA1)

1.2.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

1.3. C 02.00 - OWN FUNDS REQUIREMENTS (CA2)

1.3.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

1.4. C 03.00 - CAPITAL RATIOS AND CAPITAL LEVELS (CA3)

1.4.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

1.5. C 04.00 - MEMORANDUM ITEMS (CA4)

1.5.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

1.6. TRANSITIONAL PROVISIONS AND GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID (CA5)

1.6.1. GENERAL REMARKS

1.6.2. C 05.01 - TRANSITIONAL PROVISIONS (CA5.1)

1.6.2.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

1.6.3. C 05.02 - GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID (CA5.2)

1.6.3.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

▼**M2**

2. GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

2.1. GENERAL REMARKS

2.2. DETAILED GROUP SOLVENCY INFORMATION

2.3. INFORMATION ON THE CONTRIBUTIONS OF INDIVIDUAL ENTITIES TO GROUP SOLVENCY

2.4. C 06.01 – GROUP SOLVENCY: INFORMATION ON AFFILIATES – TOTAL (GS TOTAL)

2.5. C 06.02 – GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

3. CREDIT RISK TEMPLATES

3.1. GENERAL REMARKS

3.1.1. REPORTING OF CRM TECHNIQUES WITH SUBSTITUTION EFFECT

3.1.2. REPORTING OF COUNTERPARTY CREDIT RISK

3.2. C 07.00 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS (CR SA)

3.2.1. GENERAL REMARKS

3.2.2. SCOPE OF THE CR SA TEMPLATE

3.2.3. ASSIGNMENT OF EXPOSURES TO EXPOSURE CLASSES UNDER THE STANDARDISED APPROACH

3.2.4. CLARIFICATIONS ON THE SCOPE OF SOME SPECIFIC EXPOSURE CLASSES REFERRED TO IN ARTICLE 112 OF REGULATION (EU) No 575/2013

3.2.4.1. EXPOSURE CLASS ‘INSTITUTIONS’

3.2.4.2. EXPOSURE CLASS ‘COVERED BONDS’

3.2.4.3. EXPOSURE CLASS ‘COLLECTIVE INVESTMENT UNDERTAKINGS’

3.2.5. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.3. CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO OWN FUNDS REQUIREMENTS (CR IRB)

3.3.1. SCOPE OF THE CR IRB TEMPLATE

▼**M2**

3.3.2. BREAKDOWN OF THE CR IRB TEMPLATE

3.3.3. C 08.01 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (CR IRB 1)

3.3.3.1 INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.3.4. C 08.02 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BREAKDOWN BY OBLIGOR GRADES OR POOLS (CR IRB 2 TEMPLATE)

3.3.1. C 08.03 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (BREAKDOWN BY PD RANGES (CR IRB 3))

3.3.1.1. GENERAL REMARKS

3.3.1.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.3.2. C 08.04 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (RWEA FLOW STATEMENTS (CR IRB 4))

3.3.2.1. GENERAL REMARKS

3.3.2.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.3.3. C 08.05 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (BACK-TESTING OF PD (CR IRB 5))

3.3.3.1. GENERAL REMARKS

3.3.3.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.3.4. C 08.05.1 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BACK-TESTING OF PD IN ACCORDANCE WITH ARTICLE 180(1), POINT (F), OF REGULATION (EU) No 575/2013 (CR IRB 5B)

3.3.4.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.3.5. C 08.06 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (SPECIALISED LENDING SLOTTING APPROACH (CR IRB 6))

3.3.5.1. GENERAL REMARKS

3.3.5.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.3.6. C 08.07 - CREDIT RISK AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (SCOPE OF USE OF IRB AND SA APPROACHES (CR IRB 7))

3.3.6.1. GENERAL REMARKS

▼**M2**

3.3.6.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.4. CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: INFORMATION WITH GEOGRAPHICAL BREAKDOWN

3.4.1. C 09.01 – GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: SA EXPOSURES (CR GB 1)

3.4.1.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.4.2. C 09.02 – GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: IRB EXPOSURES (CR GB 2)

3.4.2.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.4.3. C 09.04 – BREAKDOWN OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER BY COUNTRY AND INSTITUTION-SPECIFIC COUNTERCYCLICAL BUFFER RATE (CCB)

3.4.3.1. GENERAL REMARKS

3.4.3.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.5. C 10.01 AND C 10.02 – EQUITY EXPOSURES UNDER THE INTERNAL RATINGS BASED APPROACH (CR EQU IRB 1 AND CR EQU IRB 2)

3.5.1. GENERAL REMARKS

3.5.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS (APPLICABLE TO BOTH CR EQU IRB 1 AND CR EQU IRB 2)

3.6. C 11.00 – SETTLEMENT/DELIVERY RISK (CR SETT)

3.6.1. GENERAL REMARKS

3.6.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.7. C 13.01 - CREDIT RISK – SECURITISATIONS (CR SEC)

3.7.1. GENERAL REMARKS

3.7.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.8. DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)

3.8.1. SCOPE OF THE SEC DETAILS TEMPLATE

3.8.2 BREAKDOWN OF THE SEC DETAILS TEMPLATE

▼**M2**

3.8.3 C 14.00 – DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)

3.8.4. C 14.01 – DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS 2)

3.9. COUNTERPARTY CREDIT RISK

3.9.1. SCOPE OF THE COUNTERPARTY CREDIT RISK TEMPLATES

3.9.2. C 34.01 - SIZE OF THE DERIVATIVE BUSINESS

3.9.2.1. GENERAL REMARKS

3.9.2.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9.3. C 34.02 - CCR EXPOSURES BY APPROACH

3.9.3.1. GENERAL REMARKS

3.9.3.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9.4. C 34.03 - CCR EXPOSURES TREATED WITH STANDARDISED APPROACHES: SA-CCR AND SIMPLIFIED SA-CCR

3.9.4.1. GENERAL REMARKS

3.9.4.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9.5. C 34.04 - CCR EXPOSURES TREATED WITH THE ORIGINAL EXPOSURE METHOD (OEM)

3.9.5.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9.6. C 34.05 – CCR EXPOSURES TREATED WITH THE INTERNAL MODEL METHOD (IMM)

3.9.6.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9.7. C 34.06 – TOP TWENTY COUNTERPARTIES

3.9.7.1. GENERAL REMARKS

3.9.7.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9.8. C 34.07 - IRB APPROACH – CCR EXPOSURES BY EXPOSURE CLASS AND PD SCALE

3.9.8.1. GENERAL REMARKS

3.9.8.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9.9. C 34.08 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURES

▼**M2**

3.9.9.1. GENERAL REMARKS

3.9.9.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9.10. C 34.09 - CREDIT DERIVATIVES EXPOSURES

3.9.10.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9.11. C 34.10 - EXPOSURES TO CCPS

3.9.11.1. GENERAL REMARKS

3.9.11.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

3.9.12. C 34.11 - RISK WEIGHTED EXPOSURE AMOUNTS (RWEA) FLOW STATEMENTS OF CCR EXPOSURES UNDER THE IMM

3.9.12.1. GENERAL REMARKS

3.9.12.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

4. OPERATIONAL RISK TEMPLATES

4.1. C 16.00 – OPERATIONAL RISK (OPR)

4.1.1. GENERAL REMARKS

4.1.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

4.2. OPERATIONAL RISK: DETAILED INFORMATION ON LOSSES IN THE LAST YEAR (OPR DETAILS)

4.2.1. GENERAL REMARKS

4.2.2. C 17.01: OPERATIONAL RISK LOSSES AND RECOVERIES BY BUSINESS LINES AND LOSS EVENT TYPES IN THE LAST YEAR (OPR DETAILS 1)

4.2.2.1. GENERAL REMARKS

4.2.2.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

4.2.3. C 17.02: OPERATIONAL RISK: DETAILED INFORMATION ON THE LARGEST LOSS EVENTS IN THE LAST YEAR (OPR DETAILS 2)

4.2.3.1. GENERAL REMARKS

4.2.3.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

5. MARKET RISK TEMPLATES

▼**M2**

5.1. C 18.00 – MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS (MKR SA TDI)

5.1.1. GENERAL REMARKS

5.1.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

5.2. C 19.00 - MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS (MKR SA SEC)

5.2.1. GENERAL REMARKS

5.2.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

5.3. C 20.00 - MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK FOR POSITIONS ASSIGNED TO THE CORRELATION TRADING PORTFOLIO (MKR SA CTP)

5.3.1. GENERAL REMARKS

5.3.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

5.4. C 21.00 - MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES (MKR SA EQU)

5.4.1. GENERAL REMARKS

5.4.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

5.5. C 22.00 - MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK (MKR SA FX)

5.5.1. GENERAL REMARKS

5.5.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

5.6. C 23.00 - MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES (MKR SA COM)

5.6.1. GENERAL REMARKS

5.6.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

5.7. C 24.00 - MARKET RISK INTERNAL MODEL (MKR IM)

5.7.1. GENERAL REMARKS

5.7.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

5.8. C 25.00 - CREDIT VALUATION ADJUSTMENT RISK (CVA)

5.8.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

6. PRUDENT VALUATION (PRUVAL)

▼**M2**

6.1. C 32.01 - PRUDENT VALUATION: FAIR-VALUED ASSETS AND LIABILITIES (PRUVAL 1)

6.1.1. GENERAL REMARKS

6.1.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

6.2. C 32.02 - PRUDENT VALUATION: CORE APPROACH (PRUVAL 2)

6.2.1. GENERAL REMARKS

6.2.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

6.3. C 32.03 - PRUDENT VALUATION: MODEL RISK AVA (PRUVAL 3)

6.3.1. GENERAL REMARKS

6.3.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

6.4 C 32.04 - PRUDENT VALUATION: CONCENTRATED POSITIONS AVA (PRUVAL 4)

6.4.1. GENERAL REMARKS

6.4.2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

7. C 33.00 - EXPOSURES TO GENERAL GOVERNMENTS (GOV)

7.1. GENERAL REMARKS

7.2. SCOPE OF THE TEMPLATE ON EXPOSURES TO ‘GENERAL GOVERNMENTS’

7.3. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

8. NPE LOSS COVERAGE (NPE LC)

8.1. GENERAL REMARKS

8.2. C 35.01 – THE CALCULATION OF DEDUCTIONS FOR NON-PERFORMING EXPOSURES (NPE LC1)

8.2.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

8.3. C 35.02 – MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING EXPOSURES EXCLUDING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF REGULATION (EU) No 575/2013 (NPE LC2)

8.3.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

8.4. C 35.03 – MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF REGULATION (EU) No 575/2013 (NPE LC3)

8.4.1. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

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PART I: GENERAL INSTRUCTIONS

1. STRUCTURE AND CONVENTIONS

1.1. STRUCTURE

1. Overall, the framework covers six topics:

   (a) capital adequacy, an overview of regulatory capital; total risk exposure amount; prudent valuation; NPE loss coverage;

   (b) group solvency, an overview of the fulfilment of the solvency requirements by all individual entities included in the scope of consolidation of the reporting entity;

   (c) credit risk (including counterparty, dilution and settlement risks);

   (d) market risk (including position risk in trading book, foreign exchange risk, commodities risk and CVA risk);

   (e) operational risk;

   (f) general governments exposures.

2. For each template legal references are provided. Further detailed information on more general aspects of the reporting of each block of templates, instructions concerning specific positions as well as validation rules are included in this part of this Implementing Regulation.

3. Institutions are to report only those templates that are relevant depending on the approach used for determining own funds requirements.

1.2. NUMBERING CONVENTION

4. The document follows the labelling convention set in points 5 to 8, when referring to the columns, rows and cells of the templates. Those numerical codes are extensively used in the validation rules.

5. The following general notation is followed in the instructions: {Template; Row; Column}.

6. In the case of validations inside a template, in which only data points of that template are used, notations do not refer to a template: {Row; Column}.

7. In the case of templates with only one column, only rows are referred to. {Template; Row}

8. An asterisk sign is used to express that the validation is done for the rows or columns specified before.

1.3. SIGN CONVENTION

9. Any amount that increases the own funds or the capital requirements shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item, no positive figure is expected to be reported for that item.

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10. [empty]

PART II: TEMPLATE RELATED INSTRUCTIONS

1. CAPITAL ADEQUACY OVERVIEW (‘CA’)

1.1. GENERAL REMARKS

11. The CA templates contain information about Pillar 1 numerators (own funds, Tier 1, Common Equity Tier 1), denominator (own funds requirements), and the application of Regulation (EU) No 575/2013 and Directive 2013/36/EU transitional provisions and is structured in five templates:

(a) Template CA1 contains the amount of own funds of the institutions, disaggregated in the items needed to get to that amount. The amount of own funds obtained includes the aggregate effect of the application of Regulation (EU) No 575/2013 and Directive 2013/36/EU transitional provisions per type of capital;

(b) Template CA2 summarises the total risk exposures amounts as defined in Article 92(3) of Regulation (EU) No 575/2013;

(c) Template CA3 contains the ratios for which Regulation (EU) No 575/2013 states a minimum level Pillar 2 ratios and some other related data;

(d) Template CA4 contains memorandums items needed, among others, for calculating items in CA1 as well as information with regard to Directive 2013/36/EU capital buffers;

(e) Template CA5 contains the data needed for calculating the effect of the application of Regulation (EU) No 575/2013 transitional provisions in own funds. CA5 will cease to exist once those transitional provisions expire.

12. The templates are to be used by all reporting entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the correspondent templates for the calculation of the total risk exposure amount.

13. The total own funds consist of different types of capital: Tier 1 capital (T1), which is the sum of Common Equity Tier 1 capital (CET1) and Additional Tier 1 capital (AT1) as well as Tier 2 capital (T2).

14. The application of Regulation (EU) No 575/2013 and Directive 2013/36/EU transitional provisions is treated as follows in CA templates:

(a) The items in CA1 are generally gross of transitional adjustments. That means that figures in CA1 items are calculated in accordance with the final provisions (i.e. as if there were no transitional provisions), with the exception of items summarizing the effect of those transitional provisions. For each type of capital (i.e. CET1; AT1 and T2), there are three different items in which all the adjustments due to those transitional provisions are included.

▼M2

(b) Transitional provisions may also affect the AT1 and the T2 shortfall (i.e. AT1 or T2 the excess of deduction, regulated in Article 36(1), point (j) and Article 56 of Regulation (EU) No 575/2013, point (e) respectively), and thus the items containing those shortfalls may indirectly reflect the effect of those transitional provisions.

(c) Template CA5 is exclusively used for reporting the effect due to the application of Regulation (EU) No 575/2013 transitional provisions.

15. The treatment of Pillar II requirements can be different within the Union (Article 104a(1) of Directive 2013/36/EU has to be transposed into national regulation). Only the impact of Pillar II requirements on the solvency ratio or the target ratio shall be included in the solvency reporting required under Regulation (EU) No 575/2013.

a) The templates CA1, CA2 or CA5 only contain data on Pillar I issues.

b) The template CA3 contains the impact of additional Pillar II-requirements on the solvency ratio on an aggregated basis. It mainly focuses on the target ratios themselves. There is no further link to the templates CA1, CA2 or CA5.

c) The template CA4 contains one cell regarding additional own funds requirements relating to Pillar II. That cell has no link via validation rules to the capital ratios of the CA3 template and reflects Article 104a(1) of Directive 2013/36/EU which explicitly mentions additional own funds requirements as one possibility for Pillar II decisions.

1.2. C 01.00 - OWN FUNDS (CA1)

1.2.1. Instructions concerning specific positions

Row	Legal references and instructions
0010	1. **Own funds** Article 4(1), point (118), and Article 72 of Regulation (EU) No 575/2013 The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital.
0015	1.1 **Tier 1 capital** Article 25 of Regulation (EU) No 575/2013 The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital
0020	1.1.1 **Common Equity Tier 1 capital** Article 50 of Regulation (EU) No 575/2013
0030	1.1.1.1 **Capital instruments and share premium eligible as CET1 capital** Articles 26(1), points (a) and (b), Articles 27 to 30, Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013

▼M2

Row	Legal references and instructions
0040	1.1.1.1.1 **Fully paid up capital instruments** Article 26(1), point (a) and Articles 27 to 31 of Regulation (EU) No 575/2013 Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 of Regulation (EU) No 575/2013) shall be included. The share premium related to the instruments shall not be included. Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 of Regulation (EU) No 575/2013 are fulfilled.
0045	1.1.1.1.1* **Of which: Capital instruments subscribed by public authorities in emergency situations** Article 31 of Regulation (EU) No 575/2013 Capital instruments subscribed by public authorities in emergency situations shall be included in CET1 capital if all conditions of Article 31 of Regulation (EU) No 575/2013 are fulfilled.
0050	1.1.1.1.2* **Memorandum item: Capital instruments not eligible** Article 28(1), points (b), (l) and (m), of Regulation (EU) No 575/2013 Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods. The amount to be reported shall not include the share premium related to the instruments.
0060	1.1.1.1.3 **Share premium** Article 4(1), point (124), Article 26(1), point (b), of Regulation (EU) No 575/2013 Share premium has the same meaning as under the applicable accounting standard. The amount to be reported in this item shall be the part related to the 'Fully paid up capital instruments'.
0070	1.1.1.1.4 **(-) Own CET1 instruments** Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013 Own CET1 held by the reporting institution or group at the reporting date and amounts of CET1 instruments which have to be deducted in accordance with Article 28(2) of Commission Delegated Regulation (EU) No 241/2014 ([1]). Subject to exceptions in Article 42 of Regulation (EU) No 575/2013. Holdings on shares included as 'Capital instruments not eligible' shall not be reported in this row.

([1]) Commission Delegated Regulation (EU) No 241/2014 of 7 January 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for Own Funds requirements for institutions (OJ L 74, 14.3.2014, p. 8).

▼M2

Row	Legal references and instructions
	The amount to be reported shall include the share premium related to the own shares. Items 1.1.1.1.4 to 1.1.1.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.1.1.1.5.
0080	1.1.1.1.4.1 **(-) Direct holdings of CET1 instruments** Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013 Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group and amounts of CET1 instruments which have to be deducted in accordance with Article 28(2) of Delegated Regulation (EU) No 241/2014. The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 42, point (a), of Regulation (EU) No 575/2013.
0090	1.1.1.1.4.2 **(-) Indirect holdings of CET1 instruments** Article 4(1), point (114), Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013
0091	1.1.1.1.4.3 **(-) Synthetic holdings of CET1 instruments** Article 4(1), point (126), Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013
0092	1.1.1.1.5 (-) **Actual or contingent obligations to purchase own CET1 instruments** Article 36(1), point (f), and Article 42 of Regulation (EU) No 575/2013 According to Article 36(1), point (f), of Regulation (EU) No 575/2013, 'own Common Equity Tier 1 instruments that an institution is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation' shall be deducted.
0130	1.1.1.2 **Retained earnings** Article 26(1), point (c), and Article 26(2) of Regulation (EU) No 575/2013 Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits
0140	1.1.1.2.1 **Previous years retained earnings** Article 4(1), point (123), and Article 26(1), point (c), of Regulation (EU) No 575/2013 Article 4(1), point (123), of Regulation (EU) No 575/2013 defines retained earnings as 'Profit and losses brought forward as a result of the final application of profit or loss under the applicable accounting framework'.

▼M2

Row	Legal references and instructions
0150	1.1.1.2.2 **Profit or loss eligible** Article 4(1), point (121), Article 26(2), and Article 36(1), point (a), of Regulation (EU) No 575/2013 Article 26(2) of Regulation (EU) No 575/2013 allows including as retained earnings interim or year-end profits, with the prior consent of the competent authorities, if some conditions are met. On the other hand, losses shall be deducted from CET1, as stated in Article 36(1), point (a), of Regulation (EU) No 575/2013.
0160	1.1.1.2.2.1 **Profit or loss attributable to owners of the parent** Article 26(2) and Article 36(1), point (a), of Regulation (EU) No 575/2013 The amount to be reported shall be the profit or loss reported in the accounting income statement.
0170	1.1.1.2.2.2 **(-) Part of interim or year-end profit not eligible** Article 26(2) of Regulation (EU) No 575/2013 This row shall not present any figure if, for the reference period, the institution has reported losses, because the losses shall be completely deducted from CET1. If the institution reports profits, the part, which is not eligible according to Article 26(2) of Regulation (EU) No 575/2013 (i.e. profits not audited and foreseeable charges or dividends), shall be reported. Note that, in case of profits, the amount to be deduced shall be, at least, the interim dividends.
0180	1.1.1.3 **Accumulated other comprehensive income** Article 4(1), point (100), and Article 26(1), point (d), of Regulation (EU) No 575/2013 The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation, and prior to the application of prudential filters. The amount to be reported shall be determined in accordance with Article 13(4) of Commission Delegated Regulation (EU) No 241/2014.
0200	1.1.1.4 **Other reserves** Article 4(1), point (117), and Article 26(1), point (e), of Regulation (EU) No 575/2013 Other reserves are defined in Regulation (EU) No 575/2013 as ‘Reserves within the meaning of the applicable accounting framework that are required to be disclosed under that applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings’. The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.

▼M2

Row	Legal references and instructions
0210	1.1.1.5 **Funds for general banking risk** Article 4(1), point (112), and Article 26(1), point (f), of Regulation (EU) No 575/2013 Funds for general banking risk are defined in Article 38 of Council Directive 86/635/EEC as 'Amounts which a credit institution decides to put aside to cover such risks where that is required by the particular risks associated with banking'. The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.
0220	1.1.1.6 **Transitional adjustments due to grandfathered CET1 Capital instruments** Article 483, paragraphs 1, 2 and 3 and Articles 484 to 487 of Regulation (EU) No 575/2013 Amount of capital instruments transitionally grandfathered as CET1. The amount to be reported is directly obtained from CA5.
0230	1.1.1.7 **Minority interest given recognition in CET1 capital** Article 4(1), point (120), and Article 84 of Regulation (EU) No 575/2013 Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.
0240	1.1.1.8 **Transitional adjustments due to additional minority interests** Articles 479 and 480 of Regulation (EU) No 575/2013 Adjustments to the minority interests due to transitional provisions. This item is obtained directly from CA5.
0250	1.1.1.9 **Adjustments to CET1 due to prudential filters** Articles 32 to 35 of Regulation (EU) No 575/2013
0260	1.1.1.9.1 **(-) Increases in equity resulting from securitised assets** Article 32(1) of Regulation (EU) No 575/2013 The amount to be reported is the increase in the equity of the institution resulting from securitised assets, in accordance with the applicable accounting standard. For example, this item includes the future margin income that results in a gain on sale for the institution, or, for originators, the net gains that arise from the capitalisation of future income from the securitised assets that provide credit enhancement to positions in the securitisation.

▼M2

Row	Legal references and instructions
0270	1.1.1.9.2 **Cash flow hedge reserve** Article 33(1), point (a), of Regulation (EU) No 575/2013 The amount to be reported can be positive or negative. It shall be positive if cash flow hedges result in a loss (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements. The amount shall be net of any tax charge to be expected at the moment of the calculation.
0280	1.1.1.9.3 **Cumulative gains and losses due to changes in own credit risk on fair valued liabilities** Article 33(1), point (b), of Regulation (EU) No 575/2013 The amount to be reported can be positive or negative. It shall be positive if there is a loss due to changes in own credit risk (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements. Unaudited profit shall not be included in this item.
0285	1.1.1.9.4 **Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities** Article 33(1), point (c), and Article 33(2) of Regulation (EU) No 575/2013 The amount to be reported can be positive or negative. It shall be positive if there is a loss due to changes in own credit risk and vice versa. Thus, the sign shall be contrary to the one used in accounting statements. Unaudited profit shall not be included in this item.
0290	1.1.1.9.5 **(-) Value adjustments due to the requirements for prudent valuation** Articles 34 and 105 of Regulation (EU) No 575/2013 Adjustments to the fair value of exposures included in the trading book or non-trading book due to stricter standards for prudent valuation set in Article 105 of Regulation (EU) No 575/2013
0300	1.1.1.10 **(-) Goodwill** Article 4(1), point (113), Article 36(1), point (b), and Article 37 of Regulation (EU) No 575/2013
0310	1.1.1.10.1 **(-) Goodwill accounted for as intangible asset** Article 4(1), point (113), and Article 36(1), point (b), of Regulation (EU) No 575/2013 Goodwill has the same meaning as under the applicable accounting standard. The amount to be reported here shall be the same as the amount that is reported in the balance sheet.

▼M2

Row	Legal references and instructions
0320	1.1.1.10.2 **(-) Goodwill included in the valuation of significant investments** Article 37, point (b), and Article 43 of Regulation (EU) No 575/2013
0330	1.1.1.10.3 **Deferred tax liabilities associated to goodwill** Article 37, point (a), of Regulation (EU) No 575/2013 Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard.
0335	1.1.1.10.4 **Accounting revaluation of subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to third persons** Article 37, point (c), of Regulation (EU) No 575/2013 The amount of the accounting revaluation of the subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to persons other than the undertakings included in the consolidation pursuant to Part One, Title II, Chapter 2.
0340	1.1.1.11 **(-) Other intangible assets** Article 4(1), point (115), Article 36(1), point (b), and Article 37, point (a) and (c) of Regulation (EU) No 575/2013 Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.
0350	1.1.1.11.1 **(-) Other intangible assets before deduction of deferred tax liabilities** Article 4(1), point (115), and Article 36(1), point (b), of Regulation (EU) No 575/2013 Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also in accordance with the applicable accounting standard. The amount to be reported here shall correspond to the amount of intangible assets included in the balance sheet in accordance with the applicable accounting standard, excluding goodwill and the amount of prudently valued software assets that is not deducted from CET1 items in accordance with Article 36(1), point (b), of Regulation (EU) No 575/2013.
0352	1.1.1.11.1.1 **(-) Of which software assets accounted for as other intangible assets before deduction of deferred tax liabilities** Article 4(1), point (115), of Regulation (EU) No 575/2013 and Article 36(1), point (b), of Regulation (EU) No 575/2013

▼**M2**

Row	Legal references and instructions
	The amount of software assets accounted for as intangible assets which is deducted from CET1 items in accordance with Article 36(1), pint (b), of Regulation (EU) No 575/2013 and Article 13a of Delegated Regulation (EU) No 241/2014. The amount reported shall not consider the effects related to the application of the treatment established in Article 37, point (a), of Regulation (EU) No 575/2013, with reference to the deferred tax liabilities associated to those software assets. Where an institution decides to fully deduct its software assets in accordance with Article 3 of Regulation (EU) No 575/2013, instead of applying the treatment of Article 13a of Delegated Regulation (EU) No 241/2014, the amount reported in this row shall correspond to the amount of software assets accounted for as intangible assets in accordance with the applicable accounting standard.
0360	1.1.1.11.2 **Deferred tax liabilities associated to other intangible assets** Article 37, point (a), of Regulation (EU) No 575/2013 Amount of deferred tax liabilities that would be extinguished if the intangible assets, other than goodwill and prudently valued software assets exempted from the deduction from CET1 items in accordance with Article 13a of Delegated Regulation (EU) No 241/2014, became impaired or were derecognised under the relevant accounting standard.
0362	1.1.1.11.2.1 **Deferred tax liabilities associated with software assets accounted for as intangible assets** Article 37, point (a), of Regulation (EU) No 575/2013 The portion of deferred tax liabilities which is associated with the amount of software assets accounted for as intangible assets that is deducted from CET1 items in accordance with Article 36(1), point (b), of Regulation (EU) No 575/2013 and Article 13a of Delegated Regulation (EU) No 241/2014 or Article 3 of Regulation (EU) No 575/2013.
0365	1.1.1.11.3 **Accounting revaluation of subsidiaries' other intangible assets derived from the consolidation of subsidiaries attributable to third persons** Article 37, point (c), of Regulation (EU) No 575/2013 The amount of the accounting revaluation of the subsidiaries' intangibles assets other than goodwill derived from the consolidation of subsidiaries attributable to persons other than the undertakings included in the consolidation pursuant to Part One, Title II, Chapter 2.
0370	1.1.1.12 **(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities** Article 36(1), point (c) and Article 38 of Regulation (EU) No 575/2013

▼M2

Row	Legal references and instructions
0380	1.1.1.13 **(-) IRB shortfall of credit risk adjustments to expected losses** Article 36(1), point (d), Articles 40, 158 and 159 of Regulation (EU) No 575/2013 The amount to be reported shall not be reduced by a rise in the level of deferred tax assets that rely on future profitability, or other additional tax effect, that could occur if provisions were to rise to the level of expected losses" (Article 40 of Regulation (EU) No 575/2013).
0390	1.1.1.14 **(-) Defined benefit pension fund assets** Article 4(1), point (109), Article 36(1), point (e), and Article 41 of Regulation (EU) No 575/2013
0400	1.1.1.14.1 **(-) Defined benefit pension fund assets** Article 4(1), point (109) and Article 36(1), point (e), of Regulation (EU) No 575/2013 Defined benefit pension fund assets are defined as ‘the assets of a defined pension fund or plan, as applicable, calculated after they have been reduced by the amount of obligations under the same fund or plan’. The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately).
0410	1.1.1.14.2 **Deferred tax liabilities associated to defined benefit pension fund assets** Article 4(1), points (108) and (109), and Article 41(1), point (a), of Regulation (EU) No 575/2013 Amount of deferred tax liabilities that would be extinguished if the defined benefit pension fund assets became impaired or were derecognised under the relevant accounting standard.
0420	1.1.1.14.3 **Defined benefit pension fund assets which the institution has an unrestricted ability to use** Article 4(1), point (109), and Article 41(1), point (b), of Regulation (EU) No 575/2013 This item shall only present any amount if there is a prior consent of the competent authority to reduce the amount of defined benefit pension fund assets to be deducted. The assets included in this row shall receive a risk weight for credit risk requirements.

▼**M2**

Row	Legal references and instructions
0430	1.1.1.15 **(-) Reciprocal cross holdings in CET1 Capital** Article 4(1), point (122), Article 36(1), point (g) and Article 44 of Regulation (EU) No 575/2013 Holdings in CET1 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution. The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 1 own-fund insurance items.
0440	1.1.1.16 **(-) Excess of deduction from AT1 items over AT1 Capital** Article 36(1), point (j), of Regulation (EU) No 575/2013 The amount to be reported is directly taken from CA1 item 'Excess of deduction from AT1 items over AT1 Capital'. The amount has to be deducted from CET1.
0450	1.1.1.17 **(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 250 % risk weight** Article 4(1), point (36), Article 36(1), point (k)(i), and Articles 89 to 91 of Regulation (EU) No 575/2013 Qualifying holdings are defined as 'direct or indirect holding in an undertaking which represents 10 % or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking'. According to point (k)(i) of Article 36(1) of Regulation (EU) No 575/2013 qualifying holdings can, alternatively, be deducted from CET1 (using this item), or be subject to a risk weight of 1 250 %.
0460	1.1.1.18 **(-) Securitisation positions which can alternatively be subject to a 1 250 % risk weight** Articles 244(1), point (b), Article 245(1), point (b), and Article 253(1) of Regulation (EU) No 575/2013. Securitisation positions, which are subject to a 1 250 % risk weight, but alternatively are allowed to be deducted from CET1 (Article 36(1), point (k)(ii) of Regulation (EU) No 575/2013), shall be reported in this item.
0470	1.1.1.19 **(-) Free deliveries which can alternatively be subject to a 1 250 % risk weight** Article 36(1), point (k)(iii) and Article 379(3) of Regulation (EU) No 575/2013

▼M2

Row	Legal references and instructions
	Free deliveries are subject to a 1 250 % risk weight after 5 days post second contractual payment or delivery leg until the extinction of the transaction, according to the own funds requirements for settlement risk. Alternatively, they are allowed to be deducted from CET1 (Article 36(1), point (k)(iii) of Regulation (EU) No 575/2013). In the latter case, they shall be reported in this item.
0471	1.1.1.20 **(-) Positions in a basket for which an institution cannot determine the risk weight under the IRB Approach, and can alternatively be subject to a 1 250 % risk weight** Articles 36(1), point (k)(iv) and Article 153(8) of Regulation (EU) No 575/2013 According to Articles 36(1), point (k)(iv) of Regulation (EU) No 575/2013, positions in a basket for which an institution cannot determine the risk weight under the IRB Approach can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1 250 %.
0472	1.1.1.21 **(-) Equity exposures under an internal models approach which can alternatively be subject to a 1 250 % risk weight** Articles 36(1), point (k)(v) and Article 155(4) of Regulation (EU) No 575/2013 According to Article 36(1), point (k)(v) of Regulation (EU) No 575/2013, equity exposures under an internal models approach can, alternatively, be deducted from CET1 (using this item), or be subject to a risk weight of 1 250 %.
0480	1.1.1.22 **(-) CET1 instruments of financial sector entities where the institution does not have a significant investment** Article 4(1), point (27), Article 36(1), point (h), Articles 43 to 46, Article 49, paragraphs 2 and 3 and Article 79 of Regulation (EU) No 575/2013 Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution does not have a significant investment that has to be deducted from CET1. See alternatives to deduction when consolidation is applied (Article 49, paragraphs 2 and 3).
0490	1.1.1.23 **(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences** Article 36(1), point (c); Article 38 and Article 48(1), point (a), of Regulation (EU) No 575/2013

▼M2

Row	Legal references and instructions
	Part of deferred tax assets that rely in future profitability and arise from temporary differences (net of the part of associated deferred tax liabilities allocated to deferred tax assets that arise from temporary differences), which according to Article 38(5), point (b), of Regulation (EU) No 575/2013 has to be deducted applying the 10 % threshold referred to in of Article 48(1), point (a), of that Regulation.
0500	1.1.1.24 **(-) CET1 instruments of financial sector entities where the institution has a significant investment** Article 4(1), point (27), Article 36(1), point (i); Articles 43, 45, 47, Article 48(2), point (b), Article 49, paragraphs 1, 2 and 3 and Article 79 of Regulation (EU) No 575/2013 Part of holdings by the institution of CET1 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution has a significant investment that has to be deducted, applying the 10 % threshold referred to in Article 48(1), point (b), of that Regulation. See alternatives to deduction when consolidation is applied (Article 49, paragraphs 1, 2 and 3 of Regulation (EU) No 575/2013).
0510	1.1.1.25 **(-) Amount exceeding the 17.65 % threshold** Article 48(2) of Regulation (EU) No 575/2013 Part of deferred tax assets that rely in future profitability and arise from temporary differences, and direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution has a significant investment that has to be deducted, applying the 17.65 % threshold in Article 48(2) of that Regulation.
0511	1.1.1.25.1 **(-) Amount exceeding the 17.65 % threshold related to CET1 instruments of financial sector entities where the institution has a significant investment**
0512	1.1.1.25.2 **(-) Amount exceeding the 17.65 % threshold related to deferred tax assets arising from temporary differences**
0513	1.1.1.25A **(-) Insufficient coverage for non-performing exposures** Article 36(1), point (m), and Article 47c of Regulation (EU) No 575/2013
0514	1.1.1.25B **(-) Minimum value commitment shortfalls** Article 36(1), point (n), and Article 132c(2) of Regulation (EU) No 575/2013
0515	1.1.1.25C **(-) Other foreseeable tax charges** Article 36(1), point (l), of Regulation (EU) No 575/2013 Tax charges relating to CET1 items foreseeable at the moment of the calculation other than tax charges that have been considered already in any of the other rows reflecting CET1 items by reducing the amount of the CET1 item in question.

▼M2

Row	Legal references and instructions
0520	1.1.1.26 **Other transitional adjustments to CET1 Capital** Articles 469 to 478 and 481 of Regulation (EU) No 575/2013 Adjustments to deductions due to transitional provisions. The amount to be reported is directly obtained from CA5.
0524	1.1.1.27 **(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013** Article 3 of Regulation (EU) No 575/2013 Where an institution decides to fully deduct its software assets in accordance with Article 3 of Regulation (EU) No 575/2013, instead of applying the treatment of Article 13a of Delegated Regulation (EU) No 241/2014, the additional amount deducted shall not be reported in this row, but in row 0352.
0529	1.1.1.28 **CET1 capital elements or deductions - other** This row is intended to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a CET1 capital element or a deduction from a CET1 element cannot be assigned to one of the rows 020 to 524. This row shall not be used to assign capital items/deductions which are not covered by Regulation (EU) No 575/2013 into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of the of Regulation (EU) No 575/2013).
0530	1.1.2 **ADDITIONAL TIER 1 CAPITAL** Article 61 of Regulation (EU) No 575/2013
0540	1.1.2.1 **Capital instruments and share premium eligible as AT1 Capital** Article 51, point (a), Articles 52, 53 and 54, Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013
0551	1.1.2.1.1 **Fully paid up, directly issued capital instruments** Article 51, point (a) and Articles 52, 53 and 54 of Regulation (EU) No 575/2013 The amount to be reported shall not include the share premium related to the instruments
0560	1.1.2.1.2 (*) **Memorandum item: Capital instruments not eligible** Article 52(1), points (c), (e) and (f), of Regulation (EU) No 575/2013 Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods. The amount to be reported shall not include the share premium related to the instruments
0571	1.1.2.1.3 **Share premium** Article 51, point (b), of Regulation (EU) No 575/2013

▼M2

Row	Legal references and instructions
	Share premium has the same meaning as under the applicable accounting standard. The amount to be reported in this item shall be the part related to the 'fully paid up and directly issued capital instruments'.
0580	1.1.2.1.4 **(-) Own AT1 instruments** Article 52(1), point (b), Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013 Own AT1 instruments held by the reporting institution or group at the reporting date and amounts of AT1 instruments which have to be deducted in accordance with Article 28(2) of Delegated Regulation (EU) No 241/2014. Subject to exceptions in Article 57 of Regulation (EU) No 575/2013. Holdings on shares included as 'Capital instruments not eligible' shall not be reported in this row. The amount to be reported shall include the share premium related to the own shares. Items 1.1.2.1.4 to 1.1.2.1.4.3 do not include actual or contingent obligations to purchase own AT1 instruments. Actual or contingent obligations to purchase own AT1 instruments are reported separately in item 1.1.2.1.5.
0590	1.1.2.1.4.1 **(-) Direct holdings of AT1 instruments** Article 4(1), point (144), Article 52(1), point (b), Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013 Additional Tier 1 instruments included in item 1.1.2.1.1 held by institutions of the consolidated group and amounts of AT1 instruments which have to be deducted in accordance with Article 28(2) of Delegated Regulation (EU) No 241/2014.
0620	1.1.2.1.4.2 **(-) Indirect holdings of AT1 instruments** Article 52(1), point (b)(ii), Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013
0621	1.1.2.1.4.3 **(-) Synthetic holdings of AT1 instruments** Article 4(1), point (126), Article 52(1), point (b), Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013
0622	1.1.2.1.5 **(-) Actual or contingent obligations to purchase own AT1 instruments** Article 56, point (a) and Article 57 of Regulation (EU) No 575/2013 According to Article 56, point (a) of Regulation (EU) No 575/2013, 'own Additional Tier 1 instruments that an institution could be obliged to purchase as a result of existing contractual obligations' shall be deducted.
0660	1.1.2.2 **Transitional adjustments due to grandfathered AT1 Capital instruments** Article 483, paragraphs 4 and 5, Articles 484 to 487, Articles 489 and 491 of Regulation (EU) No 575/2013 Amount of capital instruments transitionally grandfathered as AT1. The amount to be reported is directly obtained from CA5.

▼M2

Row	Legal references and instructions
0670	1.1.2.3 **Instruments issued by subsidiaries that are given recognition in AT1 Capital** Articles 83, 85 and 86 of Regulation (EU) No 575/2013 Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1. Qualifying AT1 capital issued by a special purpose entity (Article 83 of Regulation (EU) No 575/2013) shall be included.
0680	1.1.2.4 **Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries** Article 480 of Regulation (EU) No 575/2013 Adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions. This item is obtained directly from CA5.
0690	1.1.2.5 **(-) Reciprocal cross holdings in AT1 Capital** Article 4(1), point (122), Article 56, point (b) and Article 58 of Regulation (EU) No 575/2013 Holdings in AT1 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution. The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Additional Tier 1 own-fund insurance items.
0700	1.1.2.6 **(-) AT1 instruments of financial sector entities where the institution does not have a significant investment** Article 4(1), point (27), Article 56, point (c); Articles 59, 60 and 79 of Regulation (EU) No 575/2013 Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution does not have a significant investment that has to be deducted from AT1.
0710	1.1.2.7 **(-) AT1 instruments of financial sector entities where the institution has a significant investment** Article 4(1), point (27), Article 56, point (d), Articles 59 and 79 of Regulation (EU) No 575/2013 Holdings by the institution of AT1 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution has a significant investment are completely deducted
0720	1.1.2.8 **(-) Excess of deduction from T2 items over T2 Capital** Article 56, point (e)of Regulation (EU) No 575/2013 The amount to be reported is directly taken from CA1 item “Excess of deduction from T2 items over T2 Capital (deducted in AT1).

▼**M2**

Row	Legal references and instructions
0730	1.1.2.9 **Other transitional adjustments to AT1 Capital** Articles 472, 473a, 474, 475, 478 and 481 of Regulation (EU) No 575/2013 Adjustments due to transitional provisions. The amount to be reported is directly obtained from CA5.
0740	1.1.2.10 **Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)** Article 36(1), point (j), of Regulation (EU) No 575/2013 Additional Tier 1 cannot be negative, but it is possible that AT1 deductions are greater than AT1 Capital plus related share premium. When this happens, AT1 has to be equal to zero, and the excess of AT1 deductions has to be deducted from CET1. With this item, it is achieved that the sum of items 1.1.2.1 to 1.1.2.12 is never lower than zero. Where this item shows a positive figure, item 1.1.1.16 shall be the inverse of that figure.
0744	1.1.2.11 **(-) Additional deductions of AT1 Capital due to Article 3 of Regulation (EU) No 575/2013** Article 3 of Regulation (EU) No 575/2013
0748	1.1.2.12 **AT1 capital elements or deductions - other** This row is intended to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if an AT1 capital element or a deduction from an AT1 element cannot be assigned to one of the rows 530 to 744. This row shall not be used to assign capital items/deductions which are not covered by of Regulation (EU) No 575/2013 into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of that Regulation).
0750	1.2 **TIER 2 CAPITAL** Article 71 of Regulation (EU) No 575/2013
0760	1.2.1 **Capital instruments and share premium eligible as T2 Capital** Article 62, point (a), Articles 63 to 65, Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013
0771	1.2.1.1 **Fully paid up, directly issued capital instruments** Article 62, point (a), Articles 63 and 65 of Regulation (EU) No 575/2013 The amount to be reported shall not include the share premium related to the instruments. The capital instruments may consist of equity or liabilities, including subordinated loans that fulfil the eligibility criteria.

▼M2

Row	Legal references and instructions
0780	1.2.1.2 (*) **Memorandum item: Capital instruments not eligible** Article 63, points (c), (e) and (f), and Article 64 of Regulation (EU) No 575/2013 Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods. The amount to be reported shall not include the share premium related to the instruments. The capital instruments may consist of equity or liabilities, including subordinated loans.
0791	1.2.1.3 **Share premium** Article 62, point (b)and Article 65 of Regulation (EU) No 575/2013 Share premium has the same meaning as under the applicable accounting standard. The amount to be reported in this item shall be the part related to the 'fully paid up and directly issued capital instruments'.
0800	1.2.1.4 **(-) Own T2 instruments** Article 63, point (b)(i), Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013 Own T2 instruments held by the reporting institution or group at the reporting date and amounts of T2 instruments which have to be deducted in accordance with Article 28(2) of Delegated Regulation (EU) No 241/2014. Subject to exceptions in Article 67 of Regulation (EU) No 575/2013. Holdings on shares included as 'Capital instruments not eligible' shall not be reported in this row. The amount to be reported shall include the share premium related to the own shares. Items 1.2.1.4 to 1.2.1.4.3 do not include actual or contingent obligations to purchase own T2 instruments. Actual or contingent obligations to purchase own T2 instruments are reported separately in item 1.2.1.5.
0810	1.2.1.4.1 **(-) Direct holdings of T2 instruments** Article 63, point (b), Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013 Tier 2 instruments included in item 1.2.1.1 held by institutions of the consolidated group and amounts of T2 instruments which have to be deducted in accordance with Article 28(2) of Delegated Regulation (EU) No 241/2014.
0840	1.2.1.4.2 **(-) Indirect holdings of T2 instruments** Article 4(1), point (114), Article 63, point (b Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013
0841	1.2.1.4.3 **(-) Synthetic holdings of T2 instruments** Article 4(1), point (126), Article 63, point (b), Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013

▼M2

Row	Legal references and instructions
0842	1.2.1.5 **(-) Actual or contingent obligations to purchase own T2 instruments** Article 66, point (a) and Article 67 of Regulation (EU) No 575/2013 According to Article 66, point (a), of Regulation (EU) No 575/2013, 'own Tier 2 instruments that an institution could be obliged to purchase as a result of existing contractual obligations' shall be deducted.
0880	1.2.2 **Transitional adjustments due to grandfathered T2 Capital instruments** Article 483, paragraphs 6 and 7, Articles 484, 486, 488, 490 and 491 of Regulation (EU) No 575/2013 Amount of capital instruments transitionally grandfathered as T2. The amount to be reported is directly obtained from CA5.
0890	1.2.3 **Instruments issued by subsidiaries that are given recognition in T2 Capital** Articles 83, 87 and 88 of Regulation (EU) No 575/2013 Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2. Qualifying Tier 2 capital issued by a special purpose entity (Article 83 of Regulation (EU) No 575/2013) shall be included.
0900	1.2.4 **Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries** Article 480 of Regulation (EU) No 575/2013 Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. This item is obtained directly from CA5.
0910	1.2.5 **IRB Excess of provisions over expected losses eligible** Article 62, point (d), of Regulation (EU) No 575/2013 For institutions calculating risk-weighted exposure amounts in accordance with IRB Approach, this item shall contain the positive amounts resulting from comparing the provisions and expected losses which are eligible as T2 capital.
0920	1.2.6 **SA General credit risk adjustments** Article 62, point (c), of Regulation (EU) No 575/2013 For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item shall contain the general credit risk adjustments eligible as T2 capital.
0930	1.2.7 **(-) Reciprocal cross holdings in T2 Capital** Article 4(1), point (122), Article 66, point (b) and Article 68 of Regulation (EU) No 575/2013

▼**M2**

Row	Legal references and instructions
	Holdings in T2 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate the own funds of the institution artificially. The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 2 and Tier 3 own-fund insurance items.
0940	1.2.8 **(-) T2 instruments of financial sector entities where the institution does not have a significant investment** Article 4(1), point (27), Article 66, point (c), Articles 68 to 70 and Article 79 of Regulation (EU) No 575/2013 Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution does not have a significant investment that has to be deducted from T2.
0950	1.2.9 **(-) T2 instruments of financial sector entities where the institution has a significant investment** Article 4(1), point (27), Article 66, point (d), Articles 68, 69 and Article 79 of Regulation (EU) No 575/2013 Holdings by the institution of T2 instruments of financial sector entities (as defined in Article 4(1), point (27), of Regulation (EU) No 575/2013) where the institution has a significant investment shall be completely deducted.
0955	1.2.9A **(-) Excess of deductions from eligible liabilities over eligible liabilities** Article 66 (e) of Regulation (EU) No 575/2013.
0960	1.2.10 **Other transitional adjustments to T2 Capital** Articles 472, 473a, 476, 477, 478 and 481 of Regulation (EU) No 575/2013 Adjustments due to transitional provisions. The amount to be reported shall be directly obtained from CA5.
0970	1.2.11 **Excess of deduction from T2 items over T2 Capital (deducted in AT1)** Article 56, point (e), of Regulation (EU) No 575/2013 Tier 2 cannot be negative, but it is possible that T2 deductions are greater than T2 Capital plus related share premium. When this happens, T2 shall be equal to zero, and the excess of T2 deductions shall be deducted from AT1. With this item, the sum of items 1.2.1 to 1.2.13 is never lower than zero. Where this item shows a positive figure, item 1.1.2.8 shall be the inverse of that figure.
0974	1.2.12 **(-) Additional deductions of T2 Capital due to Article 3 of Regulation (EU) No 575/2013** Article 3 of Regulation (EU) No 575/2013

▼M2

Row	Legal references and instructions
0978	1.2.13 **T2 capital elements or deductions - other** This row provides flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a T2 capital element or a deduction from a T2 element cannot be assigned to one of the rows 750 to 974. This row shall not be used to assign capital items/deductions which are not covered by Regulation (EU) No 575/2013 into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of that Regulation).

1.3. C 02.00 - OWN FUNDS REQUIREMENTS (CA2)

1.3.1. Instructions concerning specific positions

Row	Legal references and instructions
0010	1. **TOTAL RISK EXPOSURE AMOUNT** Article 92(3) and Articles 95, 96 and 98 of Regulation (EU) No 575/2013
0020	1* **Of which: Investment firms under Article 95 paragraph 2 and Article 98 of Regulation (EU) No 575/2013** For investment firms under Article 95(2) and Article 98 of Regulation (EU) No 575/2013
0030	1** **Of which: Investment firms under Article 96 paragraph 2 and Article 97 of Regulation (EU) No 575/2013** For investment firms under Article 96(2) and Article 97 of Regulation (EU) No 575/2013
0040	1.1 **RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES** Article 92(3), points (a) and (f), of Regulation (EU) No 575/2013
0050	1.1.1 **Standardised Approach (SA)** CR SA and SEC SA templates at the level of total exposures
0051	1.1.1* **Of which: Additional stricter prudential requirements based on Article 124 of Regulation (EU) No 575/2013** Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements as communicated to the institutions after having been consulted with EBA, in accordance with Article 124, paragraphs 2 and 5 of Regulation (EU) No 575/2013.
0060	1.1.1.1 **SA exposure classes excluding securitisations positions** CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 112 of Regulation (EU) No 575/2013, excluding securitisation positions.

▼M2

Row	Legal references and instructions
0070	1.1.1.1.01 **Central governments or central banks** See CR SA template
0080	1.1.1.1.02 **Regional governments or local authorities** See CR SA template
0090	1.1.1.1.03 **Public sector entities** See CR SA template
0100	1.1.1.1.04 **Multilateral Development Banks** See CR SA template
0110	1.1.1.1.05 **International Organisations** See CR SA template
0120	1.1.1.1.06 **Institutions** See CR SA template
0130	1.1.1.1.07 **Corporates** See CR SA template
0140	1.1.1.1.08 **Retail** See CR SA template
0150	1.1.1.1.09 **Secured by mortgages on immovable property** See CR SA template
0160	1.1.1.1.10 **Exposures in default** See CR SA template
0170	1.1.1.1.11 **Items associated with particular high risk** See CR SA template
0180	1.1.1.1.12 **Covered bonds** See CR SA template
0190	1.1.1.1.13 **Claims on institutions and corporate with a short-term credit assessment** See CR SA template
0200	1.1.1.1.14 **Collective investments undertakings (CIU)** See CR SA template
0210	1.1.1.1.15 **Equity** See CR SA template
0211	1.1.1.1.16 **Other items** See CR SA template

▼M2

Row	Legal references and instructions
0212	1.1.1.1.16.1 **Of which: software assets accounted for as intangible assets** The risk weighted exposure amount pertaining to the portion of software assets accounted for as intangible assets that is not deducted from CET1 items in accordance with Article 36(1), point (b), of Regulation (EU) No 575/2013, but risk-weighted in accordance with Article 113(5) of that Regulation.
0240	1.1.2 **Internal ratings based Approach (IRB)**
0241	1.1.2* **Of which: Additional stricter prudential requirements based on Article 164 of Regulation (EU) No 575/2013** Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements as communicated to the institutions after having been notified to EBA, in accordance with Article 164, paragraphs 5 and 7 of Regulation (EU) No 575/2013.
0242	1.1.2** **Of which: Additional stricter prudential requirements based on Article 124 of Regulation (EU) No 575/2013** Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements set by the competent authorities after having consulted EBA, as laid down in Article 124, paragraphs 2 and 5 of Regulation (EU) No 575/2013 and which are related to limits on the eligible market value of the collateral as laid down in Article 125(2), point (d) and Article 126(2), point (d), of that Regulation.
0250	1.1.2.1 **IRB Approaches when neither own estimates of LGD nor Conversion Factors are used** CR IRB template at the level of total exposures (when own estimates of LGD or CCF are not used)
0260	1.1.2.1.01 **Central governments and central banks** See CR IRB template
0270	1.1.2.1.02 **Institutions** See CR IRB template
0280	1.1.2.1.03 **Corporates - SME** See CR IRB template
0290	1.1.2.1.04 **Corporates – Specialised Lending** See CR IRB template
0300	1.1.2.1.05 **Corporates – Other** See CR IRB template
0310	1.1.2.2 **IRB Approaches when own estimates of LGD and/or Conversion Factor are used** CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are used)
0320	1.1.2.2.01 **Central governments and central banks** See CR IRB template
0330	1.1.2.2.02 **Institutions** See CR IRB template

▼M2

Row	Legal references and instructions
0340	1.1.2.2.03 **Corporates - SME** See CR IRB template
0350	1.1.2.2.04 **Corporates – Specialised Lending** See CR IRB template
0360	1.1.2.2.05 **Corporates – Other** See CR IRB template
0370	1.1.2.2.06 **Retail – secure by real estate SME** See CR IRB template
0380	1.1.2.2.07 **Retail – secure by real estate non-SME** See CR IRB template
0390	1.1.2.2.08 **Retail – Qualifying revolving** See CR IRB template
0400	1.1.2.2.09 **Retail – Other SME** See CR IRB template
0410	1.1.2.2.10 **Retail – Other non-SME** See CR IRB template
0420	1.1.2.3 **Equity IRB** See CR EQU IRB template
0450	1.1.2.5 **Other non credit-obligation assets** The amount to be reported is the risk weighted exposure amount as calculated in accordance with Article 156 of Regulation (EU) No 575/2013.
0455	1.1.2.5.1 **Of which software assets accounted for as intangible assets** The risk weighted exposure amount pertaining to the portion of software assets accounted for as intangible assets that is not deducted from CET1 items in accordance with Article 36(1), point (b), of Regulation (EU) No 575/2013, but risk-weighted in accordance with Article 156 of that Regulation.
0460	1.1.3 **Risk exposure amount for contributions to the default fund of a CCP** Articles 307, 308 and 309 of Regulation (EU) No 575/2013
0470	1.1.4 **Securitisation positions** See CR SEC template
0490	1.2 **TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/ DELIVERY** Article 92(3), point (c)(ii) and Article 92(4), point (b), of Regulation (EU) No 575/2013
0500	1.2.1 **Settlement/delivery risk in the non-Trading book** See CR SETT template

▼M2

Row	Legal references and instructions
0510	1.2.2 **Settlement/delivery risk in the Trading book** See CR SETT template
0520	1.3 **TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS** Article 92(3), points (b)(i), (c)(i) and (c)(iii), and Article 92(4), point (b), of Regulation (EU) No 575/2013
0530	**1.3.1 Risk exposure amount for position, foreign exchange and commodities risks under Standardised Approaches (SA)**
0540	1.3.1.1 **Traded debt instruments** MKR SA TDI template at the level of total currencies.
0550	1.3.1.2 **Equity** MKR SA EQU template at the level of total national markets.
0555	1.3.1.3 **Particular approach for position risk in CIUs** Article 348(1), Article 350(3), point (c) and Article 364(2), point (a), of Regulation (EU) No 575/2013 Total risk exposure amount for positions in CIUs if capital requirements are calculated in accordance with Article 348(1) of Regulation (EU) No 575/2013 either immediately or as a consequence of the cap laid down in Article 350(3), point (c), of that Regulation. Regulation (EU) No 575/2013 does not explicitly assign those positions to either the interest rate risk or the equity risk. Where the particular approach laid down in the first sentence of Article 348(1) of Regulation (EU) No 575/2013 is applied, the amount to be reported shall be 32 % of the net position of the CIU exposure in question, multiplied by 12,5. Where the particular approach laid down in the second sentence of Article 348(1) of Regulation (EU) No 575/2013 is applied, the amount to be reported shall be the lower of 32 % of the net position of the relevant CIU exposure and the difference between 40 % of this net position and the own funds requirements that arise from the foreign exchange risk associated with this CIU exposure, multiplied by 12,5 respectively.
0556	1.3.1.3.* **Memo item: CIUs exclusively invested in traded debt instruments** Total risk exposure amount for positions in CIUs if the CIU is invested exclusively in instruments subject to interest rate risk.
0557	1.3.1.3.** **CIUs invested exclusively in equity instruments or in mixed instruments** Total risk exposure amount for positions in CIUs if the CIU is invested either exclusively in instruments subject to equity risk or in mixed instruments or if the constituents of the CIU are unknown.

▼M2

Row	Legal references and instructions
0560	1.3.1.4 **Foreign Exchange** See MKR SA FX template
0570	1.3.1.5 **Commodities** See MKR SA COM template
0580	1.3.2 **Risk exposure amount for positions, foreign exchange and commodity risks under internal models (IM)** See MKR IM template
0590	1.4 **TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)** Article 92(3), point (e) and Article 92(4), point (b), of Regulation (EU) No 575/2013 For investment firms under Articles 95(2) and 96(2) and Article98 of Regulation (EU) No 575/2013, this element shall be zero.
0600	1.4.1 **OpR Basic Indicator approach (BIA)** See OPR template
0610	1.4.2 **OpR Standardised (TSA) / Alternative Standardised (ASA) approaches** See OPR template
0620	1.4.3 **OpR Advanced measurement approaches (AMA)** See OPR template
0630	1.5 **ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS** Articles 95(2) and 96(2), Article 97 and Article 98(1), point (a), of Regulation (EU) No 575/2013 Only for investment firms under Article 95(2), Article 96(2) and Article 98 of Regulation (EU) No 575/2013. See also Article 97 of Regulation (EU) No 575/2013. Investment firms under Article 96 of Regulation (EU) No 575/2013 shall report the amount referred to in Article 97 multiplied by 12.5. Investment firms under Article 95 of Regulation (EU) No 575/2013 shall report as follows: — Where the amount referred to in Article 95(2), point (a), of Regulation (EU) No 575/2013 is greater than the amount referred to in point (b), of Article 95(2) of that Regulation, the amount to be reported is zero. — Where the amount referred to in Article 95(2), point (b), of Regulation (EU) No 575/2013 is greater than the amount referred to in Article 95(2), point (a), of that Regulation, the amount to be reported is the result of subtracting the latter amount from the former.

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Row	Legal references and instructions
0640	1.6 **TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT** Article 92(3), point (d), of Regulation (EU) No 575/2013 See CVA template.
0650	1.6.1 **Advanced method** Own funds requirements for credit valuation adjustment risk in accordance with Article 383 of Regulation (EU) No 575/2013. See CVA template.
0660	1.6.2 **Standardised method** Own funds requirements for credit valuation adjustment risk in accordance with Article 384 of Regulation (EU) No 575/2013. See CVA template.
0670	1.6.3. **Based on OEM** Own funds requirements for credit valuation adjustment risk in accordance with Article 385 of Regulation (EU) No 575/2013. See CVA template.
0680	1.7 **TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK** Article 92(3), point (b)(ii) and Articles 395 to 401 of Regulation (EU) No 575/2013
0690	1.8 **OTHER RISK EXPOSURE AMOUNTS** Articles 3, 458 and 459 of Regulation (EU) No 575/2013 and risk exposure amounts which cannot be assigned to one of the items from 1.1 to 1.7. Institutions shall report the amounts needed to comply with the following: Stricter prudential requirements imposed by the Commission, in accordance with Articles 458 and 459 of Regulation (EU) No 575/2013. Additional risk exposure amounts due to Article 3 of Regulation (EU) No 575/2013. This item does not have a link to a details template.
0710	1.8.2 **Of which: Additional stricter prudential requirements based on Article 458 of Regulation (EU) No 575/2013** Article 458 of Regulation (EU) No 575/2013
0720	1.8.2* **Of which: requirements for large exposures** Article 458 of Regulation (EU) No 575/2013
0730	1.8.2** **Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property** Article 458 of Regulation (EU) No 575/2013

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Row	Legal references and instructions
0740	1.8.2*** **Of which: due to intra financial sector exposures** Article 458 of Regulation (EU) No 575/2013
0750	1.8.3 **Of which: Additional stricter prudential requirements based on Article 459 of Regulation (EU) No 575/2013** Article 459 of Regulation (EU) No 575/2013
0760	1.8.4 **Of which: Additional risk exposure amount due to Article 3 of Regulation (EU) No 575/2013** Article 3 of Regulation (EU) No 575/2013 The additional risk exposure amount has to be reported. It shall only include the additional amounts (e.g. if an exposure of 100 has a risk-weight of 20 % and the institutions applies a risk weight of 50 % based on Article 3 of Regulation (EU) No 575/2013, the amount to be reported is 30).

1.4. C 03.00 - CAPITAL RATIOS AND CAPITAL LEVELS (CA3)

1.4.1. Instructions concerning specific positions

Rows	
0010	1 **CET1 Capital ratio** Article 92(2), point (a), of Regulation (EU) No 575/2013 The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount.
0020	2 **Surplus(+)/Deficit(-) of CET1 capital** This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in Article 92(1), point (a), of Regulation (EU) No 575/2013 (4,5 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.
0030	3 **T1 Capital ratio** Article 92(2), point (b), of Regulation (EU) No 575/2013 The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount.
0040	4 **Surplus(+)/Deficit(-) of T1 capital** This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in Article 92(1), point (b), of Regulation (EU) No 575/2013 (6 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.
0050	5 **Total capital ratio** Article 92(2), point (c), of Regulation (EU) No 575/2013 The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount.

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Rows	
0060	6 **Surplus(+)/Deficit(-) of total capital** This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in Article 92(1), point (c), of Regulation (EU) No 575/2013 (8 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.
0130	13 **Total SREP capital requirement (TSCR) ratio** The sum of (i) and (ii) as follows: (i) the total capital ratio (8 %) as specified in Article 92(1), point (c), of Regulation (EU) No 575/2013; (ii) the additional own funds requirements (Pillar 2 Requirements – P2R) as referred to in Article 104 (1), point (a), of Directive 2013/36/EU, presented as ratio. They shall be determined in accordance with the criteria specified in the *EBA Guidelines on common procedures and methodologies for the supervisory review and evaluation process and supervisory stress testing* (EBA SREP GL). This item shall reflect the total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority. The TSCR is defined in Section 7.4 and 7.5 of the EBA SREP GL. Where no additional own funds requirements were communicated by the competent authority, only point (i) shall be reported.
0140	13* **TSCR: to be made up of CET1 capital** The sum of (i) and (ii) as follows: (i) the CET1 capital ratio (4.5 %) as per Article 92(1), point (a), of Regulation (EU) No 575/2013; (ii) the part of the P2R ratio, referred to in point (ii) of row 0130, which is required by the competent authority to be held in the form of CET1 capital. Where no additional own funds requirements, to be held in the form of CET1 capital, were communicated by the competent authority, only point (i) shall be reported.
0150	13** **TSCR: to be made up of Tier 1 capital** The sum of (i) and (ii) as follows: (i) the Tier 1 capital ratio (6 %) as per Article 92(1), point (b), of Regulation (EU) No 575/2013; (ii) the part of P2R ratio, referred to in point (ii) of row 0130, which is required by the competent authority to be held in the form of Tier 1 capital. Where no additional own funds requirements, to be held in the form of Tier 1 capital, were communicated by the competent authority, then only point (i) shall be reported.

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Rows	
0160	14 **Overall capital requirement (OCR) ratio** The sum of (i) and (ii) as follows: (i) the TSCR ratio referred to in row 0130; (ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128, point (6) of Directive 2013/36/EU. This item shall reflect the Overall capital requirement (OCR) ratio as defined in Section 7.5 of the EBA SREP GL. Where no buffer requirement is applicable, only point (i) shall be reported.
0170	14* **OCR: to be made up of CET1 capital** The sum of (i) and (ii) as follows: (i) the TSCR ratio to be made up of CET1 capital referred to in row 0140; (ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128, point (6) of Directive 2013/36/EU. Where no buffer requirement is applicable, only point (i) shall be reported.
0180	14** **OCR: to be made up of Tier 1 capital** The sum of (i) and (ii) as follows: (i) the TSCR ratio to be made up of Tier 1 capital referred to in row 0150; (ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128, point (6) of Directive 2013/36/EU. Where no buffer requirement is applicable, only point (i) shall be reported.
0190	15 **Overall capital requirement (OCR) and Pillar 2 Guidance (P2G) ratio** The sum of (i) and (ii) as follows: (i) the OCR ratio referred to in row 160; (ii) where applicable, the guidance on additional own funds communicated by the competent authority (Pillar 2 Guidance - P2G) as referred to in Article 104b(3) of Directive 2013/36/EU, presented as ratio. They shall be defined in accordance with section 7.7.1 of the EBA SREP GL. P2G shall be included only if communicated to the institution by the competent authority. Where no P2G is communicated by the competent authority, only point (i) shall be reported.

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Rows	
0200	15* **OCR and P2G: to be made up of CET1 capital** The sum of (i) and (ii) as follows: (i) the OCR ratio to be made up of CET1 capital referred to in row 0170; (ii) where applicable, the part of P2G, referred to in point (ii) in row 0190, which is required by the competent authority to be held in the form of CET1 capital. P2G shall be included only if communicated to the institution by the competent authority. Where no P2G is communicated by the competent authority, only point (i) shall be reported.
0210	15** **OCR and P2G: to be made up of Tier 1 capital** The sum of (i) and (ii) as follows: (i) the OCR ratio to be made up of Tier 1 capital referred to in row 0180; (ii) where applicable, the part of P2G, referred to in point (ii) in row 0190, which is required by the competent authority to be held in the form of Tier 1 capital. P2G shall be included only if communicated to the institution by the competent authority. Where no P2G is communicated by the competent authority, only point (i) shall be reported.
0220	**Surplus(+)/Deficit(-) of CET1 capital considering the requirements of Article 92 of Regulation (EU) No 575/2013 and 104a of Directive 2013/36/EU** This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirements set in Article 92(1), point (a), of Regulation (EU) No 575/2013 (4,5 %) and Article 104a of Directive 2013/36/EU – excluding additional own funds required to address the risk of excessive leverage under paragraph 3 of that article–, to the extent that the requirement of Article 104a of that Directive has to be met with CET1 capital. Where an institution has to use its CET1 to meet its requirements of Article 92(1), point (b) and / or (c) of Regulation (EU) No 575/2013 and / or Article 104a of Directive 2013/36/EU beyond the extent to which the latter has to be met with CET1 capital, the reported surplus or deficit shall take this into account. This amount reflects the CET1 capital available to meet the combined buffer requirement and other requirements.
0300	**CET1 Capital ratio without application of the transitional provisions on IFRS 9** Article 92(2), point (a), of Regulation (EU) No 575/2013, Article 473a (8) of that Regulation
0310	**T1 Capital ratio without application of the transitional provisions on IFRS 9** Article 92(2), point (b), of Regulation (EU) No 575/2013, Article 473a (8) of that Regulation
0320	**Total capital ratio without application of the transitional provisions on IFRS 9** Article 92(2), point (c), of Regulation (EU) No 575/2013, Article 473a (8) of that Regulation

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1.5. C 04.00 - MEMORANDUM ITEMS (CA4)

1.5.1. Instructions concerning specific positions

Rows	
0010	1. **Total deferred tax assets** The amount reported in this item shall be equal to the amount reported in the most recent verified/audited accounting balance sheet.
0020	1.1 **Deferred tax assets that do not rely on future profitability** Article 39(2) of Regulation (EU) No 575/2013 Deferred tax assets that were created before 23 November 2016 and do not rely on future profitability, and thus are subject to the application of a risk weight.
0030	1.2 **Deferred tax assets that rely on future profitability and do not arise from temporary differences** Article 36(1), point (c) and Article 38 of Regulation (EU) No 575/2013 Deferred tax assets that rely on future profitability, but do not arise from temporary differences, and thus are not subject to any threshold (i.e. are completely deducted from CET1).
0040	1.3 **Deferred tax assets that rely on future profitability and arise from temporary differences** Article 36(1), point (c); Article 38, and Article 48(1), point (a), of Regulation (EU) No 575/2013 Deferred tax assets that rely on future profitability and arise from temporary differences, and thus, their deduction from CET1 is subject to 10 % and 17.65 % thresholds in Article 48 of Regulation (EU) No 575/2013.
0050	2 **Total deferred tax liabilities** The amount reported in this item shall be equal to the amount reported in the latest verified/audited accounting balance sheet.
0060	2.1 **Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability** Article 38, paragraphs 3 and 4 of Regulation (EU) No 575/2013 Deferred tax liabilities for which conditions in Article 38, paragraphs 3 and 4 of Regulation (EU) No 575/2013 are not met. Hence, this item shall include the deferred tax liabilities that reduce the amount of goodwill, other intangible assets or defined benefit pension fund assets required to be deducted, which are reported, respectively, in CA1 items 1.1.1.10.3, 1.1.1.11.2 and 1.1.1.14.2.
0070	2.2 **Deferred tax liabilities deductible from deferred tax assets that rely on future profitability** Article 38 of Regulation (EU) No 575/2013

▼**M2**

Rows	
0080	2.2.1 **Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences** Article 38, paragraphs 3, 4 and 5 of Regulation (EU) No 575/2013 Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, in accordance with Article 38, paragraphs 3 and 4 of Regulation (EU) No 575/2013, and are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences, as laid down in Article 38(5) of Regulation (EU) No 575/2013
0090	2.2.2 **Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences** Article 38, paragraphs 3, 4 and 5 of Regulation (EU) No 575/2013 Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, in accordance with Article 38, paragraphs 3 and 4 of Regulation (EU) No 575/2013, and are allocated to deferred tax assets that rely on future profitability and arise from temporary differences, as laid down in Article 38(5) of Regulation (EU) No 575/2013
0093	2A **Tax overpayments and tax loss carry backs** Article 39(1) of Regulation (EU) No 575/2013 The amount of tax overpayments and tax loss carry backs which is not deducted from own funds in accordance with Article 39(1) of Regulation (EU) No 575/2013; the amount reported shall be the amount before the application of risk weights.
0096	2B **Deferred Tax Assets subject to a risk weight of 250 %** Article 48(4) of Regulation (EU) No 575/2013 The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to Article 48(1) of Regulation (EU) No 575/2013, but subject to a risk weight of 250 % in accordance with Article 48(4) of that Regulation, taking into account the effect of Article 470, Article 478(2) and Article 473a(7), point (a), of the same Regulation. The amount reported shall be the amount of DTAs before the application of the risk weight.
0097	2C **Deferred Tax Assets subject to a risk weight of 0 %** Article 469(1), point (d), Article 470, Article 472(5) and Article 478 of Regulation (EU) No 575/2013 The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to Article 469(1), point (d), Article 470 of Regulation (EU) No 575/2013, Article 478 (2) and Article 473a (7). point (a), of that Regulation, but subject to a risk weight of 0 % in accordance with Article 472(5) of that Regulation. The amount reported shall be the amount of DTAs before the application of the risk weight.

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Rows	
0901	2W **Software assets accounted for as intangible assets exempted from the deduction from CET1** Article 36(1), point (b), of Regulation (EU) No 575/2013 Institutions shall report the amount of prudently valued software assets exempted from the deduction from CET1 items in accordance with Article 13a of Delegated Regulation (EU) No 241/2014.
0905	2Y **AT1 Capital instruments and the related share premium accounts classified as equity under applicable accounting standards** The amount of AT1 instruments including their related share premium accounts that are classified as equity under the applicable accounting standard
0906	2Z **AT1 Capital instruments and the related share premium accounts classified as liabilities under applicable accounting standards** The amount of AT1 instruments including their related share premium accounts that are classified as liabilities under the applicable accounting standard
0100	3. IRB **excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures** Article 36(1), point (d), Article 62, point (d), Articles 158 and 159 of Regulation (EU) No 575/2013 This item shall only be reported by IRB institutions.
0110	3.1 **Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount** Article 159 of Regulation (EU) No 575/2013 This item shall only be reported by IRB institutions.
0120	3.1.1 **General credit risk adjustments** Article 159 of Regulation (EU) No 575/2013 This item shall only be reported by IRB institutions.
0130	3.1.2 **Specific credit risk adjustments** Article 159 of Regulation (EU) No 575/2013 This item shall only be reported by IRB institutions.

▼**M2**

Rows	
0131	3.1.3 **Additional value adjustments and other own funds reductions** Articles 34, 110 and 159 of Regulation (EU) No 575/2013 This item shall only be reported by IRB institutions.
0140	3.2 **Total expected losses eligible** Article 158, paragraphs 5, 6 and 10 and Article 159 of Regulation (EU) No 575/2013 This item shall only be reported by IRB institutions. Only the expected loss related to non-defaulted exposures shall be reported.
0145	4 **IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures** Article 36(1), point (d), Article 62, point (d) Articles 158 and 159 of Regulation (EU) No 575/2013 This item shall only be reported by IRB institutions.
0150	4.1 **Specific credit risk adjustments and positions treated similarly** Article 159 of Regulation (EU) No 575/2013 This item shall only be reported by IRB institutions.
0155	4.2 **Total expected losses eligible** Article 158, paragraphs 5, 6 and 10 and Article 159 of Regulation (EU) No 575/2013 This item shall only be reported by IRB institutions. Only the expected loss related to defaulted exposures shall be reported.
0160	5 **Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2** Article 62, point (d), of Regulation (EU) No 575/2013 For IRB institutions, the excess amount of provisions (to expected losses) eligible for inclusion in Tier 2 capital is capped at 0.6 % of risk-weighted exposure amounts calculated with the IRB Approach, in accordance with Article 62, point (d), of Regulation (EU) No 575/2013. The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 0.6 %) which is the base for calculating the cap.
0170	6 **Total gross provisions eligible for inclusion in T2 capital** Article 62, point (c), of Regulation (EU) No 575/2013 This item includes the general credit risk adjustments that are eligible for inclusion in T2 capital, before cap. The amount to be reported shall be gross of tax effects.

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Rows	
0180	7 **Risk weighted exposure amounts for calculating the cap to the provision eligible as T2** Article 62, point (c), of Regulation (EU) No 575/2013 According to Article 62, point (c), of Regulation (EU) No 575/2013, the credit risk adjustments eligible for inclusion in Tier 2 capital is capped at 1.25 % of risk-weighted exposure amounts. The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 1.25 %) which is the base for calculating the cap.
0190	8 **Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment** Article 46(1), point (a), of Regulation (EU) No 575/2013 This item contains the threshold up to which holdings in a financial sector entity where an institution does not have a significant investment are not deducted. The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10 %.
0200	9 **10 % CET1 threshold** Article 48(1), points (a) and (b), of Regulation (EU) No 575/2013 This item contains the 10 % threshold for holdings in financial sector entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences. The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10 %.
0210	10 **17,65 % CET1 threshold** Article 48(1) of Regulation (EU) No 575/2013 This item contains the 17.65 % threshold for holdings in financial sector entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences, to be applied after the 10 % threshold. The threshold is to be calculated in such a way that the amount of the two items that is recognised does not exceed 15 % of the final Common Equity Tier 1 capital, i.e. the CET1 capital calculated after all deductions, not including any adjustment due to transitional provisions.
0225	11 **Eligible capital for the purposes of qualifying holdings outside the financial sector** Article 4(1), point (71), point (a), of Regulation (EU) No 575/2013
0230	12 **Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions** Articles 44, 45, 46 and 49 of Regulation (EU) No 575/2013

▼**M2**

Rows	
0240	12.1 **Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment** Articles 44, 45, 46 and 49 of Regulation (EU) No 575/2013
0250	12.1.1 **Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment** Articles 44, 46 and 49 of Regulation (EU) No 575/2013 Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; b) The amounts relating to the investments for which any alternative in Article 49 is applied; and c) Holdings which are treated as reciprocal cross holdings in accordance with Article 36(1), point (g), of Regulation (EU) No 575/2013
0260	12.1.2 **(-) Permitted offsetting short positions in relation to the direct gross holdings included above** Article 45 of Regulation (EU) No 575/2013 Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0270	12.2 **Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (114), and Articles 44 and 45 of Regulation (EU) No 575/2013
0280	12.2.1 **Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (114), and Articles 44 and 45 of Regulation (EU) No 575/2013 The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings in accordance with Article 36(1), point (g), of Regulation (EU) No 575/2013 shall not be included
0290	12.2.2 **(-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Article 4(1), point (114), and Article 45 of Regulation (EU) No 575/2013 Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.

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Rows	
0291	12.3.1 **Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (126), and Articles 44 and 45 of Regulation (EU) No 575/2013
0292	12.3.2 **Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (126), and Articles 44 and 45 of Regulation (EU) No 575/2013
0293	12.3.3 **(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Article 4(1), point (126), and Article 45 of Regulation (EU) No 575/2013. Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0300	13 **Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions** Articles 58, 59 and 60 of Regulation (EU) No 575/2013
0310	13.1 **Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment** Articles 58, 59 and Article 60(2) of Regulation (EU) No 575/2013
0320	13.1.1 **Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment** Article 58 and Article 60(2) of Regulation (EU) No 575/2013 Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; and b) Holdings which are treated as reciprocal cross holdings in accordance with Article 56, point (b), of Regulation (EU) No 575/2013
0330	13.1.2 **(-) Permitted offsetting short positions in relation to the direct gross holdings included above** Article 59 of Regulation (EU) No 575/2013 Article 59, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0340	13.2 **Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (114), and Articles 58 and 59 of Regulation (EU) No 575/2013

▼**M2**

Rows	
0350	13.2.1 **Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (114), and Articles 58 and 59 of Regulation (EU) No 575/2013 The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings according to Article 56, point (b), of Regulation (EU) No 575/2013 shall not be included.
0360	13.2.2 **(-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Article 4(1), point (114), and Article 59 of Regulation (EU) No 575/2013 Article 59, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0361	13.3 **Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (126), and Articles 58 and 59 of Regulation (EU) No 575/2013
0362	13.3.1 **Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (126), and Articles 58 and 59 of Regulation (EU) No 575/2013
0363	13.3.2 **(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Article 4(1), point (126), and Article 59 of Regulation (EU) No 575/2013. Article 59, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0370	14. **Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions** Articles 68, 69 and 70 of Regulation (EU) No 575/2013
0380	14.1 **Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment** Articles 68 and 69 and Article 70(2) of Regulation (EU) No 575/2013

▼**M2**

Rows	
0390	14.1.1 **Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment** Article 68 and Article 70(2) of Regulation (EU) No 575/2013 Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; and b) Holdings which are treated as reciprocal cross holdings in accordance with Article 66, point (b), of Regulation (EU) No 575/2013
0400	14.1.2 **(-) Permitted offsetting short positions in relation to the direct gross holdings included above** Article 69 of Regulation (EU) No 575/2013 Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0410	14.2 **Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (114), and Articles 68 and 69 of Regulation (EU) No 575/2013
0420	14.2.1 **Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (114), and Articles 68 and 69 of Regulation (EU) No 575/2013 The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings in accordance with Article 66, point (b), of Regulation (EU) No 575/2013 shall not be included
0430	14.2.2 **(-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Article 4(1), point (114), and Article 69 of Regulation (EU) No 575/2013 Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0431	14.3 **Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (126), and Articles 68 and 69 of Regulation (EU) No 575/2013

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Rows	
0432	14.3.1 **Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment** Article 4(1), point (126), and Articles 68 and 69 of Regulation (EU) No 575/2013
0433	14.3.2 **(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Article 4(1), point (126), and Article 69 of Regulation (EU) No 575/2013. Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0440	15 **Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions** Articles 44, 45, 47 and 49 of Regulation (EU) No 575/2013
0450	15.1 **Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment** Articles 44, 45, 47 and 49 of Regulation (EU) No 575/2013
0460	15.1.1 **Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment** Articles 44, 45, 47 and 49 of Regulation (EU) No 575/2013 Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; b) The amounts relating to the investments for which any alternative in Article 49 is applied; and c) Holdings which are treated as reciprocal cross holdings in accordance with Article 36(1), point (g), of Regulation (EU) No 575/2013
0470	15.1.2 **(-) Permitted offsetting short positions in relation to the direct gross holdings included above** Article 45 of Regulation (EU) No 575/2013 Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0480	15.2 **Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (114), and Articles 44 and 45 of Regulation (EU) No 575/2013

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Rows	
0490	15.2.1 **Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (114), and Articles 44 and 45 of Regulation (EU) No 575/2013 The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings in accordance with Article 36(1), point (g), of Regulation (EU) No 575/2013 shall not be included.
0500	15.2.2 **(-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Article 4(1), point (114), and Article 45 of Regulation (EU) No 575/2013 Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0501	15.3 **Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (126), and Articles 44 and 45 of Regulation (EU) No 575/2013
0502	15.3.1 **Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (126), and Articles 44 and 45 of Regulation (EU) No 575/2013
0503	15.3.2 **(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Article 4(1), point (126), and Article 45 of Regulation (EU) No 575/2013. Article 45, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0504	**Investments in CET1 capital of financial sector entities where the institution has a significant investment - subject to a risk weight of 250 %** Article 48(4) of Regulation (EU) No 575/2013 The amount of significant investments in CET1 capital of financial sector entities that are not deducted pursuant to Article 48(1) of Regulation (EU) No 575/2013, but subject to a risk weight of 250 % in accordance with Article 48(4) of that Regulation. The amount reported shall be the amount of significant investments before the application of the risk weight.

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Rows	
0510	16 **Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions** Articles 58 and 59 of Regulation (EU) No 575/2013
0520	16.1 **Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment** Articles 58 and 59 of Regulation (EU) No 575/2013
0530	16.1.1 **Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment** Article 58 of Regulation (EU) No 575/2013 Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer (Article 56, point (d), of Regulation (EU) No 575/2013); and b) Holdings which are treated as reciprocal cross holdings in accordance with Article 56, point (b), of Regulation (EU) No 575/2013.
0540	16.1.2 **(-) Permitted offsetting short positions in relation to the direct gross holdings included above** Article 59 of Regulation (EU) No 575/2013 Article 59, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0550	16.2 **Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (114), and Articles 58 and 59 of Regulation (EU) No 575/2013
0560	16.2.1 **Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (114), and Articles 58 and 59 of Regulation (EU) No 575/2013 The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings in accordance with Article 56, point (b), of Regulation (EU) No 575/2013 shall not be included.
0570	16.2.2 **(-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Article 4(1), point (114), and Article 59 of Regulation (EU) No 575/2013 Article 59, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.

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Rows	
0571	16.3 **Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (126), and Articles 58 and 59 of Regulation (EU) No 575/2013
0572	16.3.1 **Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (126), and Articles 58 and 59 of Regulation (EU) No 575/2013
0573	16.3.2 **(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Article 4(1), point (126), and Article 59 of Regulation (EU) No 575/2013. Article 59, point (a)of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0580	17 **Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions** Articles 68 and 69 of Regulation (EU) No 575/2013
0590	17.1 **Direct holdings of T2 capital of financial sector entities where the institution has a significant investment** Articles 68 and 69 of Regulation (EU) No 575/2013
0600	17.1.1 **Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment** Article 68 of Regulation (EU) No 575/2013 Direct holdings of T2 capital of financial sector entities where the institution has a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer (Article 66, point (d), of Regulation (EU) No 575/2013); and b) Holdings which are treated as reciprocal cross holdings in accordance with Article 66, point (b), of Regulation (EU) No 575/2013
0610	17.1.2 **(-) Permitted offsetting short positions in relation to the direct gross holdings included above** Article 69 of Regulation (EU) No 575/2013 Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0620	17.2 **Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (114), and Articles 68 and 69 of Regulation (EU) No 575/2013

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Rows	
0630	17.2.1 **Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (114), and Articles 68 and 69 of Regulation (EU) No 575/2013 The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings in accordance with Article 66, point (b), of Regulation (EU) No 575/2013 shall not be included
0640	17.2.2 **(-) Permitted offsetting short positions in relation to the indirect gross holdings included above** Article 4(1), point (114), and Article 69 of Regulation (EU) No 575/2013 Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0641	17.3 **Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (126), and Articles 68 and 69 of Regulation (EU) No 575/2013
0642	17.3.1 **Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment** Article 4(1), point (126), and Articles 68 and 69 of Regulation (EU) No 575/2013
0643	17.3.2 **(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above** Article 4(1), point (126), and Article 69 of Regulation (EU) No 575/2013. Article 69, point (a), of Regulation (EU) No 575/2013 allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year.
0650	18 **Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital** Articles 46(4), 48(4) and 49(4) of Regulation (EU) No 575/2013
0660	19 **Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital** Article 60(4) of Regulation (EU) No 575/2013

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0670	20 **Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital** Article 70(4) of Regulation (EU) No 575/2013
0680	21 **Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived** Article 79 of Regulation (EU) No 575/2013 A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, where it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that those instruments shall also be reported on item 12.1.
0690	22 **Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived** Article 79 of Regulation (EU) No 575/2013 A competent authority may waive the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that those instruments shall also be reported on item 15.1.
0700	23 **Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived** Article 79 of Regulation (EU) No 575/2013 A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 13.1.
0710	24 **Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived** Article 79 of Regulation (EU) No 575/2013 A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 16.1.
0720	25 **Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived** Article 79 of Regulation (EU) No 575/2013

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Rows	
	A competent authority may waive the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that those instruments shall also be reported on item 14.1.
0730	26 **Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived** Article 79 of Regulation (EU) No 575/2013 A competent authority may waive the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that those instruments shall also be reported on item 17.1.
0740	27 **Combined buffer requirement** Article 128, point (6) of Directive 2013/36/EU
0750	**Capital conservation buffer** Article 128, point (1) and Article 129 of Directive 2013/36/EU In accordance with Article 129(1) of Directive 2013/36/EU, the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2.5 % is stable, an amount shall be reported in this row.
0760	**Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State** Article 458(2), point (d)(iv) of Regulation (EU) No 575/2013 In this row, the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested in accordance with Article 458 of Regulation (EU) No 575/2013 in addition to the capital conservation buffer, shall be reported. The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.
0770	**Institution specific countercyclical capital buffer** Article 128, point (2) and Articles 130, 135 to 140 of Directive 2013/36/EU The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.
0780	**Systemic risk buffer** Article 128, point (5), Articles 133 and 134 of Directive 2013/36/EU The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.

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Rows	
0800	**Global Systemically Important Institution buffer** Article 128, point (3) and Article 131 of Directive 2013/36/EU The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.
0810	**Other Systemically Important Institution buffer** Article 128, point (4) and Article 131 of Directive 2013/36/EU The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.
0820	28 **Own funds requirements related to Pillar II adjustments** Article 104a(1) of Directive 2013/36/EU. If a competent authority decides that an institution has to calculate additional own funds requirements for Pillar II reasons, those additional own funds requirements shall be reported in this row.
0830	29 **Initial capital** Articles 12 and 28 to 31 of Directive 2013/36/EU and Article 93 of Regulation (EU) No 575/2013
0840	30 **Own funds based on Fixed Overheads** Article 95(2), point b, Article 96(2), point (b), Article 97 and Article 98(1), point (a), of Regulation (EU) No 575/2013 The amount reported shall be the own funds requirement resulting from the application of the abovementioned Articles.
0850	31 **Non-domestic original exposures** Information necessary to calculate the threshold for reporting of the CR GB template in accordance with Article 5(5) of this Implementing Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre-conversion factor. Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located. By derogation from Article 21(1), point (a), of this Implementing Regulation, this row shall always be filled in.
0860	32 **Total original exposures** Information necessary to calculate the threshold for reporting of the CR GB template in accordance with Article 5(5) of this Implementing Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre-conversion factor Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located. By derogation from Article 21(1), point (a), of this Implementing Regulation, this row shall always be filled in.

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1.6. TRANSITIONAL PROVISIONS and GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID (CA5)

1.6.1. General remarks

16. CA5 summarises the calculation of own funds elements and deductions subject to the transitional provisions laid down in Articles 465 to 491, 494a and 494b of Regulation (EU) No 575/2013.

17. CA5 is structured as follows:

(a) Template CA5.1 summarises the total adjustments which need to be made to the different components of own funds (reported in CA1 in accordance with the final provisions) as a consequence of the application of the transitional provisions. The elements of this template are presented as 'adjustments' to the different capital components in CA1, in order to reflect in own funds components the effects of the transitional provisions.

(b) Template 5.2 provides further details on the calculation of those grandfathered instruments which do not constitute state aid.

18. Institutions shall report in the first four columns the adjustments to Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital as well as the amount to be treated as risk weighted assets. Institutions are also required to report the applicable percentage in column 0050 and the eligible amount without the recognition of transitional provisions in column 0060.

19. Institutions shall only report elements in CA5 during the period where transitional provisions laid down in Part Ten Regulation (EU) No 575/2013 apply.

20. Some of the transitional provisions require a deduction from Tier 1. If this is the case the residual amount of a deduction or deductions is applied to Tier 1 and there is insufficient AT1 to absorb this amount then the excess shall be deducted from CET1.

1.6.2. C 05.01 - Transitional provisions (CA5.1)

21. Institutions shall report in CA5.1 template the transitional provisions to own funds components as laid down in Articles 465 to 491, 494a and 494b of Regulation (EU) No 575/2013, compared to applying the final provisions laid down in Part Two, Title II of that Regulation (EU) No 575/2013.

22. Institutions shall report in rows 0060 to 0065 information about the transitional provisions of grandfathered instruments. The figures to be reported in row 0060 of CA5.1 reflect the transitional provisions included in the of Regulation (EU) No 575/2013 in the version applicable until 26 June 2019 and can be derived from the respective sections of CA5.2. Rows 0061 to 0065 capture the effect of the transitional provisions of Articles 494a and 494b of Regulation (EU) No 575/2013.

23. Institutions shall report in rows 0070 to 0092 information about the transitional provisions of minority interests and additional Tier 1 and Tier 2 instruments issued by subsidiaries (in accordance with Articles 479 and 480 of Regulation (EU) No 575/2013).

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24. In rows 0100 onwards institutions shall report information about the effect of the transitional provisions regarding unrealised gains and losses, deductions, additional filters and deductions and IFRS 9.

25. There might be cases where the transitional deductions of CET1, AT1 or T2 capital exceed the CET1, AT1 or T2 capital of an institution. That effect – if it results from transitional provisions – shall be shown in the CA1 template using the respective cells. As a consequence, the adjustments in the columns of the CA5 template shall not include any spill-over effects in the case of insufficient capital available.

1.6.2.1. Instructions concerning specific positions

Columns	
0010	**Adjustments to CET1**
0020	**Adjustments to AT1**
0030	**Adjustments to T2**
0040	**Adjustments included in RWAs** Column 0040 includes the relevant amounts adjusting the total risk exposure amount of Article 92(3) of Regulation (EU) No 575/2013 due to transitional provisions. The amounts reported shall consider the application of provisions of Part Three, Title II, Chapter 2 or 3 or of Part Three, Title IV in accordance with Article 92(4) of Regulation (EU) No 575/2013. That means that transitional amounts subject to Part Three, Title II, Chapter 2 or 3 shall be reported as risk weighted exposure amounts, whereas transitional amounts subject to Part Three, Title IV shall represent the own funds requirements multiplied by 12,5. Whereas columns 0010 to 0030 have a direct link to the CA1 template, the adjustments to the total risk exposure amount do not have a direct link to the relevant templates for credit risk. If there are adjustments stemming from the transitional provisions to the total risk exposure amount, those adjustments shall be included directly in the CR SA, CR IRB, CR EQU IRB, MKR SA TDI, MKR SA EQU or MKR IM. Additionally, those effects shall be reported in column 0040 of CA5.1. As a consequence, those amounts shall be memorandum items only.
0050	**Applicable percentage**
0060	**Eligible amount without transitional provisions** This column includes the amount of each instrument prior the application of transitional provisions, i.e. the basis amount relevant to calculate the adjustments.

Rows	
0010	1. **Total adjustments** This row reflects the overall effect of transitional adjustments in the different types of capital, plus the risk weighted amounts arising from those adjustments

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Rows	
0020	1.1 **Grandfathered instruments** Articles 483 to 491 of Regulation (EU) No 575/2013 This row reflects the overall effect of instruments transitionally grandfathered in the different types of capital.
0060	1.1.2 **Instruments not constituting state aid** The amounts to be reported shall be obtained from column 060 of CA5.2 template
0061	1.1.3 **Instruments issued through special purpose vehicles** Article 494a of Regulation (EU) No 575/2013
0062	1.1.4 **Instruments issued before 27 June 2019 that do not meet the eligibility criteria related to write-down and conversion powers pursuant to Article 59 of Directive 2014/59/EU or are subject to set-off or netting arrangements** Article 494b of Regulation (EU) No 575/2013 Institutions shall report the amount of instruments within the scope of Article 494b of Regulation (EU) No 575/2013 that do not meet one or several eligibility criteria of Article 52(1), points (p), (q) and (r), of that Regulation or Article 63 points (n), (o) and (p), of that Regulation, as applicable. In case of Tier 2 instruments eligible in accordance with Article 494b(2) of Regulation (EU) No 575/2013, the amortisation provisions of Article 64 of that Regulation shall be observed.
0063	1.1.4.1* **of which: Instruments without legally or contractually mandatory write-down or conversion upon exercise of powers in accordance with Article 59 of Directive 2014/59/EU** Article 494b, Article 52(1), point (p) and Article 63, point (n), of Regulation (EU) No 575/2013 Institutions shall report the amount of instruments within the scope of Article 494b of Regulation (EU) No 575/2013 that do not meet the eligibility criteria of Article 52(1), point (p) or point (n), of Article 63 of that Regulation, as applicable. This shall also include instruments that additionally do not meet the eligibility criteria of Article 52(1), points (q) or (r), of Regulation (EU) No 575/2013 or Article 63, points (o) or (p), of that Regulation , as applicable.
0064	1.1.4.2* **of which: Instruments governed by third-country law without effective and enforceable exercise of powers in accordance with Article 59 of Directive 2014/59/EU** Article 494b, Article 52(1), point (q) and Article 63, point (o), of Regulation (EU) No 575/2013 Institutions shall report the amount of instruments within the scope of Article 494b of Regulation (EU) No 575/2013 that do not meet the eligibility criteria of Article 52(1), point (q) or Article 63, point (o), of that Regulation, as applicable. This shall include also instruments that additionally do not meet the eligibility criteria of Article 52(1), points (p) or (r), of Regulation (EU) No 575/2013 or Article 63, points (n) or (p), of that Regulation , as applicable.

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Rows	
0065	1.1.4.3* **of which: Instruments subject to set-off or netting arrangements** Article 494b, Article 52(1), point (r) and Article 63, point (p), of Regulation (EU) No 575/2013 Institutions shall report the amount of instruments within the scope of Article 494b of Regulation (EU) No 575/2013 that do not meet the eligibility criteria of Article 52(1), point (r), of that Regulation or Article 63, point (p), of the Regulation, as applicable. This shall also include instruments that additionally do not meet the eligibility criteria of Article 52(1), point (p) or (q) of Regulation (EU) No 575/2013 or Article 63, points (n) or (o), of that Regulation, as applicable.
0070	1.2 **Minority interests and equivalents** Articles 479 and 480 of Regulation (EU) No 575/2013 This row reflects the effects of transitional provisions in the minority interests eligible as CET1; the qualifying T1 instruments eligible as consolidated AT1; and the qualifying own funds eligible as consolidated T2.
0080	1.2.1 **Capital instruments and items that do not qualify as minority interests** Articles 479 of Regulation (EU) No 575/2013 The amount to be reported in column 060 of this row shall be the amount qualifying as consolidated reserves in accordance with prior regulation.
0090	1.2.2 **Transitional recognition in consolidated own funds of minority interests** Articles 84 and 480 of Regulation (EU) No 575/2013 The amount to be reported in column 0060 of this row shall be the eligible amount without transitional provisions.
0091	1.2.3 **Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital** Articles 85 and 480 of Regulation (EU) No 575/2013 The amount to be reported in column 0060 of this row shall be the eligible amount without transitional provisions.
0092	1.2.4 **Transitional recognition in consolidated own funds of qualifying Tier 2 capital** Articles 87 and 480 of Regulation (EU) No 575/2013 The amount to be reported in column 0060 of this row shall be the eligible amount without transitional provisions.
0100	1.3 **Other transitional adjustments** Articles 468 to 478 and Article 481 of Regulation (EU) No 575/2013 This row reflects the overall effect of transitional adjustments in the deduction to different types of capital, unrealised gains and losses, additional filters and deductions plus the risk weighted amounts arising from these adjustments.

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Rows	
0111	1.3.1.6 **Unrealised gains and losses from certain debt exposures to central governments, regional governments, local authorities and PSEs** Article 468 of Regulation (EU) No 575/2013
0112	1.3.1.6.1 **of which: amount A** The amount A, as calculated in accordance with the formula referred to in Article 468(1) of Regulation (EU) No 575/2013
0140	1.3.2 **Deductions** Article 36(1) and Articles 469 to 478 of Regulation (EU) No 575/2013 This row reflects the overall effect of transitional provisions on deductions.
0170	1.3.2.3. **Deferred tax assets that rely on future profitability and do not arise from temporary differences** Article 36(1), point (c), Articles 469(1) and 472(5) and Article 478 of Regulation (EU) No 575/2013 When determining the amount of the above-mentioned deferred tax assets (DTA) to be deducted, institutions shall take into account the provisions of Article 38 of Regulation (EU) No 575/2013 relating to the reduction of DTA by deferred tax liabilities. The amount to be reported in column 0060 of this row: Total amount in accordance with Article 469(1) of Regulation (EU) No 575/2013.
0380	1.3.2.9 **Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment** Article 470, paragraphs 2 and 3 of Regulation (EU) No 575/2013 The amount to be reported in column 0060 of this row: Article 470(1) of Regulation (EU) No 575/2013
0385	**Deferred tax assets that are dependent on future profitability and arise from temporary differences** Article 469(1), point (c) ,Article 472(5) and Article 478 of Regulation (EU) No 575/2013 Part of deferred tax assets that rely in future profitability and arise from temporary differences which exceeds the 10 % threshold in Article 470(2), point (a), of Regulation (EU) No 575/2013.
0425	1.3.2.11 **Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items** Article 471 of Regulation (EU) No 575/2013
0430	1.3.3 **Additional filters and deductions** Article 481 of Regulation (EU) No 575/2013 This row reflects the overall effect of transitional provisions on additional filters and deductions.

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Rows	
	In accordance with Article 481 of Regulation (EU) No 575/2013, institutions shall report in item 1.3.3 information relating to the filters and deductions required under the national transposition measures for Articles 57 and 66 of Directive 2006/48/EC and for Articles 13 and 16 of Directive 2006/49/EC, and which are not required in accordance with Part Two.
0440	1.3.4 **Adjustments due to IFRS 9 transitional arrangements** Article 473a of Regulation (EU) No 575/2013 Institutions shall report information in relation with the transitional arrangements due to IFRS 9 in accordance with the applicable legal provisions.
0441	**Memorandum item: ECL impact of the static component** The sum of $A_{2,SA}$ and $A_{2,\ IRB}$ as referred to in Article 473a(1) of Regulation (EU) No 575/2013 In case of $A_{2,\ IRB}$ the amount reported is the amount net of expected lossess as required by Article 473a(5), point (a), of Regulation (EU) No 575/2013.
0442	**Memorandum item: ECL impact of the dynamic component for the period 01/01/2018 – 31/12/2019** The sum of and as referred to in Article 473a(1) of Regulation (EU) No 575/2013
0443	**Memorandum item: ECL impact of the dynamic component for the period starting on 01/01/2020** The sum of $A_{4,SA}$ and $A_{4,\ IRB}$ as referred to in Article 473a(1) of Regulation (EU) No 575/2013 In case of $A_{4,\ IRB}$ the amount reported is the amount net of expected losses as required by Article 473a (5), points (b) and (c), of Regulation (EU) No 575/2013.

1.6.3 C 05.02 - Grandfathered instruments: instruments not constituing state aid (CA5.2)

26. Institutions shall report information in relation with the transitional provisions of grandfathered instruments not constituting state aid (Articles 484 to 491 of Regulation (EU) No 575/2013).

1.6.3.1 Instructions concerning specific positions

Columns	
0010	**Amount of instruments plus related share premium** Article 484, paragraphs 3, 4 and 5 of Regulation (EU) No 575/2013 Instruments which are eligible for each respective row, including their related share premiums.
0020	**Base for calculating the limit** Article 486, paragraphs 2, 3 and 4 of Regulation (EU) No 575/2013

▼**M2**

Columns	
0030	**Applicable percentage** Article 486(5) of Regulation (EU) No 575/2013
0040	**Limit** Article 486, paragraphs 2 to 5 of Regulation (EU) No 575/2013
0050	**(-) Amount that exceeds the limits for grandfathering** Article 486(2) to (5) of Regulation (EU) No 575/2013
0060	**Total grandfathered amount** The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA5.1.

Rows	
0010	1. **Instruments that qualified for Article 57, point (a), of Directive 2006/48/EC** Article 484(3) of Regulation (EU) No 575/2013 The amount to be reported shall include the related share premium accounts.
0020	2. **Instruments that qualified for Article 57, point (ca) and Article 154(8) and (9) of Directive 2006/48/EC, subject to the limit of Article 489 of Regulation (EU) No 575/2013** Article 484(4) of Regulation (EU) No 575/2013
0030	2.1 **Total instruments without a call or an incentive to redeem** Article 484(4) and Article 489 of Regulation (EU) No 575/2013 The amount to be reported shall include the related share premium accounts.
0040	2.2 **Grandfathered instruments with a call and incentive to redeem** Article 489 of Regulation (EU) No 575/2013
0050	2.2.1 **Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity** Article 489(3) and Article 491, point (a), of Regulation (EU) No 575/2013 The amount to be reported shall include the related share premium accounts.
0060	2.2.2 **Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity** Article 489(5) and Article 491, point (a), of Regulation (EU) No 575/2013 The amount to be reported shall include the related share premium accounts.

▼**M2**

Rows	
0070	2.2.3 **Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 of Regulation (EU) No 575/2013 after the date of effective maturity** Article 489(6) and Article 491, point (c), of Regulation (EU) No 575/2013 The amount to be reported shall include the related share premium accounts
0080	2.3 **Excess on the limit of CET1 grandfathered instruments** Article 487(1) of Regulation (EU) No 575/2013 The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments.
0090	3. **Items that qualified for Article 57, points (e), (f), (g) or (h), of Directive 2006/48/EC, subject to the limit of Article 490 of Regulation (EU) No 575/2013** Article 484(5) of Regulation (EU) No 575/2013
0100	3.1 **Total items without an incentive to redeem** Article 490 of Regulation (EU) No 575/2013
0110	3.2 **Grandfathered items with an incentive to redeem** Article 490 of Regulation (EU) No 575/2013
0120	3.2.1 **Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity** Article 490(3) and Article 491, point (a), of Regulation (EU) No 575/2013 The amount to be reported shall include the related share premium accounts.
0130	3.2.2 **Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity** Article 490(5) and Article 491, point (a) of Regulation (EU) No 575/2013 The amount to be reported shall include the related share premium accounts.
0140	3.2.3 **Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of Regulation (EU) No 575/2013 after the date of effective maturity** Article 490(6) and Article 491, point (c), of Regulation (EU) No 575/2013 The amount to be reported shall include the related share premium accounts.
0150	3.3 **Excess on the limit of AT1 grandfathered instruments** Article 487(2) of Regulation (EU) No 575/2013 The excess on the limit of AT1 grandfathered instruments may be treated as instruments which can be grandfathered as T2 instruments.

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2. GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

2.1. GENERAL REMARKS

27. Templates C 06.01 and C 06.02 shall be reported if own funds requirements are calculated on a consolidated basis. Template C 06.02 consists of four parts in order to gather different information on all individual entities (including the reporting institution) included in the scope of consolidation.

(a) Entities within the scope of consolidation;

(b) Detailed group solvency information;

(c) Information on the contribution of individual entities to group solvency;

(d) Information on capital buffers;

28. Institutions that obtained a waiver in accordance with Article 7 of Regulation (EU) No 575/2013 shall only report the columns 0010 to 0060 and 0250 to 0400.

29. The figures reported take into account all applicable transitional provisions of Regulation (EU) No 575/2013 which are applicable at the respective reporting date.

2.2. DETAILED GROUP SOLVENCY INFORMATION

30. The second part of template C 06.02 (detailed group solvency information) in columns 0070 to 0210 is designed to gather information on credit and other regulated financial institutions which are effectively subject to particular solvency requirements on individual basis. It provides, for each of those entities within the scope of the reporting, the own funds requirements for each risk category and the own funds for solvency purposes.

31. In the case of proportional consolidation of participations, the figures related to own funds requirements and own funds shall reflect the respective proportional amounts.

2.3. INFORMATION ON THE CONTRIBUTIONS OF INDIVIDUAL ENTITIES TO GROUP SOLVENCY

32. The objective of the third part of template C 06.02 and template C 06.01 (information on the contributions of all entities within Regulation (EU) No 575/2013 scope of consolidation to group solvency), including those that are not subject to particular solvency requirements on an individual basis, in columns 0250 to 0400, is to identify which entities within the group generate the risks and raise own funds from the market, based on data that are readily available or can easily be reprocessed, without having to reconstruct the capital ratio on a solo or sub-consolidated basis. At the entity level, both risk and own fund figures are contributions to the group figures and not elements of a solvency ratio on a solo basis and as such must not be compared to each other.

33. The third part also includes the amounts of minority interests, qualifying AT1, and qualifying T2 eligible in the consolidated own funds.

34. As this third part of the template refers to ‘contributions’, the figures to be reported herein shall defer, when applicable, from the figures reported in the columns referring to detailed group solvency information.

▼M2

35. The principle is to delete the cross-exposures within the same groups in a homogeneous way both in terms of risks or own funds, in order to cover the amounts reported in the group's consolidated CA template by adding the amounts reported for each entity in 'Group Solvency' template. A direct link to the CA template is not possible where the 1 % threshold is not exceeded.

36. The institutions shall define the most appropriate breakdown method between the entities to take into account the possible diversification effects for market risk and operational risk.

37. It is possible for one consolidated group to be included within another consolidated group. That means that the entities within a subgroup shall be reported entity-by-entity in the GS of the entire group, even if the sub-group itself is subject to reporting requirements. A subgroup that is subject to reporting requirements shall also report the GS template on an entity-by-entity basis, although those details are included in the GS template of a higher consolidated group.

38. An institution shall report data of the contribution of an entity when its contribution to the total risk exposure amount exceeds 1 % of the total risk exposure amount of the group or when its contribution to the total own funds exceeds 1 % of the total own funds of the group. That threshold does not apply in the case of subsidiaries or subgroups that provide own funds (in the form of minority interests or qualifying AT1 or T2 instruments included in own funds) to the group.

2.4. C 06.01 – GROUP SOLVENCY: INFORMATION ON AFFILIATES – TOTAL (GS TOTAL)

Columns	Instructions
0250-0400	**ENTITIES WITHIN SCOPE OF CONSOLIDATION** See instructions for C 06.02
0410-0480	**CAPITAL BUFFERS** See instructions for C 06.02

Rows	Instructions
0010	**TOTAL** The Total shall represent the sum of the values reported in all rows of template C 06.02.

2.5. C 06.02 – GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

Columns	Instructions
0011-0060	**ENTITIES WITHIN SCOPE OF CONSOLIDATION** This template is designed to gather information on all entities on an entity-by-entity-basis within the scope of consolidation in accordance with Part One, Title II, Chapter 2 of Regulation (EU) No 575/2013.

▼M2

Columns	Instructions
0011	**NAME** Name of the entity within the scope of consolidation.
0021	**CODE** The code as part of a row identifier must be unique for each reported entity. For institutions and insurance undertakings the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value.
0026	**TYPE OF CODE** The institutions shall identify the type of code reported in column 0021 as a 'LEI code' or 'Non-LEI code'. The type of code shall always be reported.
0027	**NATIONAL CODE** Institutions may additionally report the national code when they report LEI code as identifier in the 'Code' column.
0030	**INSTITUTION OR EQUIVALENT (YES / NO)** 'YES' shall be reported where the entity is subject to own funds requirements pursuant to Regulation (EU) No 575/2013 and Directive 2013/36/EU or provisions at least equivalent to Basel provisions. 'NO' shall be reported otherwise. Minority interests: Article 81(1), point (a)(ii) and Article 82(1), point (a)(ii) of Regulation (EU) No 575/2013 To the effects of minority interests and AT1 and T2 instruments issued by subsidiaries, the subsidiaries whose instruments can be eligible shall be institutions or undertakings subject to the requirements of Regulation (EU) No 575/2013 by virtue of applicable national law.
0035	**TYPE OF ENTITY** The type of entity shall be reported based on the following categories: (a) credit institution Article 4(1), point (1), of Regulation (EU) No 575/2013; (b) investment firm Article 4(1), point (2), of Regulation (EU) No 575/2013; (c) financial institution (other) Article 4(1), points (20), (21) and (26), of Regulation (EU) No 575/2013 Financial institutions within the meaning of Article 4(1), point (26), of Regulation (EU) No 575/2013 which are not included in any of the categories (d), (f) or (g);

▼M2

Columns	Instructions
	(d) (mixed) financial holding company Article 4(1), points (20) and (21), of Regulation (EU) No 575/2013; (e) ancillary services undertaking Article 4(1), point (18), of Regulation (EU) No 575/2013; (f) securitisation special purpose entity (SSPE), Article 4(1), point (66), of Regulation (EU) No 575/2013; (g) covered bond company Entity set up to issue covered bonds or to hold the collateral securing a covered bond, if not included in any of the categories (a), (b) or (d) to (f) above; (h) other type of entity Entity other than those referred to in points (a) to (g). Where an entity is not subject to Regulation (EU) No 575/2013 and Directive 2013/36/EU, but subject to provisions at least equivalent to Basel provisions, the relevant category shall be determined on a best effort basis.
0040	**SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR SOLO PARTIALLY CONSOLIDATED (SP)** 'SF' shall be reported for individual subsidiaries fully consolidated. 'SP' shall be reported for individual subsidiaries partially consolidated.
0050	**COUNTRY CODE** Institutions shall report the two-letter country code referred to in ISO 3166-2.
0060	**SHARE OF HOLDING (%)** This percentage refers to the actual share of capital the parent undertaking holds in subsidiaries. In case of full consolidation of a direct subsidiary, the actual share is e.g. 70 %. In accordance with Article 4(1), point (16), of Regulation (EU) No 575/2013, the share of holding of a subsidiary to be reported results from a multiplication of the shares between the subsidiaries concerned.
0070-0240	**INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENT** The section of detailed information (i.e. columns 0070 to 0240) shall gather information only on those entities and subgroups which, being within the scope of consolidation (Part One, Title II, Chapter 2 of Regulation (EU) No 575/2013), are effectively subject to solvency requirements laid down in Regulation (EU) No 575/2013 or provisions at least equivalent to Basel provisions (i.e, reported yes in column 0030). Information shall be included about all individual institutions of a consolidated group that are subject to own funds requirements, regardless where they are located.

▼M2

Columns	Instructions
	The information reported in this part shall reflect the local solvency rules of the jurisdiction in which the institution is operating (therefore, for this template, it is not necessary to do a double calculation on an individual basis on the basis of the parent institution's rules). When local solvency rules differ from Regulation (EU) No 575/2013 and a comparable breakdown is not given, the information shall be completed where data are available in the respective granularity. Therefore, this part is a factual template that summarises the calculations that the individual institutions of a group shall carry out, bearing in mind that some of those institutions may be subject to different solvency rules. **Reporting of fixed overheads of investment firms:** Investment firms shall include own funds requirements related to fixed overheads in their calculation of capital ratio pursuant to Articles 95, 96, 97 and 98 of Regulation (EU) No 575/2013. The part of the total risk exposure amount related to fixed overheads shall be reported in column 0100 of this template.
0070	**TOTAL RISK EXPOSURE AMOUNT** The sum of the columns 0080 to 0110 shall be reported.
0080	**CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK** The amount to be reported in this column shall correspond to the sum of risk weighted exposure amounts that are equal or equivalent to the ones that must be reported in row 0040 'RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES' and the amounts of own funds requirements that are equal or equivalent to the ones that must be reported in row 0490 'TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY RISKS' of template CA2.
0090	**POSITION, FX AND COMMODITY RISKS** The amount to be reported in this column shall correspond to the amount of own funds requirements that are equal or equivalent to the ones that must be reported in row 0520 'TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS' of template CA2.
0100	**OPERATIONAL RISK** The amount to be reported in this column shall correspond to the risk exposure amount that is equal or equivalent to the one that shall be reported in row 0590 'TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISKS (OpR)' of the template CA2. Fixed overheads shall be included in this column including the row 0630 'ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS' of template CA2.

▼**M2**

Columns	Instructions
0110	**OTHER RISK EXPOSURE AMOUNTS** The amount to be reported in this column shall correspond to the risk exposure amount not especially listed above. It shall be the sum of the amounts of rows 0640, 0680 and 0690 of template CA2.
0120-0240	**DETAILED INFORMATION ON GROUP SOLVENCY OWN FUNDS** The information reported in the following columns shall reflect the local solvency rules of the Member State in which the entity or subgroup is operating.
0120	**OWN FUNDS** The amount to be reported in this column corresponds to the amount of own funds that are equal or equivalent to the ones that must be reported in row 0010 ‘OWN FUNDS’ of the template CA1.
0130	**OF WHICH: QUALIFYING OWN FUNDS** Article 82 of Regulation (EU) No 575/2013 This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated and that are institutions. Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings, share premium accounts and other reserves) owned by persons other than the undertakings and included in the of Regulation (EU) No 575/2013 consolidation. The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.
0140	**RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES** Article 87(1), point (b), of Regulation (EU) No 575/2013
0150	**TOTAL TIER 1 CAPITAL** Article 25 of Regulation (EU) No 575/2013
0160	**OF WHICH: QUALIFYING TIER 1 CAPITAL** Article 82 of Regulation (EU) No 575/2013 This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated and that are institutions.

▼M2

Columns	Instructions
	Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the Regulation (EU) No 575/2013 consolidation. The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.
0170	**RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS** of Article 85(1), point (b), of Regulation (EU) No 575/2013
0180	**COMMON EQUITY TIER 1 CAPITAL** Article 50 of Regulation (EU) No 575/2013
0190	**OF WHICH: MINORITY INTERESTS** Article 81 of Regulation (EU) No 575/2013 This column shall only be reported for subsidiaries that are fully consolidated and that are institutions, except for the subsidiaries referred to in Article 84(3) of Regulation (EU) No 575/2013. Each subsidiary shall be considered on a sub-consolidated basis for all the calculations required by Article 84 of Regulation (EU) No 575/2013, where relevant, in accordance with Article 84(2), otherwise on a solo basis. Minority interests are, for the subsidiaries specified above, the CET1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the Regulation (EU) No 575/2013 consolidation. The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.
0200	**RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES** Article 84(1), point (b), of Regulation (EU) No 575/2013
0210	**ADDITIONAL TIER 1 CAPITAL** Article 61 of Regulation (EU) No 575/2013
0220	**OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL** Articles 82 and 83 of Regulation (EU) No 575/2013 This column shall only be provided for the subsidiaries that are fully consolidated and that are institutions, except for the subsidiaries referred to in Article 85(2) of Regulation (EU) No 575/2013. Each subsidiary shall be considered on a sub-consolidated basis for all the calculations required in Article 85 of Regulation (EU) No 575/2013, where relevant, in accordance with Article 85(2), otherwise on a solo basis.

▼M2

Columns	Instructions
	Minority interests are, for the subsidiaries specified above, the AT1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the Regulation (EU) No 575/2013 consolidation. The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.
0230	**TIER 2 CAPITAL** Article 71 of Regulation (EU) No 575/2013
0240	**OF WHICH: QUALIFYING TIER 2 CAPITAL** Articles 82 and 83 of Regulation (EU) No 575/2013 This column shall only be provided for the subsidiaries that are fully consolidated and that are institutions, except for subsidiaries referred to in Article 87(2) of Regulation (EU) No 575/2013. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in Article 87 of Regulation (EU) No 575/2013, if relevant, in accordance with Article 87(2) of that Regulation , otherwise on a solo basis. Minority interests are, for the subsidiaries specified above, the T2 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the Regulation (EU) No 575/2013 consolidation. The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the reference date.
0250-0400	**INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP**
0250-0290	**CONTRIBUTION TO RISKS** The information reported in the following columns shall be in accordance with the solvency rules applicable to the reporting institution.
0250	**TOTAL RISK EXPOSURE AMOUNT** The sum of the columns 0260 to 0290 shall be reported.
0260	**CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK** The amount to be reported shall be the risk weighted exposure amounts for credit risk and own funds requirements of settlement/delivery risk in accordance with Regulation (EU) No 575/2013, excluding any amount related to transactions with other entities included in the group consolidated solvency ratio computation.

▼M2

Columns	Instructions
0270	**POSITION, FX AND COMMODITY RISKS** Risk exposure amounts for market risks are to be computed at each entity level in accordance with Regulation (EU) No 575/2013. Entities shall report the contribution to the total risk exposure amounts for position, FX and commodity risk of the group. The sum of amounts reported here shall correspond to the amount reported in row 0520 'TOTAL RISK EXPOSURE AMOUNTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS' of the consolidated report.
0280	**OPERATIONAL RISK** In case of AMA, the reported risk exposure amounts for operational risk shall include the effect of diversification. Fixed overheads shall be included in this column.
0290	**OTHER RISK EXPOSURE AMOUNTS** The amount to be reported in this column shall correspond to the risk exposure amount for risks other than listed above.
0300-0400	**CONTRIBUTION TO OWN FUNDS** This part of the template is not intended to impose on institutions a full computation of the total capital ratio at the level of each entity. Columns 0300 to 0350 shall be reported for those consolidated entities which contribute to own funds by minority interest, qualifying Tier 1 capital or qualifying own funds. Subject to the threshold referred to in the last paragraph of chapter 2.3 of Part II above, columns 0360 to 0400 shall be reported for all consolidated entities which contribute to the consolidated own funds. Own funds brought to an entity by the rest of entities included within the scope of the reporting entity shall not to be taken into account, only the net contribution to the group own funds shall be reported in this column (mainly the own funds raised from third parties and accumulated reserves). The information reported in the following columns shall be in accordance with the solvency rules applicable to the reporting institution.
0300-0350	**QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS** The amount to be reported as 'QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS' shall be the amount as derived from Part Two, Title II of Regulation (EU) No 575/2013, excluding any fund brought in by other group entities.
0300	**QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS** Article 87 of Regulation (EU) No 575/2013

▼M2

Columns	Instructions
0310	**QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL** Article 85 of Regulation (EU) No 575/2013
0320	**MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL** Article 84 of Regulation (EU) No 575/2013 The amount to be reported shall the amount of minority interests of a subsidiary that is included in consolidated CET1 in accordance with the Regulation (EU) No 575/2013.
0330	**QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL** Article 86 of Regulation (EU) No 575/2013 The amount to be reported shall the amount of qualifying T1 capital of a subsidiary that is included in consolidated AT1 in accordance with the Regulation (EU) No 575/2013.
0340	**QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL** Article 88 of Regulation (EU) No 575/2013 The amount to be reported shall the amount of qualifying own funds of a subsidiary that is included in consolidated T2 in accordance with the Regulation (EU) No 575/2013.
0350	**MEMORANDUM ITEM: GOODWILL (-) / (+) NEGATIVE GOODWILL**
0360-0400	**CONSOLIDATED OWN FUNDS** Article 18 of Regulation (EU) No 575/2013 The amount to be reported as ‘CONSOLIDATED OWN FUNDS’ shall be the amount as derived from the balance sheet, excluding any fund brought in by other group entities.
0360	**CONSOLIDATED OWN FUNDS**
0370	**OF WHICH: COMMON EQUITY TIER 1**
0380	**OF WHICH: ADDITIONAL TIER 1**
0390	**OF WHICH: CONRIBUTIONS TO CONSOLIDATED RESULT** The contribution of each entity to the consolidated result (profit or loss (-)) shall be reported. That includes the results attributable to minority interests.

▼M2

Columns	Instructions
0400	**OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL** Goodwill or negative goodwill of the reporting entity on the subsidiary shall be reported here.
0410-0480	**CAPITAL BUFFERS** The structure of the reporting of capital buffers for the GS template shall follow the general structure of the template CA4, using the same reporting concepts. When reporting the capital buffers for the GS template, the relevant amounts shall be reported in accordance with the provisions applicable to determine the buffer requirement for the consolidated situation of a group. Therefore, the reported amounts of capital buffers shall represent the contributions of each entity to group capital buffers. The amounts reported shall be based on the national provisions transposing Directive 2013/36/EU and on Regulation (EU) No 575/2013, including any transitional provisions provided for therein.
0410	**COMBINED BUFFER REQUIREMENT** Article 128, point (6) of Directive 2013/36/EU
0420	**CAPITAL CONSERVATION BUFFER** Article 128, point (1) and Article 129 of Directive 2013/36/EU In accordance with Article 129(1) of Directive 2013/36/EU, the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2.5 % is stable, an amount shall be reported in this cell.
0430	**INSTITUTION SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER** Article 128, point (2), Article 130 and Articles 135 to 140 of Directive 2013/36/EU The concrete amount of the countercyclical buffer shall be reported in this cell.
0440	**CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE** Article 458(2),point (d)(iv) of Regulation (EU) No 575/2013 The amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested in accordance with Article 458 of Regulation (EU) No 575/2013 in addition to the capital conservation buffer, shall be reported in this cell.
0450	**SYSTEMIC RISK BUFFER** Article 128, point (5), Articles 133 and 134 of Directive 2013/36/EU The amount of the systemic risk buffer shall be reported in this cell.

▼**M2**

Columns	Instructions
0470	**GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER** Article 128, point (3) and Article 131 of Directive 2013/36/EU The amount of the Global Systemically Important Institution buffer shall be reported in this cell.
0480	**OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER** Article 128, point (4) and Article 131 of Directive 2013/36/EU The amount of the Other Systemically Important Institution buffer shall be reported in this cell.

3. CREDIT RISK TEMPLATES

3.1. GENERAL REMARKS

39. There are different sets of templates for the Standardised approach and the IRB approach for credit risk. Additionally, separate templates for the geographical breakdown of positions subject to credit risk shall be reported if the relevant threshold set out in Article 5(5) of this Implementing Regulation is exceeded.

3.1.1. Reporting of CRM techniques with substitution effect

40. Exposures to obligors (immediate counterparties) and guarantors which are assigned to the same exposure class shall be reported as an inflow as well as an outflow to the same exposure class.

41. The exposure type shall not change because of unfunded credit protection.

42. If an exposure is secured by an unfunded credit protection, the secured part shall be assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in the exposure class of the guarantor. However, the type of the exposure shall not change due to the change of the exposure class.

43. The substitution effect in the COREP reporting framework shall reflect the risk weighting treatment effectively applicable to the covered part of the exposure. As such, the covered part of the exposure shall be risk weighted in accordance with the Standardised approach and shall be reported in the CR SA template.

3.1.2. Reporting of Counterparty Credit Risk

44. Exposures stemming from Counterparty Credit Risk positions shall be reported in templates CR SA or CR IRB independent from whether they are Banking Book items or Trading Book items.

3.2. C 07.00 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS (CR SA)

3.2.1. General remarks

45. The CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk in accordance with the Standardised approach. In particular, they provide detailed information on:

▼**M2**

a) the distribution of the exposure values according to the different, exposure types, risk weights and exposure classes;

b) the amount and type of credit risk mitigation techniques used for mitigating the risks.

3.2.2. Scope of the CR SA template

46. In accordance with Article 112 of Regulation (EU) No 575/2013 each SA exposure shall be assigned to one of the 16 SA exposure classes to calculate the own funds requirements.

47. The information in CR SA is required for the total exposure classes and individually for each of the exposure classes under the Standardised approach. The total figures as well as the information of each exposure class are reported in a separate dimension.

48. However the following positions are not within the scope of CR SA:

(a) Exposures assigned to exposure class 'items representing securitisation positions' as referred to in Article 112, point (m), of Regulation (EU) No 575/2013, which shall be reported in the CR SEC templates.

(b) Exposures deducted from own funds.

49. The scope of the CR SA template shall cover the following own funds requirements:

(a) Credit risk in accordance with Chapter 2 (Standardised approach) of Part Three, Title II of Regulation (EU) No 575/2013 in the banking book, among which Counterparty credit risk in accordance with Part Three, Title II, Chapters 4 and 6 of that Regulation in the banking book;

(b) Counterparty credit risk in accordance with Part Three, Title II, Chapters 4 and 6 of Regulation (EU) No 575/2013 in the trading book;

(c) Settlement risk arising from free deliveries in accordance with Article 379 of Regulation (EU) No 575/2013 in respect of all the business activities.

50. The template shall include all exposures for which the own funds requirements are calculated in accordance with Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013 in conjunction with Part Three, Title II, Chapters 4 and 6 of Regulation (EU) No 575/2013. Institutions that apply Article 94(1) of Regulation (EU) No 575/2013 also need to report their trading book positions referred to in Article 92(3), point (b), of that Regulation in this template when they apply Part Three, Title II, Chapter 2 of that Regulation to calculate the own funds requirements thereof (Part Three, Title II, Chapters 2 and 6 and Part Three, Title V of that Regulation). Therefore the template shall not only provide detailed information on the type of the exposure (e.g. on balance sheet/ off balance sheet items), but also information on the allocation of risk weights within the respective exposure class.

▼M2

51. In addition, CR SA includes memorandum items in rows 0290 to 0320 to collect further information about exposures secured by mortgages on immovable property and exposures in default.

52. Those memorandum items shall only be reported for the following exposure classes:

(a) Central governments or central banks (Article 112, point (a), of Regulation (EU) No 575/2013 of Regulation (EU) No 575/2013);

(b) Regional governments or local authorities (Article 112, point (b), of Regulation (EU) No 575/2013);

(c) Public sector entities (Article 112, point (c), of Regulation (EU) No 575/2013);

(d) Institutions (Article 112, point (f), of Regulation (EU) No 575/2013);

(e) Corporates (Article 112, point (g), of Regulation (EU) No 575/2013);

(f) Retail (Article 112, point (h), of Regulation (EU) No 575/2013).

53. The reporting of the memorandum items shall affect neither the calculation of the risk weighted exposure amounts of the exposure classes referred to in Article 112, points (a) to (c) and (f) to (h), of Regulation (EU) No 575/2013 nor of the exposure classes referred to in Article 112, points (i) and (j), of that Regulation reported in template CR SA.

54. The memorandum rows provide additional information about the obligor structure of the exposure classes ‘in default’ or ‘secured by immovable property’. Exposures shall be reported in these rows where the obligors would have been reported in the exposure classes ‘Central governments or central banks’, ‘Regional governments or local authorities’, ‘Public sector entities’, ‘Institutions’, ‘Corporates’ and ‘Retail’ of CR SA, if those exposures were not assigned to the exposure classes ‘in default’ or ‘secured by immovable property’. The figures reported, however, are the same as used to calculate the risk weighted exposure amounts in the exposure classes ‘in default’ or ‘secured by immovable property’.

55. E.g. if an exposure, the risk exposure amounts of which are calculated in accordance with Article 127 of Regulation (EU) No 575/2013and the value adjustments are less than 20 %, then that information shall be reported in CR SA, row 0320 in the total and in the exposure class ‘in default’. If this exposure, before it defaulted, was an exposure to an institution, then that information shall also be reported in row 0320 of exposure class ‘institutions’.

3.2.3. Assignment of exposures to exposure classes under the Standardised approach

56. In order to ensure a consistent categorisation of exposures into the different exposure classes referred to in Article 112 of Regulation (EU) No 575/2013 the following sequential approach shall be applied:

(a) In a first step, the Original exposure pre-conversion factors shall be classified into the corresponding (original) exposure class referred to in Article 112 of Regulation (EU) No 575/2013, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.

▼M2

(b) In a second step the exposures may be redistributed to other exposure classes due to the application of credit risk mitigation (CRM) techniques with substitution effects on the exposure (e.g. guarantees, credit derivatives, financial collateral simple method) via inflows and outflows.

57. The following criteria shall apply to for the classification of the Original exposure pre-conversion factors into the different exposure classes (first step) without prejudice to the subsequent redistribution caused by the use of CRM techniques with substitution effects on the exposure or to the treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.

58. For the purpose of classifying the original exposure pre-conversion factor in the first step, the CRM techniques associated to the exposure shall not be considered (note that they shall be considered explicitly in the second phase) unless a protection effect is intrinsically part of the definition of an exposure class as it is the case in the exposure class referred to in Article 112, point (i), of Regulation (EU) No 575/2013 (exposures secured by mortgages on immovable property).

59. Article 112 of Regulation (EU) No 575/2013 does not provide criteria for disjoining the exposure classes. This might imply that one exposure could potentially be classified in different exposure classes if no prioritisation in the assessment criteria for the classification is provided. The most obvious case arises between exposures to institutions and corporate with a short-term credit assessment (Article 112, point (n), of Regulation (EU) No 575/2013) and exposures to institutions (Article 112, point (f), of Regulation (EU) No 575/2013)/ exposures to corporates (Article 112, point (g), of Regulation (EU) No 575/2013). In that case, it is clear that there is an implicit prioritisation in that Regulation since it shall be assessed first if a certain exposure is fit for being assigned to Short-term exposures to institutions and corporates and only afterwards assessed if it fits for being assigned to exposures to institutions or exposures to corporates. Otherwise it is obvious that the exposure class referred to in Article 112, point (n), of Regulation (EU) No 575/2013 shall never be assigned an exposure. The example provided is one of the most obvious examples but is not the only one. It is worth noting that the criteria used for establishing the exposure classes under the Standardised approach are different (institutional categorisation, term of the exposure, past due status, etc.) which is the underlying reason for non-disjoint groupings.

60. For a homogeneous and comparable reporting it is necessary to specify prioritisation assessment criteria for the assignment of the Original exposure pre-conversion factor by exposure classes, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class. The prioritisation criteria presented below, using a decision tree scheme, are based on the assessment of the conditions explicitly laid down in Regulation (EU) No 575/2013 for an exposure to fit in a certain exposure class and, if that is the case, on any decision on the part of the reporting institutions or the supervisor on the applicability of certain exposure classes. Therefore, the outcome of the exposure assignment process for reporting purposes shall be in line with Regulation (EU) No 575/2013 provisions. That does not prohibit institutions from applying other internal assignment procedures that may also be consistent with all relevant Regulation (EU) No 575/2013 provisions and its interpretations issued by the appropriate fora.

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61. An exposure class shall be given priority to others in the assessment ranking in the decision tree (i.e. it shall be first assessed if an exposure can be assigned to an exposure class, without prejudice to the outcome of that assessment) if otherwise no exposures would potentially be assigned to it. That will be the case where in the absence of prioritisation criteria one exposure class is a subset of others. Therefore, the criteria graphically depicted in the following decision tree would work on a sequential process.

62. With this background the assessment ranking in the decision tree mentioned below shall follow the following order:

    1. Securitisation positions;

    2. Items associated with particular high risk;

    3. Equity exposures

    4. Exposures in default;

    5. Exposures in the form of units or shares in collective investment undertakings (‘CIU’)/ Exposures in the form of covered bonds (disjoint exposure classes);

    6. Exposures secured by mortgages on immovable property;

    7. Other items;

    8. Exposures to institutions and corporates with a short-term credit assessment;

    9. All other exposure classes (disjoint exposure classes) which include Exposures to central governments or central banks; Exposures to regional governments or local authorities; Exposures to public sector entities; Exposures to multilateral development banks; Exposures to international organisations; Exposures to institutions; Exposures to corporate and Retail exposures.

63. In the case of exposures in the form of units or shares in collective investment undertakings and where the look through approach or the mandate-based approach (Article 132a, points (1) and (2), of Regulation (EU) No 575/2013) is used, the underlying individual (in the case of the look through approach) and individual group of (in the case of the mandate-based approach) exposures shall be considered and classified into their corresponding risk weight line according to their treatment. However, all the individual exposures shall be classified within the exposure class of Exposures in the form of units or shares in collective investment undertakings (‘CIU’).

64. ‘nth’ to default credit derivatives, as specified in Article 134(6) of Regulation (EU) No 575/2013 that are rated shall be directly classified as securitisation positions. If they are not rated, they shall be considered in the ‘Other items’ exposure class. In that latter case, the nominal amount of the contract shall be reported as the Original exposure pre-conversion factors in the line for ‘Other risk weights’ (the risk weight used shall be that specified by the sum indicated under Article 134(6) of Regulation (EU) No 575/2013.

65. In a second step, as a consequence of credit risk mitigation techniques with substitution effects, exposures shall be reallocated to the exposure class of the protection provider.

▼M2

DECISION TREE ON HOW TO ASSIGN THE ORIGINAL EXPOSURE PRE-CONVERSION FACTORS TO THE EXPOSURE CLASSES OF THE STANDARDISED APPROACH IN ACCORDANCE WITH REGULATION (EU) No 575/2013

Original exposure pre-conversion factors		
Does it fit for being assigned to the exposure class of Article 112, point (m), of Regulation (EU) No 575/2013?	YES	Securitisation positions
NO		
Does it fit for being assigned to the exposure class of Article 112, point (k), of Regulation (EU) No 575/2013?	YES	Items associated with particular high risk (see also Article 128 of Regulation (EU) No 575/2013)
NO		
Does it fit for being assigned to the exposure class of Article 112, point (p), of Regulation (EU) No 575/2013?	YES	Equity exposures (see also Article 133 of Regulation (EU) No 575/2013)
NO		
Does it fit for being assigned to the exposure class of Article 112, point (j), of Regulation (EU) No 575/2013?	YES	Exposures in default
NO		
Does it fit for being assigned to the exposure classes of Article 112, points (l) and (o), of Regulation (EU) No 575/2013?	YES	Exposures in the form of units or shares in collective investment undertakings (CIU) Exposures in the form of covered bonds (see also Article 129 of Regulation (EU) No 575/2013) These two exposure classes are disjoint among themselves (see comments on the look-through approach in the answer above). Therefore the assignment to one of them is straightforward.
NO		
Does it fit for being assigned to the exposure class of Article 112, point (i), of Regulation (EU) No 575/2013?	YES	Exposures secured by mortgages on immovable property (see also Article 124 of Regulation (EU) No 575/2013)
NO		
Does it fit for being assigned to the exposure class of Article 112, point (q), of Regulation (EU) No 575/2013?	YES	Other items
NO		
Does it fit for being assigned to the exposure class of Article 112, point (n), of Regulation (EU) No 575/2013?	YES	Exposures to institutions and corporates with a short-term credit assessment
NO		
The exposure classes below are disjoint among themselves. Therefore the assignment to one of them is straightforward. Exposures to central governments or central banks Exposures to regional governments or local authorities Exposures to public sector entities Exposures to multilateral development banks Exposures to international organisations Exposures to institutions Exposures to corporates Retail exposures		

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3.2.4. Clarifications on the scope of some specific exposure classes referred to in Article 112 of Regulation (EU) No 575/2013

3.2.4.1. Exposure Class ‘Institutions’

66. Intra-group exposures referred to in Article 113, paragraphs 6 and 7 of Regulation (EU) No 575/2013 shall be reported as follows:

67. Exposures which fulfil the requirements of Article 113(7) of Regulation (EU) No 575/2013 shall be reported in the respective exposure classes where they would be reported if they were not intra-group exposures.

68. According to Article 113, paragraphs 6 and 7 of Regulation (EU) No 575/2013 an institution may, subject to the prior approval of the competent authorities, decide not to apply the requirements of paragraph 1 of that Article to the exposures of that institution to a counterparty which is its parent undertaking, its subsidiary, a subsidiary of its parent undertaking or an undertaking linked by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC. That means that intra-group counterparties are not necessarily institutions but also undertakings which are assigned to other exposure classes, e.g. ancillary services undertakings or undertakings within the meaning of Article 12(1) of Council Directive 83/349/EEC ([2]). Therefore intra-group exposures shall be reported in the corresponding exposure class.

3.2.4.2. Exposure Class ‘Covered Bonds’

69. SA exposures shall be assigned to the exposure class ‘covered bonds’ as follows:

70. Bonds referred to in Article 52(4) of Directive 2009/65/EC of the European Parliament and of the Council ([3]) shall fulfil the requirements of Article 129, paragraphs 1 and 2 of Regulation (EU) No 575/2013 to be classified in the exposure class ‘Covered Bonds’. The fulfilment of those requirements has to be checked in each case. Nevertheless, bonds referred to in Article 52(4) of Directive 2009/65/EC and issued before 31 December 2007 shall also be assigned to the exposure class ‘Covered Bonds’ pursuant to Article 129(6) of Regulation (EU) No 575/2013.

3.2.4.3. Exposure class ‘Collective Investment Undertakings’

71. Where the possibility referred to in Article 132a (2) of Regulation (EU) No 575/2013 is used, exposures in the form of units or shares in CIUs shall be reported as on balance sheet items in accordance with the first sentence in Article 111(1) of Regulation (EU) No 575/2013.

3.2.5. Instructions concerning specific positions

Columns	
0010	**ORIGINAL EXPOSURE PRE-CONVERSION FACTORS** Exposure value calculated in accordance with Article 111 of Regulation (EU) No 575/2013 without taking into account value adjustments and provisions, deductions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 111(2) of Regulation (EU) No 575/2013:

([2]) Seventh Council Directive 83/349/EEC of 13 June 1983 based on the Article 54 (3) (g) of the Treaty on consolidated accounts (OJ L 193, 18.7.1983, p. 1).

([3]) Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (OJ L 302, 17.11.2009, p. 32).

▼M2

	Columns
	1. For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to counterparty credit risk (Part Three, Title II, Chapter 4 or Chapter 6 of Regulation (EU) No 575/2013) the original exposure shall correspond to the Exposure Value for Counterparty Credit Risk (see instructions to column 0210). 2. Exposure values for leases shall be subject to Article 134(7) of Regulation (EU) No 575/2013. In particular, the residual value shall be included at its accounting value (i.e. the discounted estimated residual value at the end of the lease term). 3. In the case of on-balance sheet netting as laid down in Article 219 of Regulation (EU) No 575/2013, the exposure values shall be reported taking into account the amount of the received cash collateral. Where institutions make use of the derogation of Article 473a(7a) of Regulation (EU) No 575/2013, they shall report the amount AB_{SA} that is risk weighted at 100 % in the exposure class 'other items' in this column.
0030	**(-) Value adjustments and provisions associated with the original exposure Article 24 and 111 of Regulation (EU) No 575/2013** Value adjustments and provisions for credit losses (credit risk adjustments in accordance with Article 110) made in accordance with the accounting framework to which the reporting entity is subject, as well as prudential value adjustments (additional value adjustments in accordance with Article 34 and 105, amounts deducted in accordance with Article 36(1), point (m) and other own funds reductions related to the asset item).
0040	**Exposure net of value adjustments and provisions** Sum of columns 0010 and 0030
0050 - 0100	**CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE** Credit risk mitigation techniques as defined in Article 4(1), point (57), of Regulation (EU) No 575/2013 that reduce the credit risk of an exposure or exposures via the substitution of exposures as described below in 'Substitution of the exposure due to CRM'. Collateral that has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value. Items to be reported here: — collateral, incorporated in accordance with the Financial Collateral Simple Method; — eligible unfunded credit protection. Please also see instructions of point 3.1.1.
0050 - 0060	**Unfunded credit protection: adjusted values ($G_{A)}$** Article 235 of Regulation (EU) No 575/2013 Article 239(3) of Regulation (EU) No 575/2013 contains the formula for the calculation of the adjusted value G_A of an unfunded credit protection.

▼M2

Columns	
0050	**Guarantees** Article 203 of Regulation (EU) No 575/2013 Unfunded Credit Protection as defined in Article 4(1), point (59), of Regulation (EU) No 575/2013 which does not include Credit Derivatives.
0060	**Credit derivatives** Article 204 of Regulation (EU) No 575/2013
0070 – 0080	**Funded credit protection** These columns refer to funded credit protection as defined in Article 4(1), point (58), of Regulation (EU) No 575/2013 and subject to the rules laid down in Articles 196, 197 and 200 of that Regulation. The amounts shall not include master netting agreements (already included in Original Exposure pre-conversion factors). Investments in credit linked notes as referred to in Article 218 of Regulation (EU) No 575/2013 and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements as referred to in Article 219 of Regulation (EU) No 575/2013 shall be treated as cash collateral.
0070	**Financial collateral: simple method** Article 222, paragraphs 1 and 2 of Regulation (EU) No 575/2013.
0080	**Other funded credit protection** Article 232 of Regulation (EU) No 575/2013.
0090 - 0100	**SUBSTITUTION OF THE EXPOSURE DUE TO CRM** Article 222(3), Article 235, paragraphs 1 and 2 and Article 236 of Regulation (EU) No 575/2013 Outflows shall correspond to the covered part of the Original Exposure pre-conversion factors that is deducted from the obligor's exposure class and subsequently assigned to the protection provider's exposure class. That amount shall be considered as an inflow into the protection provider's exposure class. Inflows and outflows within the same exposure classes shall also be reported. Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.
0110	**NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE-CONVERSION FACTORS** Amount of the exposure net of value adjustments after taking into account outflows and inflows due to CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE

▼**M2**

Columns	
0120-0140	**CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD** Articles 223 to 228 of Regulation (EU) No 575/2013. They also include credit linked notes (Article 218 of Regulation (EU) No 575/2013) Credit linked notes as referred to in Article 218 of Regulation (EU) No 575/2013 and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements as referred to in Article 219 of that Regulation shall be treated as cash collateral. The effect of the collateralization of the Financial Collateral Comprehensive Method applied to an exposure, which is secured by eligible financial collateral, shall be calculated in accordance with Articles 223 to 228 of Regulation (EU) No 575/2013.
0120	**Volatility adjustment to the exposure** Article 223, paragraphs 2 and 3 of Regulation (EU) No 575/2013. The amount to be reported is the impact of the volatility adjustment to the exposure (Eva-E) = E*He
0130	**(-) Financial collateral adjusted value (Cvam)** Article 239(2) of Regulation (EU) No 575/2013. For trading book operations, financial collateral and commodities eligible for trading book exposures in accordance with Article 299(2), points (c) to (f), of Regulation (EU) No 575/2013 shall be included. The amount to be reported corresponds to Cvam= C*(1-Hc-Hfx)*(t-t*)/(T-t*). For a definition of C, Hc, Hfx, t, T and t* see Part Three, Title II, Chapter 4, Sections 4 and 5 of Regulation (EU) No 575/2013.
0140	**(-) Of which: Volatility and maturity adjustments** Article 223(1) of Regulation (EU) No 575/2013 and Article 239(2) of that Regulation. The amount to be reported is the joint impact of volatility and maturity adjustments (Cvam-C) = C*[(1-Hc-Hfx)*(t-t*)/(T-t*)-1], where the impact of volatility adjustment is (Cva-C) = C*[(1-Hc-Hfx)-1] and the impact of maturity adjustments is (Cvam-Cva)= C*(1-Hc-Hfx)*[(t-t*)/(T-t*)-1]
0150	**Fully adjusted exposure value (E*)** Article 220(4), Article 223(2) to (5) and Article 228(1) of Regulation (EU) No 575/2013.
0160 - 0190	**Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors** Article 111(1) and Article 4(1), point (56), of Regulation (EU) No 575/2013. See also Articles 222(3) and 228(1) of Regulation (EU) No 575/2013. The figures reported shall be the fully adjusted exposure values before application of the conversion factor.

▼M2

Columns	
0200	**Exposure value** Article 111 of Regulation (EU) No 575/2013 and Part Three, Title II, Chapter 4, Section 4 of that Regulation. Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights in accordance with Article 113 and Part Three, Title II, Chapter 2, Section 2 of Regulation (EU) No 575/2013. Exposure values for leases are subject to Article 134(7) of Regulation (EU) No 575/2013. In particular, the residual value shall be included at its discounted residual value after taking into account value adjustments, all credit risk mitigants and credit conversion factors. Exposure values for CCR business shall be the same as reported in column 0210.
0210	**Of which: Arising from Counterparty Credit Risk** Exposure value for CCR business calculated in accordance with the methods laid down in Part Three, Title II, Chapter 4 and Chapter 6 of Regulation (EU) No 575/2013, which is the relevant amount for the calculation of risk weighted exposure amounts, i.e. having applied CRM techniques as applicable in accordance with Part Three, Title II, Chapter 4 and Chapter 6 of Regulation (EU) No 575/2013 and considering the deduction of the incurred CVA loss as referred to in Article 273(6) of that Regulation. The exposure value for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 of Regulation (EU) No 575/2013. For cases in which more than one CCR approach is used for a single counterparty, the incurred CVA loss, which is deducted at counterparty level, shall be assigned to the exposure value of the different netting sets in rows 0090 - 0130 reflecting the proportion of the exposure value post-CRM of the respective netting sets to the total exposure value post-CRM of the counterparty. For this purpose, the exposure value post-CRM as per the instructions to column 0160 of template C 34.02 shall be used.
0211	**Of which: Arising from Counterparty Credit Risk excluding exposures cleared through a CCP** Exposures reported in column 0210 excluding those arising from contracts and transactions listed in Article 301(1) of Regulation (EU) No 575/2013 as long as they are outstanding with a central counterparty (CCP), including CCP-related transactions defined in point (2) of Article 300 of that Regulation.
0215	**Risk weighted exposure amount pre supporting factors** Article 113, paragraphs 1 to 5 of Regulation (EU) No 575/2013, without taking into account the SME and infrastructure supporting factors laid down in Article 501 and Article 501a of that Regulation The risk weighted exposure amount of the residual value of leasing assets shall be subject to sentence 5 of Article 134(7) and shall be calculated according to the formula ‘1/t * 100 % * residual value’. In particular, residual value is undiscounted estimated residual value at the end of the lease term which is reassessed periodically to ensure continued appropriateness.

▼M2

Columns	
0216	**(-) Adjustment to the risk-weighted exposure amount due to SME supporting factor** Deduction of the difference of the risk-weighted exposure amounts for non-defaulted exposures to an SME (RWEA), which are calculated in accordance with Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013, as applicable and RWEA* in accordance with Article 501, point (1) of that Regulation
0217	**(-) Adjustment to the risk-weighted exposure amount due to the infrastructure supporting factor** Deduction of the difference of the risk weighted exposure amounts calculated in accordance with Part Three, Title II of Regulation (EU) No 575/2013 and the adjusted RWEA for credit risk for exposures to entities that operate or finance physical structures or facilities, systems and networks that provide or support essential public services in accordance with Article 501a of that Regulation.
0220	**Risk weighted exposure amount after supporting factors** Article 113, paragraphs 1 to 5 of Regulation (EU) No 575/2013, taking into account the SME and infrastructure supporting factors laid down in Article 501 and Article 501a of that Regulation The risk weighted exposure amount of the residual value of leasing assets is subject to sentence 5 of Article 134(7) and shall be calculated according to the formula '1/t * 100 % * residual value'. In particular, residual value is undiscounted estimated residual value at the end of the lease term which is reassessed periodically to ensure continued appropriateness.
0230	**Of which: with a credit assessment by a nominated ECAI** Article 112, points (a) to (d), (f), (g), (l), (n), (o) and (q), of Regulation (EU) No 575/2013
0240	**Of which: with a credit assessment derived from central government** Article 112, points (b) to (d), (f), (g), (l) and (o), of Regulation (EU) No 575/2013

Rows	Instructions
0010	**Total exposures**
0015	**of which: Defaulted exposures in exposure classes 'items associated with a particular high risk' and 'equity exposures'** Article 127 of Regulation (EU) No 575/2013 This row shall only be reported in exposure classes 'Items associated with a particular high risk' and 'Equity exposures'. An exposure that is either listed in Article 128(2) of Regulation (EU) No 575/2013 or meets the criteria set in Article 128(3) or Article 133 of Regulation (EU) No 575/2013 shall be assigned to the exposure class 'Items associated with particular high risk' or 'Equity exposures'. Consequently, there shall be no other allocation, even in case of an exposure in default as referred to in Article 127 of Regulation (EU) No 575/2013.

▼M2

Rows	Instructions
0020	**of which: SME** All exposures to SME shall be reported here.
0030	**of which: Exposures subject to the SME supporting factor** Only exposures which meet the requirements of Article 501 of Regulation (EU) No 575/2013 shall be reported here.
0035	**of which: Exposures subject to the infrastructure supporting factor** Only exposures which meet the requirements of Article 501a of Regulation (EU) No 575/2013 shall be reported here.
0040	**of which: Secured by mortgages on immovable property - Residential property** Article 125 of Regulation (EU) No 575/2013 Only reported in exposure class ‘Secured by mortgages on immovable property’
0050	**of which: Exposures under the permanent partial use of the Standardised approach** Exposures to which the Standardised approach has been applied in accordance with Article 150(1) of Regulation (EU) No 575/2013
0060	**of which: Exposures under the Standardised Approach with prior supervisory permission to carry out a sequential IRB implementation** Article 148(1) of Regulation (EU) No 575/2013
0070-0130	**BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES** Reporting institution's ‘banking book’ positions shall be broken-down, following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk. Exposures to counterparty credit risk arising from the trading book business of the institution as referred to in Article 92(3), point (f) and Article 299(2) of Regulation (EU) No 575/2013 shall be assigned to the exposures subject to counterparty credit risk. Institutions that apply Article 94(1) of Regulation (EU) No 575/2013 also break down their ‘trading book’ positions referred to in Article 92(3), point (b), of that Regulation following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk.
0070	**On balance sheet exposures subject to credit risk** Assets referred to in Article 24 of Regulation (EU) No 575/2013 not included in any other category. Exposures that are subject to counterparty credit risk shall be reported in rows 0090-0130-, and therefore shall not be reported in this row. Free deliveries as referred to in Article 379(1) of Regulation (EU) No 575/2013 (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.

▼**M2**

Rows	Instructions
0080	**Off balance sheet exposures subject to credit risk** Off-balance sheet positions comprise the items listed in Annex I of Regulation (EU) No 575/2013. Exposures that are subject to counterparty credit risk shall be reported in rows 0090 – 0130 and therefore shall not be reported in this row.
0090-0130	**Exposures / Transactions subject to counterparty credit risk** Transactions subject to counterparty credit risk, i.e. derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions.
0090	**Securities Financing Transactions netting sets** Netting sets containing only SFTs, as defined in Article 4(1), point (139), of Regulation (EU) No 575/2013. SFTs that are included in a contractual cross product netting set and therefore reported in row 0130 shall not be reported in this row.
0100	**Of which: centrally cleared through a QCCP** Contracts and transactions listed in Article 301(1) of Regulation (EU) No 575/2013 as long as they are outstanding with a qualifying central counterparty (QCCP) as defined in Article 4(1), point (88), of that Regulation, including QCCP-related transactions, for which the risk weighted exposure amounts are calculated in accordance with Part Three, Title II, Chapter 6, Section 9 of that Regulation. QCCP-related transaction has the same meaning as CCP-related transaction in Article 300(2) of Regulation (EU) No 575/2013, when the CCP is a QCCP.
0110	**Derivatives and Long Settlement Transactions netting sets** Netting sets containing only derivatives listed in Annex II of Regulation (EU) No 575/2013 and long settlement transactions as defined in Article 272(2) of that Regulation. Derivatives and Long Settlement Transactions that are included in a contractual Cross Product Netting set and therefore reported in row 0130, shall not be reported in this row.
0120	**Of which: centrally cleared through a QCCP** See instructions to row 0100.
0130	**From Contractual Cross Product netting sets** Netting sets containing transactions of different product categories (Article 272(11) of Regulation (EU) No 575/2013), i.e. derivatives and SFTs, for which a contractual cross product netting agreement as defined in Article 272(25) of Regulation (EU) No 575/2013 exists.

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Rows	Instructions
0140-0280	**BREAKDOWN OF EXPOSURES BY RISK WEIGHTS**
0140	**0 %**
0150	**2 %** Article 306(1) of Regulation (EU) No 575/2013
0160	**4 %** Article 305(3) of Regulation (EU) No 575/2013
0170	**10 %**
0180	**20 %**
0190	**35 %**
0200	**50 %**
0210	**70 %** Article 232(3), point (c), of Regulation (EU) No 575/2013.
0220	**75 %**
0230	**100 %**
0240	**150 %**
0250	**250 %** Articles 133(2) and 48(4) of Regulation (EU) No 575/2013
0260	**370 %** Article 471 of Regulation (EU) No 575/2013
0270	**1 250 %** Article 133(2) and Article 379 of Regulation (EU) No 575/2013
0280	**Other risk weights** This row is not available for exposure classes Government, Corporates, Institutions and Retail. For reporting those exposures not subject to the risk weights listed in the template. Article 113, paragraphs 1 to 5 of Regulation (EU) No 575/2013. Unrated nth-to-default credit derivatives under the Standardised approach (Article 134(6) of Regulation (EU) No 575/2013) shall be reported in this row under the exposure class ‘Other items’. See also Article 124(2) and Article 152(2), point (b), of Regulation (EU) No 575/2013.

▼M2

Rows	Instructions
0281-0284	**BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU)** These rows shall only be reported for the exposure class Collective investments undertakings (CIU), in line with Articles 132, 132a, 132b and 132c of Regulation (EU) No 575/2013.
0281	**Look-through approach** Article 132a(1) of Regulation (EU) No 575/2013.
0282	**Mandate-based approach** Article 132a(2) of Regulation (EU) No 575/2013.
0283	**Fall-back approach** Article 132(2) of Regulation (EU) No 575/2013.
0290-0320	**Memorandum Items** For rows 0290 to 0320, see also the explanation of the purpose of the memorandum items in the general section of the CR SA.
0290	**Exposures secured by mortgages on commercial immovable property** Article 112, point (i), of Regulation (EU) No 575/2013 This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by commercial immovable property as referred to in Article 124 and 126 of Regulation (EU) No 575/2013 the exposures shall be broken down and reported in this row if the exposures are secured by commercial real estate.
0300	**Exposures in default subject to a risk weight of 100 %** Article 112, point (j), of Regulation (EU) No 575/2013 Exposures included in the exposure class ‘exposures in default’ which shall be included in this exposure class if they were not in default.
0310	**Exposures secured by mortgages on residential property** Article 112, point (i), of Regulation (EU) No 575/2013 This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by mortgages on residential property in accordance with Article 124 and 125 of Regulation (EU) No 575/2013 the exposures shall be broken down and reported in this row if the exposures are secured by real estate property.
0320	**Exposures in default subject to a risk weight of 150 %** Article 112, point (j) of Regulation (EU) No 575/2013 Exposures included in the exposure class ‘exposures in default’ which shall be included in this exposure class if they were not in default.

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3.3. CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO OWN FUNDS REQUIREMENTS (CR IRB)

3.3.1. Scope of the CR IRB template

72. The scope of the CR IRB template covers:

i. Credit risk in the banking book, among which:

— Counterparty credit risk in the banking book;

— Dilution risk for purchased receivables;

ii. Counterparty credit risk in the trading book;

iii. Free deliveries resulting from all business activities.

73. The scope of the template refers to the exposures for which the risk weighted exposure amounts are calculated in accordance with Part Three, Title II, Chapter 3, Articles 151 to 157 of Regulation (EU) No 575/2013 (IRB approach).

74. The CR IRB template does not cover the following data:

i. Equity exposures, which are reported in the CR EQU IRB template;

ii. Securitisation positions, which are reported in the CR SEC and/or CR SEC Details templates;

iii. 'Other non credit-obligation assets', as referred to in Article 147(2), point (g), of Regulation (EU) No 575/2013. The risk weight for this exposure class has to be set at 100 % at any time except for cash in hand, equivalent cash items and exposures that are residual values of leased assets, in accordance with Article 156 of Regulation (EU) No 575/2013. The risk weighted exposure amounts for this exposure class shall be reported directly in the CA-Template;

iv. Credit valuation adjustment risk, which is reported on the CVA Risk template;

The CR IRB template does not require a geographical breakdown of IRB exposures by residence of the counterparty. This breakdown shall be reported in the template CR GB.

Items i) and iii) do not apply to template CR IRB 7.

75. In order to clarify whether the institution uses its own estimates for LGD and/or credit conversion factors, the following information shall be provided for each reported exposure class:

'NO' = in case the supervisory estimates of LGD and credit conversion factors are used (Foundation IRB)

'YES' = in case own estimates of LGD and credit conversion factors are used (Advanced IRB). This includes all retail portfolios.

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In case an institution uses own estimates of LGDs to calculate risk weighted exposure amounts for a part of its IRB exposures as well as supervisory LGDs to calculate risk weighted exposure amounts for the other part of its IRB exposures, an CR IRB Total for F-IRB positions and one CR IRB Total for A-IRB positions has to be reported.

3.3.2. Breakdown of the CR IRB template

76. The CR IRB consists of seven templates. CR IRB 1 provides a general overview of IRB exposures and the different methods to calculate risk weighted exposure amounts as well as a breakdown of total exposures by exposure types. CR IRB 2 provides a breakdown of total exposures assigned to obligor grades or pools (exposures reported under row 0070 of CR IRB 1). CR IRB 3 provides all relevant parameters used for the calculation of credit risk capital requirements for IRB models. CR IRB 4 presents a flow statement explaining changes in risk weighted exposure amounts determined under the IRB approach for credit risk. CR IRB 5 provides information on the results of backtesting of PDs for the models reported. CR IRB 6 provides all relevant parameters used for the calculation of credit risk capital requirements under the slotting criteria for specialised lending. CR IRB 7 provides an overview of percentage of exposure value subject to SA or IRB approaches for each relevant exposure class. The templates CR IRB 1, CR IRB 2, CR IRB 3 and CR IRB 5 shall be reported separately for the following exposure and sub-exposure classes:

1) Total

(The Total template must be reported for the Foundation IRB approach and, separately for the Advanced IRB approach.)

2) Central banks and central governments

(Article 147(2), point (a), of Regulation (EU) No 575/2013)

3) Institutions

(Article 147(2), point (b), of Regulation (EU) No 575/2013)

4.1) Corporate – SME

(Article 147(2), point (c), of Regulation (EU) No 575/2013). For the purpose of classification to this sub-exposure class the reporting entities shall use their internal definition of SME as applied in internal risk management processes.

4.2) Corporate – Specialised lending

(Article 147(8) of Regulation (EU) No 575/2013)

4.3) Corporate – Other

(All exposures to corporates as referred to in Article 147(2), point (c), of Regulation (EU) No 575/2013, not reported under 4.1 and 4.2).

5.1) Retail – Secured by immovable property SME

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(Retail exposures as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013 in conjunction with Article 154(3) of that Regulation which are secured by immovable property). For the purpose of classification to this sub-exposure class the reporting entities shall use their internal definition of SME as applied in internal risk management processes.

5.2) Retail – Secured by immovable property non-SME

(Retail exposures as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013 which are secured by immovable property and not reported under 5.1).

Under 5.1 and 5.2, retail exposures secured by immovable property shall be considered any retail exposures secured by immovable property recognised as collateral, regardless of the ratio of the value of collateral to the exposure or of the purpose of the loan.

5.3) Retail – Qualifying revolving

(Retail exposures as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013 in conjunction with Article 154(4) of that Regulation).

5.4) Retail – Other SME

(Retail exposures as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013 not reported under 5.1 and 5.3). For the purpose of classification to this sub-exposure class the reporting entities shall use their internal definition of SME as applied in internal risk management processes.

5.5) Retail – Other non – SME

(Retail exposures as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013 which were not reported under 5.2 and 5.3).

3.3.3. C 08.01 - Credit and counterparty credit risks and free deliveries: IRB approach to Capital Requirements (CR IRB 1)

3.3.3.1 Instructions concerning specific positions

Columns	Instructions
0010	**INTERNAL RATING SCALE/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)** The PD assigned to the obligor grade or pool to be reported shall be based on the provisions laid down in Article 180 of Regulation (EU) No 575/2013. For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall be reported. For figures corresponding to an aggregation of obligor grades or pools (e.g. total exposures), the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. The exposure value (column 0110) shall be used for the calculation of the exposure-weighted average PD. For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating scale approved by the respective competent authority.

▼M2

Columns	Instructions
	It is neither intended nor desirable to have a supervisory master scale. If the reporting institution applies a unique rating scale or is able to report in accordance with an internal master scale, that scale shall be used. Otherwise, the different rating scales shall be merged and ordered in accordance with the following criteria: Obligor grades of the different rating scales shall be pooled and ordered from the lower PD assigned to each obligor grade to the higher. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities. The same applies for continuous rating scales: a reduced number of grades to be reported shall be agreed with the competent authorities. Institutions shall contact their competent authority in advance if they want to report a different number of grades in comparison with the internal number of grades. The last rating grade or grades shall be dedicated for defaulted exposures with PD of 100 %. For the purposes of weighting the average PD, the exposure value reported in column 110 shall be used. The exposure weighted average PD shall be computed taking into account all exposures reported in a given row. In the row where only defaulted exposures are reported the average PD shall be of 100 %.
0020	**ORIGINAL EXPOSURE PRE-CONVERSION FACTORS** Institutions shall report the exposure value before taking into account any value adjustments, provisions, effects due to credit risk mitigation techniques or credit conversion factors. The original exposure value shall be reported in accordance with Article 24 of Regulation (EU) No 575/2013 and Article 166, paragraphs 1, 2, 4, 5, 6 and 7 of that Regulation. The effect resulting from Article 166(3) of Regulation (EU) No 575/2013 (effect of on balance sheet netting of loans and deposits) shall be reported separately as Funded Credit Protection and shall therefore not reduce the Original Exposure. For derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to counterparty credit risk (Part Three, Title II, Chapter 4 or Chapter 6 of Regulation (EU) No 575/2013), the original exposure shall correspond to the exposure value arising from counterparty credit risk (see instructions to column 0130).
0030	**OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES** Breakdown of the original exposure pre-conversion factor for all exposures of entities referred to in Article 142(1), points (4) and (5), of Regulation (EU) No 575/2013 subject to the higher coefficient of correlation determined in accordance with Article 153(2) of that Regulation.
0040-0080	**CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE** Credit risk mitigation as defined in Article 4(1), point (57), of Regulation (EU) No 575/2013 that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in ‘SUBSTITUTION OF THE EXPOSURE DUE TO CRM’.

▼M2

Columns	Instructions
0040-0050	**UNFUNDED CREDIT PROTECTION** Unfunded credit protection as defined in Article 4(1), point (59), of Regulation (EU) No 575/2013. Unfunded credit protection that has an effect on the exposure (e.g. used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value.
0040	**GUARANTEES:** Where own estimates of LGD are not used, the Adjusted Value (G_A) as defined in Article 236(3) of Regulation (EU) No 575/2013 shall be provided. When own estimates of LGD are used in accordance with Article 183 of Regulation (EU) No 575/2013 (except for paragraph 3), the relevant value used in the internal model shall be reported. Guarantees shall be reported in column 0040 where the adjustment is not made in the LGD. Where the adjustment is made in the LGD, the amount of the guarantee shall be reported in column 0150. Regarding exposures subject to the double default treatment, the value of unfunded credit protection shall be reported in column 0220.
0050	**CREDIT DERIVATIVES:** Where own estimates of LGD are not used, the Adjusted Value (G_A) as defined in Article 236(3) of Regulation (EU) No 575/2013 shall be provided. Where own estimates of LGD are used in accordance with Article 183, paragraph 3 of Regulation (EU) No 575/2013, the relevant value used in the internal modelling shall be reported. Where the adjustment is made in the LGD, the amount of the credit derivatives shall be reported in column 0160. Regarding exposures subject to the double default treatment, the value of unfunded credit protection shall be reported in column 0220.
0060	**OTHER FUNDED CREDIT PROTECTION** Collateral that has an effect on the PD of the exposure shall be capped at the value of the original exposure pre conversion factors. Where own estimates of LGD are not used, Article 232(1) of Regulation (EU) No 575/2013 applies. Where own estimates of LGD are used, those credit risk mitigation techniques that have effects on PD shall be reported. The relevant nominal or market value shall be reported. Where an adjustment is made in the LGD, that amount shall be reported in column 170.

▼M2

Columns	Instructions
0070-0080	**SUBSTITUTION OF THE EXPOSURE DUE TO CRM** Outflows shall correspond to the covered part of the original exposure pre-conversion factors, that is deducted from the obligor's exposure class and, where relevant, obligor grade or pool, and subsequently assigned to the guarantor's exposure class and, where relevant, obligor grade or pool. That amount shall be considered as an inflow into the guarantor's exposure class and, where relevant, obligor grades or pools. Inflows and outflows within the same exposure classes and, where relevant, obligor grades or pools, shall also be considered. Exposures stemming from possible in- and outflows from and to other templates shall be taken into account. These columns shall only be used where institutions have obtained permission from their competent authority to treat these secured exposures under the permanent partial use of the Standardised approach in accordance with Article 150 of Regulation (EU) No 575/2013 or to classify the exposures to exposure classes in accordance with the characteristic of the guarantor.
0090	**EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE-CONVERSION FACTORS** Exposure assigned in the corresponding obligor grade or pool and exposure class after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.
0100, 0120	**Of which: Off Balance Sheet Items** See CR-SA instructions
0110	**EXPOSURE VALUE** The exposure values determined in accordance with Article 166 of Regulation (EU) No 575/2013 and the second sentence of Article 230(1) of that Regulation shall be reported. For the instruments referred to in Annex I, credit conversion factors and percentages in accordance with Article 166, paragraphs 8, 9 and 10 of Regulation (EU) No 575/2013 are applied, irrespective of the approach chosen by the institution. Exposure values for CCR business shall be the same as reported in column 0130.
0130	**Of which: Arising from counterparty Credit Risk** See the corresponding CR SA instructions in column 0210.
0140	**OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES** Breakdown of the exposure value for all exposures to entities referred to in Article 142(1), points (4) and (5), of Regulation (EU) No 575/2013 subject to the higher coefficient of correlation determined in accordance with Article 153(2) of that Regulation.

▼M2

Columns	Instructions
0150-0210	**CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT** CRM techniques that have an impact on LGD estimates as a result of the application of the substitution effect of CRM techniques shall not be included in these columns. The reported collateral values shall be capped at the exposures value. Where own estimates of LGD are not used, Article 228(2), Article 230(1) and (2) and Article 231 of Regulation (EU) No 575/2013 shall be taken into account. Where own estimates of LGD are used: — Regarding unfunded credit protection, for exposures to central governments and central banks, institutions and corporates, Article 161(3) of Regulation (EU) No 575/2013 shall be taken into account. For retail exposures, Article 164(2) of Regulation (EU) No 575/2013 shall be taken into account. — Regarding funded credit protection, the collateral shall be taken into account in the LGD estimates in accordance with Article 181(1), points (e) and (f), of Regulation (EU) No 575/2013.
0150	**GUARANTEES** See instructions to column 0040.
0160	**CREDIT DERIVATIVES** See instructions to column 0050.
0170	**OWN ESTIMATES OF LGDS ARE USED: OTHER FUNDED CREDIT PROTECTION** The relevant value used in the internal modelling of the institution. Those credit risk mitigants that comply with the criteria in Article 212 of Regulation (EU) No 575/2013.
0171	**CASH ON DEPOSIT** Article 200, point (a), of Regulation (EU) No 575/2013 Cash on deposit with, or cash assimilated instruments held by third party institution in a non-custodial arrangement and pledged to the lending institution. The value of collateral reported shall be limited to the value of the exposure at the level of an individual exposure.
0172	**LIFE INSURANCE POLICIES** Article 200, point (b), of Regulation (EU) No 575/2013 The value of collateral reported shall be limited to the value of the exposure at the level of an individual exposure.

▼M2

Columns	Instructions
0173	**INSTRUMENTS HELD BY A THIRD PARTY** Article 200, point (c), of Regulation (EU) No 575/2013 This includes instruments issued by a third party institution, which will be repurchased by that institution on request. The value of collateral reported shall be limited to the value of the exposure at the level of an individual exposure. This column shall exclude those exposures covered by instruments held by a third party where, in accordance with Article 232(4) of Regulation (EU) No 575/2013, institutions treat instruments repurchased on request that are eligible under Article 200, point (c), of that Regulation as a guarantee by the issuing institution.
0180	**ELIGIBLE FINANCIAL COLLATERAL** For trading book operations, financial instruments and commodities eligible for trading book exposures in accordance with Article 299(2), points (c) to (f), of Regulation (EU) No 575/2013 shall be included. Credit linked notes and on -balance sheet netting in accordance with Part Three, Title II, Chapter 4, Section 4 of Regulation (EU) No 575/2013 shall be treated as cash collateral. Where own estimates of LGD are not used, for eligible financial collateral in accordance with Article 197 of Regulation (EU) No 575/2013, the adjusted value (Cvam) as set out in Article 223(2) of that Regulation shall be reported. Where own estimates of LGD are used, the financial collateral shall be taken into account in the LGD estimates in accordance with Article 181(1), points (e) and (f), of Regulation (EU) No 575/2013. The amount to be reported shall be the estimated market value of the collateral.
0190-0210	**OTHER ELIGIBLE COLLATERAL** Where own estimates of LGD are not used, values shall be determined in accordance with Article 199, paragraphs 1 to 8 of Regulation (EU) No 575/2013 and Article 229 of that Regulation. Where own estimates of LGD are used, other collateral shall be taken into account in the LGD estimates in accordance with Article 181(1), points (e) and (f), of Regulation (EU) No 575/2013.
0190	**REAL ESTATE** Where own estimates of LGD are not used, values shall be determined in accordance with Article 199, paragraphs 2, 3 and 4 of Regulation (EU) No 575/2013 and shall be reported in this column. Leasing of real estate property shall also be included (see Article 199(7) of Regulation (EU) No 575/2013). See also Article 229 of Regulation (EU) No 575/2013. Where own estimates of LGD are used, the amount to be reported shall be the estimated market value.
0200	**OTHER PHYSICAL COLLATERAL** Where own estimates of LGD are not used, values shall be determined in accordance with Article 199, paragraphs 6 and 8 of Regulation (EU) No 575/2013 and shall be reported in this column. Leasing of property different from real estate shall also be included (see Article 199(7) of Regulation (EU) No 575/2013). See also Article 229(3) of Regulation (EU) No 575/2013. Where own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral.

▼M2

Columns	Instructions
0210	**RECEIVABLES** Where own estimates of LGD are not used, values shall be determined in accordance with Articles 199(5) and 229(2) of Regulation (EU) No 575/2013 and shall be reported in this column. Where own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral.
0220	**SUBJECT TO DOUBLE DEFAULT TREATMENT: UNFUNDED CREDIT PROTECTION** Guarantees and credit derivatives covering exposures subject to the double default treatment in accordance with Article 153(3) of Regulation (EU) No 575/2013 and taking into account Article 202 and Article 217(1) of that Regulation. The values to be reported shall not exceed the value of the corresponding exposures.
0230	**EXPOSURE WEIGHTED AVERAGE LGD (%)** All the impact of CRM techniques on LGD values as specified in Part Three, Title II, Chapters 3 and 4 of Regulation (EU) No 575/2013 shall be considered. In case of exposures subject to the double default treatment, the LGD to be reported shall correspond to the LGD selected in accordance with Article 161(4) of Regulation (EU) No 575/2013. For defaulted exposures, Article 181(1), point (h), of Regulation (EU) No 575/2013 shall be taken into account. The exposure value referred to in column 0110 shall be used for the calculation of the exposure-weighted averages. All effects shall be considered (so the effects of the floor applicable to exposures secured by immovable property in accordance with Article 164(4) of Regulation (EU) No 575/2013 shall be included in the reporting). For institutions applying the IRB approach but not using their own estimates of LGD, the risk mitigation effects of financial collateral shall be reflected in E*, the fully adjusted value of the exposure, and then reflected in LGD* as referred to in Article 228(2) of Regulation (EU) No 575/2013. The exposure weighted average LGD associated to each PD 'obligor grade or pool' shall result from the average of the prudential LGDs, assigned to the exposures of that PD grade/pool, weighted by the respective exposure value of column 0110. Where own estimates of LGD are applied, Article 175 and Article 181, paragraphs 1 and 2 of Regulation (EU) No 575/2013 shall be taken into account. In case of exposures subject to the double default treatment, the LGD to be reported shall correspond to the LGD selected in accordance with Article 161(4) of Regulation (EU) No 575/2013. The calculation of the exposure weighted average LGD shall be derived from the risk parameters really used in the internal rating scale approved by the respective competent authority.

▼M2

Columns	Instructions
	Data shall not be reported for specialised lending exposures referred to in Article 153(5) of Regulation (EU) No 575/2013. Where PD is estimated for specialised lending exposures, data shall be reported based on own estimates of LGDs or regulatory LGDs. Exposures and the respective LGDs for large regulated financial sector entities and unregulated financial entities shall not be included in the calculation of column 0230, but only be included in the calculation of column 0240.
0240	**EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES** Exposure weighted average LGD (%) for all exposures to large financial sector entities as defined in Article 142(1), point (4) of Regulation (EU) No 575/2013 and to unregulated financial sector entities as defined in Article 142(1), point (5) of Regulation (EU) No 575/2013 subject to the higher coefficient of correlation determined in accordance with Article 153(2) of Regulation (EU) No 575/2013
0250	**EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)** The value reported shall be determined in accordance with Article 162 of Regulation (EU) No 575/2013. The exposure value (column 0110) shall be used for the calculation of the exposure-weighted averages. The average maturity shall be reported in days. This data shall not be reported for the exposure values for which the maturity is not an element in the calculation of risk weighted exposure amounts. That means that this column shall not be filled in for the exposure class ‘retail’.
0255	**RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS** For central governments and central banks, corporate and institutions, see Article 153, paragraphs 1, 2, 3 and 4 of Regulation (EU) No 575/2013; For retail, see Article 154(1) of Regulation (EU) No 575/2013 The SME and infrastructure supporting factors laid down in Articles 501 and 501a of Regulation (EU) No 575/2013 shall not be taken into account.
0256	**(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR** Deduction of the difference of the risk-weighted exposure amounts for non-defaulted exposures to an SME (RWEA), which are calculated in accordance with Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013, as applicable and RWEA* in accordance with Article 501 of that Regulation.
0257	**(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR** Deduction of the difference of the risk weighted exposure amounts calculated in accordance with Part Three, Title II of Regulation (EU) No 575/2013 and the adjusted RWEA for credit risk for exposures to entities that operate or finance physical structures or facilities, systems and networks that provide or support essential public services in accordance with Article 501a of that Regulation

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Columns	Instructions
0260	**RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS** For central governments and central banks, corporate and institutions, see Article 153, paragraphs 1, 2, 3 and 4 of Regulation (EU) No 575/2013. For retail, see Article 154(1) of Regulation (EU) No 575/2013. The SME and infrastructure supporting factors laid down in Articles 501 and 501a of Regulation (EU) No 575/2013 shall be taken into account.
0270	**OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES** Breakdown of the risk weighted exposure amount after SME supporting factor for all exposures to large financial sectors entities as defined in Article 142(1), point (4) of Regulation (EU) No 575/2013 and to unregulated financial sector entities as defined in Article 142(1), point (5) of that Regulation , subject to the higher coefficient of correlation determined in accordance with Article 153(2) of that Regulation.
0280	**EXPECTED LOSS AMOUNT** For the definition of Expected Loss, see Article 5(3) of Regulation (EU) No 575/2013 and, for the calculation of expected loss amounts, see Article 158 of that Regulation. For defaulted exposures, see Article 181(1), point (h), of Regulation (EU) No 575/2013. The expected loss amount to be reported shall be based on the risk parameters really used in the internal rating scale approved by the respective competent authority.
0290	**(-) VALUE ADJUSTMENTS AND PROVISIONS** Value Adjustments as well as specific and general credit risk adjustments in accordance with Article 159 of Regulation (EU) No 575/2013 shall be reported. General credit risk adjustments shall be reported by assigning the amount pro rata on the basis of the expected loss of the different obligor grades.
0300	**NUMBER OF OBLIGORS** Article 172, paragraphs 1 and 2 of Regulation (EU) No 575/2013. For all exposure classes, with the exception of the exposure class retail and the cases mentioned in the second sentence of Article 172(1), point (e), of Regulation (EU) No 575/2013, the institution shall report the number of legal entities/obligors which were separately rated, regardless of the number of different loans or exposures granted. Within the exposure class retail, or if separate exposures to the same obligor are assigned to different obligor grades in accordance with the second sentence of Article 172(1), point (e), of Regulation (EU) No 575/2013 in other exposure classes, the institution shall report the number of exposures which were separately assigned to a certain rating grade or pool. In case Article 172(2) of Regulation (EU) No 575/2013 applies, an obligor may be considered in more than one grade. As this column deals with an element of the structure of the rating scales, it relates to the original exposures pre-conversion factor assigned to each obligor grade or pool without taking into account the effect of CRM techniques (in particular redistribution effects).

▼M2

Columns	Instructions
0310	**PRE-CREDIT DERIVATIVES RISK WEIGHTED EXPOSURE AMOUNT** Institutions shall report hypothetical risk weighted exposure amount to be calculated as the RWEA without the recognition of the eligible credit derivative as a CRM technique as specified in Article 204 of Regulation (EU) No 575/2013. The amounts shall be presented in the exposure classes relevant for the exposures to the original obligor.

Rows	Instructions
0010	**TOTAL EXPOSURES**
0015	**of which: Exposures subject to the SME supporting factor** Only exposures which meet the requirements of Article 501 of Regulation (EU) No 575/2013 shall be reported here.
0016	**of which: Exposures subject to the infrastructure supporting factor** Only exposures which meet the requirements of Article 501a of Regulation (EU) No 575/2013 shall be reported here.
0020-0060	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:
0020	**On balance sheet items subject to credit risk** Assets referred to in Article 24 of Regulation (EU) No 575/2013 shall not be included in any other category. Exposures that are subject to counterparty credit risk shall be reported in rows 0040-0060 and, therefore, shall not be reported in this row. Free deliveries as referred to in Article 379(1) of Regulation (EU) No 575/2013 (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.
0030	**Off balance sheet items subject to credit risk** Off-balance sheet items shall comprise items in accordance with Article 166(8) of Regulation (EU) No 575/2013, as well as those items that are listed in Annex I of that Regulation. Exposures that are subject to counterparty credit risk shall be reported in rows 0040-0060 and, therefore, shall not be in this row.
0040-0060	**Exposures / Transactions subject to counterparty credit risk** See the corresponding CR SA instructions in rows 0090-0130.
0040	**Securities Financing Transactions netting sets** See the corresponding CR SA instructions in row 0090.
0050	**Derivatives and Long Settlement Transactions netting sets** See the corresponding CR SA instructions in row 0110.

▼M2

Rows	Instructions
0060	**From Contractual Cross Product netting sets** See the corresponding CR SA instructions in row 0130.
0070	**EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL** For exposures to corporates, institutions and central governments and central banks, see Article 142(1), point (6) and Article 170(1), point (c), of Regulation (EU) No 575/2013. For retail exposures see Article 170(3), point (b), of Regulation (EU) No 575/2013. For exposures arising from purchased receivables, see Article 166(6) of Regulation (EU) No 575/2013. Exposures for dilution risk of purchased receivables shall not be reported by obligor grades or pools and shall be reported in row 0180. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities. A supervisory master scale is not used. Instead, institutions shall determine the scale to be used themselves.
0080	**SPECIALISED LENDING SLOTTING APPROACH: TOTAL** Article 153(5) of Regulation (EU) No 575/2013. This shall only apply to the exposure classe corporate – specialised lending.
0160	**ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE** Article 193, paragraphs 1 and 2, Article 194, paragraphs 1 to 7 and Article 230(3) of Regulation (EU) No 575/2013. This alternative is available only for institutions using Foundation-IRB approach.
0170	**EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS** Exposures arising from free deliveries for which the alternative treatment referred to in the last sentence of the Article 379(2), first subparagraph of Regulation (EU) No 575/2013 is used, or for which a 100 % risk weight is applied in accordance with the last subparagraph of Article 379(2) of Regulation (EU) No 575/2013. Unrated nth-to-default credit derivatives in accordance with Article 153(8) of Regulation (EU) No 575/2013 and any other exposure subject to risk weights not included in any other row shall be reported in this row.
0180	**DILUTION RISK: TOTAL PURCHASED RECEIVABLES** See Article 4(1), point (53), of Regulation (EU) No 575/2013 for a definition of dilution risk. For calculation of risk weighted exposure amounts for dilution risk see Article 157 of Regulation (EU) No 575/2013. Dilution risk shall be reported for corporate and retail purchased receivables.

▼M2

3.3.4. C 08.02 - Credit and counterparty credit risks and free deliveries: IRB approach to capital requirements: breakdown by obligor grades or pools (CR IRB 2 template)

Column	Instructions
0005	**Obligor grade (row identifier)** This is a row identifier and shall be unique for each row on a particular sheet of the template. It shall follow the numerical order 1, 2, 3, etc. The first grade (or pool) to be reported is the best, then the second-best and so on. The last reported grade or grades (or pool) shall be that of exposures in default.
0010-0300	Instructions for each of these columns are the same as for the corresponding numbered columns in CR IRB 1 template.

Row	Instructions
0010-0001 – 0010-NNNN	Values reported in these rows must be filled in in the order corresponding to the PD assigned to the obligor grade or pool. PD of obligors in default shall be 100 %. Exposures subject to the alternative treatment for real estate collateral (only available when not using own estimates for the LGD) shall not be assigned in accordance with the PD of the obligor and shall not be reported in this template.

3.3.1. C 08.03 - Credit risk and free deliveries: IRB approach to Capital Requirements (breakdown by PD ranges (CR IRB 3))

3.3.1.1. General remarks

77. Institutions shall report the information included in this template in application of Article 452(g), points (i) to (v), of Regulation (EU) No 575/2013, in order to provide information on the main parameters used for the calculation of capital requirements for IRB approach. Information reported in this template shall not include data on specialised lending referred to in Article 153(5) of Regulation (EU) No 575/2013, which is included in template C 08.06. This template excludes counterparty credit risk (CCR) exposures (Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013).

3.3.1.2. Instructions concerning specific positions

Columns	Instructions
0010	**ON-BALANCE SHEET EXPOSURES** Exposure value calculated in accordance with Article 166(1) to (7) of Regulation (EU) No 575/2013 without taking into account any credit risk adjustments
0020	**OFF-BALANCE SHEET EXPOSURES PRE-CONVERSION FACTORS** Exposure value in accordance with Article 166, paragraphs (1) to (7) of Regulation (EU) No 575/2013, without taking into account any credit risk adjustments and any conversion factors, neither own estimates nor conversion factors specified in Article 166(8) of Regulation (EU) No 575/2013, or any percentages specified in Article 166(10) of that Regulation

▼M2

Columns	Instructions
	Off balance sheet exposures shall comprise all committed but undrawn amounts and all off-balance sheet items, as listed in Annex I of Regulation (EU) No 575/2013.
0030	**EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS** For all exposures included in each bucket of the fixed PD range, the average conversion factor used by institutions in their calculation of risk-weighted exposure amounts, weighted by the off-balance sheet exposure pre-CCF as reported in column 0020
0040	**EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM** Exposure value in accordance with Article 166 of Regulation (EU) No 575/2013 This column shall include the sum of exposure value of on-balance sheet exposures and off-balance sheet exposures post conversion factors in accordance with Article 166, paragraphs (8) to (10) of Regulation (EU) No 575/2013 and after CRM techniques.
0050	**EXPOSURE WEIGHTED AVERAGE PD (%)** For all exposures included in each bucket of the fixed PD range, the average PD estimate of each obligor, weighted by the exposure value post-CCF and CRM as reported in column 0040. This column does not need to be filled in for the total of all exposures classes.
0060	**NUMBER OF OBLIGORS** The number of legal entities or obligors allocated to each bucket of the fixed PD range The number of obligors shall be counted in accordance with the instructions in column 0300 of template C 08.01. Joint obligors shall be treated the same as for the purpose of PD calibration.
0070	**EXPOSURE WEIGHTED AVERAGE LGD (%)** For all exposures included in each bucket of the fixed PD range, the average of the LGD estimates for each exposure, weighted by the exposure value post-CCF and post-CRM as reported in column 0040 The LGD reported shall correspond to the final LGD estimate used in the calculation of risk weighted amounts obtained after considering any CRM effects and downturn conditions where relevant. For retail exposures secured by immovable properties the LGD reported shall take into account the floors specified in Article 164(4) of Regulation (EU) No 575/2013. In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected in accordance with Article 161 (4) of Regulation (EU) No 575/2013. For defaulted exposures under A-IRB approach, provisions laid down in Article 181(1), point (h), of Regulation (EU) No 575/2013 shall be considered. The LGD reported shall correspond to the estimate of LGD in-default in accordance with the applicable estimation methodologies. This column does not need to be filled in for the total of all exposures classes.

▼M2

Columns	Instructions
0080	**EXPOSURE-WEIGHTED AVERAGE MATURITY (YEARS)** For all exposures included in each bucket of the fixed PD range, the average maturity of each exposure, weighted by the exposure value post-CCF as reported in column 0040 The maturity value reported shall be determined in accordance with Article 162 of Regulation (EU) No 575/2013. The average maturity shall be reported in years. This data shall not be reported for the exposure values for which the maturity is not an element in the calculation of risk weighted exposure amounts in accordance with Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013. This means that this column shall not be filled in for the exposure class 'retail'.
0090	**RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS** For exposures to central governments and central banks, institutions and corporates, the risk weighted exposure amount calculated in accordance with Article 153, paragraphs (1) to (4); for retail exposures, the risk weighted exposure amount calculated in accordance with Article 154 of Regulation (EU) No 575/2013 The SME and infrastructure supporting factors laid down in Articles 501 and Article 501a of Regulation (EU) No 575/2013 shall be taken into account.
0100	**EXPECTED LOSS AMOUNT** The expected loss amount calculated in accordance with Article 158 of Regulation (EU) No 575/2013 The expected loss amount to be reported shall be based on the actual risk parameters used in the internal rating scale approved by the respective competent authority.
0110	**(-) VALUE ADJUSTMENTS AND PROVISIONS** Specific and general credit risk adjustments in accordance with the Commission Delegated Regulation (EU) No 183/2014, additional value adjustments in accordance with Articles 34 and 110 of Regulation (EU) No 575/2013, as well as other own funds reductions related to the exposures allocated to each bucket on the fixed PD range These value adjustments and provisions shall be those considered for the implementation of Article 159 of Regulation (EU) No 575/2013. General provisions shall be reported by assigning the amount pro rata – in accordance with the expected loss of different obligor grades.

Rows	Instructions
PD RANGE	Exposures shall be allocated to an appropriate bucket of the fixed PD range based on the PD estimated for each obligor assigned to this exposure class (without considering any substitution effects due to CRM). Institutions shall map exposure by exposure to the PD range provided in the template, also taking into account continuous scales. All defaulted exposures shall be included in the bucket representing PD of 100 %. {r0170, c0050} and {r0170, c0070} shall be reported for each exposure class, but not for the total of all exposures classes.

▼M2

3.3.2. C 08.04 - Credit risk and free deliveries: IRB approach to Capital Requirements (RWEA flow statements (CR IRB 4))

3.3.2.1. General remarks

78. Institutions shall report the information included in this template in application of Article 438, point (h), of Regulation (EU) No 575/2013 of Regulation (EU) No 575/2013. This template excludes counterparty credit risk (CCR) exposures (Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013).

79. Institutions shall report the flows of RWEA as the changes between the risk-weighted exposure amounts at the reference date and the risk-weighted exposure amounts at the prior reference date. In the case of quarterly reporting, end-of-quarter prior to the quarter of the reporting reference date shall be reported.

3.3.2.2. Instructions concerning specific positions

Column	Instructions
0010	**RISK WEIGHTED EXPOSURE AMOUNT** Total risk weighted exposure amount for credit risk calculated under the IRB approach, taking into account supporting factors in accordance with Article 501 and 501a of Regulation (EU) No 575/2013.

Rows	Instructions
0010	**RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE PREVIOUS REPORTING PERIOD** Risk weighted exposure amount at the end of the previous reporting period after the application of the SME and infrastructure supporting factors laid down in Articles 501 and 501a of Regulation (EU) No 575/2013
0020	**ASSET SIZE (+/-)** Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to asset size, i.e. organic changes in book size and composition (including the origination of new businesses and maturing loans) but excluding changes in book size due to acquisitions and disposal of entities Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount.
0030	**ASSET QUALITY (+/-)** Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to asset quality, i.e. changes in the assessed quality of the institution's assets due to changes in borrower risk, such as rating grade migration or similar effects Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount.

▼M2

Rows	Instructions
0040	**MODEL UPDATES (+/-)** Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to model updates, i.e changes due to implementation of new models, changes in the models, changes in model scope, or any other changes intended to address model weaknesses Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount.
0050	**METHODOLOGY AND POLICY (+/-)** Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to methodology and policy i.e. changes due to methodological changes in calculations driven by regulatory policy changes, including both revisions to existing regulations and new regulations, excluding changes in models, which are included in row 0040 Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount.
0060	**ACQUISITIONS AND DISPOSALS (+/-)** Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to acquisitions and disposals, i.e. changes in book sizes due to acquisitions and disposal of entities Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount.
0070	**FOREIGN EXCHANGE MOVEMENTS (+/-)** Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to foreign exchange movements, i.e. changes arising from foreign currency translation movements Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount.
0080	**OTHER (+/-)** Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to other drivers This category shall be used to capture changes that cannot be attributed to any other category. Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount.

▼**M2**

Rows	Instructions
0090	**RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE REPORTING PERIOD** Risk weighted exposure amount in the reporting period after the application of the SME and infrastructure supporting factors laid down in Articles 501 and 501a of Regulation (EU) No 575/2013

3.3.3. C 08.05 - Credit risk and free deliveries: IRB approach to Capital Requirements (Back-testing of PD (CR IRB 5))

3.3.3.1. General remarks

80. Institutions shall report the information included in this template in application of Article 452, point (h), of Regulation (EU) No 575/2013. Institution shall consider the models used within each exposure class and they shall explain the percentage of risk weighted exposure amount of the relevant exposure class covered by the models for which back-testing results are reported here. This template excludes counterparty credit risk (CCR) exposures (Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013).

3.3.3.2. Instructions concerning specific positions

Columns	Instructions
0010	**ARITHMETIC AVERAGE PD (%)** Arithmetic average of PD at the beginning of the reporting period of the obligors that fall within the bucket of the fixed PD range and counted in column 0020 (average weighted by the number of obligors)
0020	**NUMBER OF OBLIGORS AT THE END OF THE PREVIOUS YEAR** Number of obligors at the end of the previous year subject to reporting All obligors carrying a credit obligation at the relevant point in time shall be included. The number of obligors shall be counted in accordance with the instructions in column 0300 of template C 08.01. Joint obligors shall be treated the same as for the purpose of PD calibration.
0030	**OF WHICH: DEFAULTED DURING THE YEAR** Number of obligors which defaulted during the year (i.e. the observation period of the default rate calculation) Defaults shall be determined in accordance with Article 178 of Regulation (EU) No 575/2013. Each defaulted obligor is counted only once in the numerator and denominator of the one-year default rate calculation, even if the obligor defaulted more than once during the relevant one-year period.
0040	**OBSERVED AVERAGE DEFAULT RATE (%)** One-year default rate referred to in Article 4(1), point (78), of Regulation (EU) No 575/2013

▼**M2**

Columns	Instructions
	Institutions shall ensure: (a) that the denominator consists of the number of non-defaulted obligors with any credit obligation observed at the beginning of the one-year observation period (i.e. beginning of the year prior to the reporting reference date); in this context a credit obligation refers to both of the following: (i) any on-balance sheet item, including any amount of principal, interest and fees; (ii) any off-balance sheet items, including guarantees issued by the institution as a guarantor. (b) that the numerator includes all those obligors considered in the denominator that had at least one default event during the one-year observation period (year prior to the reporting reference date). Regarding the calculation of the number of obligors see column 0300 of template C 08.01.
0050	**AVERAGE HISTORICAL ANNUAL DEFAULT RATE (%)** The simple average of the annual default rate of the five most recent years (obligors at the beginning of each year that are defaulted during that year/total obligors at the beginning of the year) is a minimum. The institution may use a longer historical period that is consistent with the institution's actual risk management practices.

Rows	Instructions
PD RANGE	Exposures shall be allocated to an appropriate bucket of the fixed PD range based on the PD estimated at the beginning of the reporting period for each obligor assigned to this exposure class (without considering any substitution effects due to CRM). Institutions shall map exposure by exposure to the PD range provided in the template, also taking into account continuous scales. All defaulted exposures shall be included in the bucket representing PD of 100 %.

3.3.4. C 08.05.1 - Credit risk and free deliveries: IRB approach to Capital Requirements: Back-testing of PD in accordance with Article 180(1), point (f), of Regulation (EU) No 575/2013 (CR IRB 5B)

3.3.4.1. Instructions concerning specific positions

81. In addition to template C 08.05, institutions shall report information included in template C 08.05.1 in case that they apply Article 180(1), point (f), of Regulation (EU) No 575/2013 for PD estimation and only for PD estimates in accordance with the same Article. Instructions are the same than for template C 08.05, with the following exceptions:

Columns	Instructions
0005	**PD RANGE** Institutions shall report the PD ranges in accordance with their internal grades that they map to the scale used by the external ECAI, instead of a fixed external PD range.

▼M2

Columns	Instructions
0006	**EXTERNAL RATING EQUIVALENT** Institutions shall report one column for each ECAI considered following Article 180(1), point (f), of Regulation (EU) No 575/2013. Institutions shall include in these columns the external rating to which their internal PD ranges are mapped.

3.3.5. C 08.06 - Credit risk and free deliveries: IRB approach to Capital Requirements (Specialised lending slotting approach (CR IRB 6))

3.3.5.1. General remarks

82. Institutions shall report the information included in this template in application of Article 438, point (e), of Regulation (EU) No 575/2013. Institutions shall report information on the following types of specialised lending exposures referred to in Table 1 of Article 153(5):

(a) Project finance

(b) Income-producing real estate and high volatility commercial real estate

(c) Object finance

(d) Commodities finance

3.3.5.2. Instructions concerning specific positions

Columns	Instructions
0010	**ORIGINAL EXPOSURE PRE CONVERSION FACTORS** See CR-IRB instructions.
0020	**EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS** See CR-IRB instructions.
0030, 0050	**OF WHICH: OFF-BALANCE SHEET ITEMS** See CR-SA instructions.
0040	**EXPOSURE VALUE** See CR-IRB instructions.
0060	**OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK** See CR SA instructions.
0070	**RISK WEIGHT** Article 153(5) of Regulation (EU) No 575/2013 This is a fixed column for information purposes. It shall not be altered.
0080	**RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS** See CR-IRB instructions.

▼M2

Columns	Instructions
0090	**EXPECTED LOSS AMOUNT** See CR-IRB instructions.
0100	**(-) VALUE ADJUSTMENTS AND PROVISIONS** See CR-IRB instructions.

Rows	Instructions
0010-0120	Exposures shall be allocated to the appropriate category and maturity in accordance with Article 153(5), table 1 of Regulation (EU) No 575/2013.

3.3.6. C 08.07 - Credit risk and free deliveries: IRB approach to Capital Requirements (Scope of use of IRB and SA approaches (CR IRB 7))

3.3.6.1. General remarks

83. For the purpose of this template, institutions calculating the risk-weighted exposure amounts under the IRB approach to credit risk shall allocate their exposures subject to Standardised approach laid down in Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013 or to the IRB approach laid down in Part Three, Title II, Chapter 3 of that Regulation, as well as the part of each exposure class subject to a roll-out plan. Institutions shall include the information in this template by exposure classes, in accordance with the breakdown of exposure classes included in the rows of the template.

84. Columns 0030 to 0050 should cover the full spectrum of exposures, so the sum of each row for those three columns should be 100 % of all exposure classes except of securitisation positions and deducted positions.

3.3.6.2. Instructions concerning specific positions

Columns	Instructions
0010	**TOTAL EXPOSURE VALUE AS DEFINED IN ART 166 OF REGULATION (EU) No 575/2013** Institutions shall use the exposure value before CRM in accordance with Article 166 of Regulation (EU) No 575/2013.
0020	**TOTAL EXPOSURE VALUE SUBJECT TO SA AND IRB** Institutions shall use the exposure value before CRM in accordance with Article 429(4) of Regulation (EU) No 575/2013 to report the total exposure value, including both the exposures under the standardized approach and the exposures under the IRB approach.
0030	**PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO PERMANENT PARTIAL USE OF SA (%)** Part of exposure for each exposure class subject to the Standardised approach (exposure subject to the Standardised approach before CRM over the total exposure in that exposure class in column 0020), respecting the scope of permission for permanent partial use of the Standardised approach received from a competent authority in accordance with Article 150 of Regulation (EU) No 575/2013.

▼M2

Columns	Instructions
0040	**PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO A ROLL-OUT PLAN (%)** Part of exposure for each exposure class subject to the sequential implementation of IRB approach pursuant to Article 148 of Regulation (EU) No 575/2013. This shall include: — both exposures where institutions plan to apply IRB approach with or without their own estimation of LGD and conversion factors (F-IRB and A-IRB); — immaterial equity exposures not included in columns 0020 or 0040; — exposures already under F-IRB where an institution is planning to apply A-IRB in the future; — specialised lending exposures under the supervisory slotting approach not included in column 0040.
0050	**PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO IRB APPROACH (%)** Part of exposure for each exposure class subject to the IRB approach (exposure subject to the IRB approach before CRM over the total exposure in that exposure class), respecting the scope of permission received from a competent authority to use the IRB Approach in accordance with Article 143 of Regulation (EU) No 575/2013. This shall include both exposures where institutions have the permission to use their own estimation of LGD and conversion factors or not (F-IRB and A-IRB), including supervisory slotting approach for specialised lending exposures and equity exposures under the simple risk weight approach, as well as those exposures reported in row 0170 of template C 08.01.

Rows	Instructions
EXPOSURE CLASSES	Institutions shall include the information in this template by exposure classes, in accordance with the breakdown of exposure classes included in the rows of the template.

3.4. CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: INFORMATION WITH GEOGRAPHICAL BREAKDOWN

85. All institutions shall submit information aggregated at a total level. Additionally, institutions fulfilling the threshold set in Article 5(5) of this Implementing Regulation shall submit information broken down by country regarding the domestic country as well as any non-domestic country. The threshold shall be considered only in relation to the CR GB 1 and CR GB 2 templates. Exposures to supranational organisations shall be assigned to the geographical area ‘other countries’.

86. The term ‘residence of the obligor’ refers to the country of incorporation of the obligor. This concept can be applied on an immediate-obligor basis and on an ultimate-risk basis. Hence, CRM techniques with substitution effects can change the allocation of an exposure to a country. Exposures to supranational organisations shall not be assigned to the country of residence of the institution but to the geographical area ‘Other countries’, irrespective of the exposure class where the exposure to supranational organisations is assigned.

▼M2

87. Data regarding ‘original exposure pre-conversion factors’ shall be reported referring to the country of residence of the immediate obligor. Data regarding ‘exposure value’ and ‘Risk weighted exposure amounts’ shall be reported as of the country of residence of the ultimate obligor.

3.4.1. C 09.01 – Geographical breakdown of exposures by residence of the obligor: SA exposures (CR GB 1)

3.4.1.1. Instructions concerning specific positions

Columns	
0010	**ORIGINAL EXPOSURE PRE-CONVERSION FACTORS** Same definition as for column 0010 of CR SA template
0020	**Defaulted exposures** Original exposure pre-conversion factors for those exposures which have been classified as ‘exposures in default’ and for defaulted exposures assigned to the exposure classes ‘exposures associated with particularly high risk’ or ‘equity exposures’. This ‘memorandum item’ shall provide additional information about the obligor structure of defaulted exposures. Exposures classified as ‘exposures in default’ as referred to in Article 112, point (j), of Regulation (EU) No 575/2013 shall be reported where the obligors would have been reported if those exposures were not assigned to the exposure classes ‘exposures in default’. This information is a ‘memorandum item’ – hence does not affect the calculation of risk weighted exposure amounts of exposure classes ‘exposures in default’, ‘exposures associated with particularly high risk’ or ‘equity exposures’ as referred to in Article 112, points (j), (k) and (p), of Regulation (EU) No 575/2013.
0040	**Observed new defaults for the period** The amount of original exposures which have moved into exposure class ‘Exposures in default’ during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.
0050	**General credit risk adjustments** Credit risk adjustments as referred to in Article 110 of Regulation (EU) No 575/2013, as well as Regulation (EU) 183/2014. This item shall include the general credit risk adjustments that are eligible for inclusion in T2 capital, before the application of the cap referred to in Article 62, point (c), of Regulation (EU) No 575/2013. The amount to be reported shall be gross of tax effects.
0055	**Specific credit risk adjustments** Credit risk adjustments as referred to in Article 110 of Regulation (EU) No 575/2013, as well as Regulation (EU) 183/2014.
0060	**Write-offs** Write-offs as referred to in IFRS 9.5.4.4 and B5.4.9.

▼M2

Columns	
0061	**Additional value adjustments and other own funds reductions** In line with Article 111 of Regulation (EU) No 575/2013.
0070	**Credit risk adjustments/write-offs for observed new defaults** Sum of credit risk adjustments and write-offs for those exposures which were classified as 'defaulted exposures' during the 3-month period since the last data submission.
0075	**Exposure value** Same definition as for column 0200 of CR SA template
0080	**RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS** Same definition as for column 0215 of CR SA template
0081	**(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE SME SUPPORTING FACTOR** Same definition as for column 0216 of CR SA template
0082	**(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR** Same definition as for column 0217 of CR SA template
0090	**RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS** Same definition as for column 0220 of CR SA template

Rows	
0010	**Central governments or central banks** Article 112, point (a), of Regulation (EU) No 575/2013
0020	**Regional governments or local authorities** Article 112, point (b), of Regulation (EU) No 575/2013
0030	**Public sector entities** Article 112, point (c), of Regulation (EU) No 575/2013
0040	**Multilateral developments banks** Article 112, point (d), of Regulation (EU) No 575/2013
0050	**International organisations** Article 112, point (e), of Regulation (EU) No 575/2013
0060	**Institutions** Article 112, point (f), of Regulation (EU) No 575/2013
0070	**Corporates** Article 112, point (g), of Regulation (EU) No 575/2013

▼M2

Rows	
0075	**of which: SME** Same definition as for row 0020 of CR SA template
0080	**Retail** Article 112, point (h), of Regulation (EU) No 575/2013
0085	**of which: SME** Same definition as for row 0020 of CR SA template
0090	**Secured by mortgages on immovable property** Article 112, point (i), of Regulation (EU) No 575/2013
0095	**of which: SME** Same definition as for row 0020 of CR SA template
0100	**Exposures in default** Article 112, point (j), of Regulation (EU) No 575/2013
0110	**Items associated with particularly high risk** Article 112, point (k), of Regulation (EU) No 575/2013
0120	**Covered bonds** Article 112, point (l), of Regulation (EU) No 575/2013
0130	**Claims on institutions and corporates with a short-term credit assessment** Article 112, point (n), of Regulation (EU) No 575/2013
0140	**Collective investments undertakings (CIU)** Article 112, point (o), of Regulation (EU) No 575/2013 Sum of rows 0141 to 0143
0141	**Look-through approach** Same definition as for row 0281 of CR SA template
0142	**Mandate-based approach** Same definition as for row 0282 of CR SA template
0143	**Fall-back approach** Same definition as for row 0283 of CR SA template
0150	**Equity exposures** Article 112, point (p), of Regulation (EU) No 575/2013
0160	**Other exposures** Article 112, point (q), of Regulation (EU) No 575/2013
0170	**Total exposures**

▼M2

3.4.2. C 09.02 – Geographical breakdown of exposures by residence of the obligor: IRB exposures (CR GB 2)

3.4.2.1. Instructions concerning specific positions

Columns	
0010	**ORIGINAL EXPOSURE PRE-CONVERSION FACTORS** Same definition as for column 0020 of CR IRB template
0030	**Of which defaulted** Original exposure value for those exposures which have been classified as defaulted exposures in accordance with Article 178 of Regulation (EU) No 575/2013
0040	**Observed new defaults for the period** The amount of original exposures which were classified as ‘defaulted exposures’ during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.
0050	**General credit risk adjustments** Credit risk adjustments as referred to in Article 110 of Regulation (EU) No 575/2013, as well as Regulation (EU) 183/2014
0055	**Specific credit risk adjustments** Credit risk adjustments as referred to in Article 110 of Regulation (EU) No 575/2013, as well as Regulation (EU) 183/2014
0060	**Write-offs** Write-offs as referred to in IFRS 9.5.4.4 and B5.4.9
0070	**Credit risk adjustments/write-offs for observed new defaults** Sum of credit risk adjustments and write-offs for those exposures which were classified as ‘defaulted exposures’ during the 3-month period since the last data submission
0080	**INTERNAL RATING SCALE/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)** Same definition as for column 0010 of CR IRB template
0090	**EXPOSURE WEIGHTED AVERAGE LGD (%)** Same definition as for columns 0230 and 0240 of CR IRB template: the exposure weighted average LGD (%) shall refer to all exposures, including exposures to large financial sector entities and unregulated financial entities. Article 181(1), point (h), of Regulation (EU) No 575/2013 shall apply. For specialised lending exposures where the PD is estimated, the reported value should be either the estimated or the regulatory LGD. For specialised lending exposures referred to in Article 153(5) of Regulation (EU) No 575/2013, data cannot be reported as it is not available.

▼M2

Columns	
0100	**Of which: defaulted** Exposure weighted LGD for those exposures which have been classified as defaulted exposures in accordance with Article 178 of Regulation (EU) No 575/2013
0105	**Exposure value** Same definition as for column 0110 of CR IRB template
0110	**RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS** Same definition as for column 0255 of CR IRB template
0120	**Of which defaulted** Risk weighted exposure amount for those exposures which have been classified as defaulted exposures in accordance with Article 178(1) of Regulation (EU) No 575/2013
0121	**(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR** Same definition as for column 0256 of CR IRB template
0122	**(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO THE INFRASTRUCTURE SUPPORTING FACTOR** Same definition as for column 0257 of CR IRB template
0125	**RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS** Same definition as for column 0260 of CR IRB template
0130	**EXPECTED LOSS AMOUNT** Same definition as for column 0280 of CR IRB template

Rows	
0010	**Central banks and central governments** Article 147(2), point (a), of Regulation (EU) No 575/2013
0020	**Institutions** Article 147(2), point (b), of Regulation (EU) No 575/2013
0030	**Corporates** All exposures to corporates as referred to in Article 147(2), point (c), of Regulation (EU) No 575/2013
0042	**Of which: Specialised lending (excl. SL subject under the slotting approach)** Article 147(8), point (a), of Regulation (EU) No 575/2013 Data shall not be reported for specialised lending exposures as referred to in Article 153(5) of Regulation (EU) No 575/2013.

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Rows	
0045	**Of which: Specialised lending under the slotting approach** Article 147(8), point (a), and Article 153(5) of Regulation (EU) No 575/2013
0050	**Of which: SME** Article 147(2), point (c), of Regulation (EU) No 575/2013 Under the IRB approach, the reporting entities shall use their internal definition of SME, as applied in internal risk management processes.
0060	**Retail** All retail exposures as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013
0070	**Retail – Secured by immovable property** Retail exposures as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013 which are secured by real estate Retail exposures secured by immovable property will be considered any retail exposures secured by immovable property recognised as collateral, regardless of the ratio of the value of collateral to the exposure or of the purpose of the loan.
0080	**SME** Retail exposures as referred to in Article 147(2), point (d) and Article 154(3) of Regulation (EU) No 575/2013 which are secured by real estate
0090	**non-SME** Retail exposures as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013 which are secured by real estate
0100	**Retail – Qualifying revolving** Retail exposures as referred to in Article 147(2), point (d) in conjunction with Article 154(4) of Regulation (EU) No 575/2013
0110	**Other Retail** Other retail exposures as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013 which are not reported in rows 0070 – 0100
0120	**SME** Other retail exposures to SMEs as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013
0130	**non-SME** Other retail exposures to individuals as referred to in Article 147(2), point (d), of Regulation (EU) No 575/2013
0140	**Equity** Equity exposures as referred to in Article 147(2), point (e), of Regulation (EU) No 575/2013
0150	**Total exposures**

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3.4.3. C 09.04 – Breakdown of credit exposures relevant for the calculation of the countercyclical buffer by country and institution-specific countercyclical buffer rate (CCB)

3.4.3.1. General remarks

88. This template aims at receiving more information regarding the elements of the institution-specific countercyclical capital buffer. The information required refers to the own funds requirements determined in accordance with Part Three, Title II and Title IV of Regulation (EU) No 575/2013 and the geographical location for credit exposures, securitisation exposures and trading book exposures relevant for the calculation of the institution-specific countercyclical capital buffer (CCB) in accordance with Article 140 of Directive 2013/36/EU (relevant credit exposures).

89. Information in template C 09.04 shall be reported for the 'Total' of relevant credit exposures across all jurisdictions where those exposures are located and individually for each of the jurisdictions in which relevant credit exposures are located. The total figures as well as the information of each jurisdiction shall be reported in a separate dimension.

90. The threshold set in Article 5(5) of this Implementing Regulation shall not apply for the reporting of this breakdown.

91. In order to determine the geographical location, the exposures shall be allocated on an immediate obligor basis as provided for in Commission Delegated Regulation (EU) No 1152/2014 ([9]). Therefore, CRM techniques shall not change the allocation of an exposure to its geographical location for the purpose of reporting information set out in this template.

3.4.3.2. Instructions concerning specific positions

Columns	
0010	**Amount** The value of the relevant credit exposures and their associated own-funds requirements determined in accordance with the instructions for the respective row.
0020	**Percentage**
0030	**Qualitative Information** This information shall only be reported for the country of residence of the institution (the jurisdiction corresponding to its home Member State) and the 'Total' of all countries. Institutions shall report either {y} or {n} in accordance with the instructions for the relevant row.

([9]) Commission Delegated Regulation (EU) No 1152/2014 of 4 June 2014 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards on the identification of the geographical location of the relevant credit exposures for calculating institution-specific countercyclical capital buffer rates (OJ L 309, 30.10.2014, p. 5).

▼M2

Rows	
0010-0020	**Relevant credit exposures – Credit risk** Relevant credit exposures as referred to in Article 140(4), point (a), of Directive 2013/36/EU.
0010	**Exposure value under the Standardised approach** Exposure value calculated in accordance with Article 111 of Regulation (EU) No 575/2013 for relevant credit exposures as referred to in Article 140(4), point (a), of Directive 2013/36/EU. The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 0055.
0020	**Exposure value under the IRB approach** Exposure value calculated in accordance with Article 166 of Regulation (EU) No 575/2013 for relevant credit exposures as referred to in Article 140(4), point (a), of Directive 2013/36/EU. The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 0055.
0030-0040	**Relevant credit exposures – Market risk** Relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU.
0030	**Sum of long and short positions of trading book exposures for Standardised approach** Sum of net long and net short positions in accordance with Article 327 of Regulation (EU) No 575/2013 of relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU subject to own funds requirements under Part Three, Title IV, Chapter 2of Regulation (EU) No 575/2013: — exposures to debt instruments other than securitisation; — exposures to securitisation positions in the trading book; — exposures to correlation trading portfolios; — exposures to equity securities; — exposures to CIUs where capital requirements are calculated in accordance with Article 348 of Regulation (EU) No 575/2013.
0040	**Value of trading book exposures under internal models** For relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU subject to own funds requirements under Part Three, Title IV, Chapters 2 and 5 of Regulation (EU) No 575/2013, the sum of the following shall be reported: — Fair value of non-derivative positions, that represent relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU, determined in accordance with Article 104 of Regulation (EU) No 575/2013. — Notional value of derivatives, that represent relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU.

▼M2

Rows	
0055	**Relevant credit exposures – Securitisation positions in the banking book** Exposure value calculated in accordance with Article 248 of Regulation (EU) No 575/2013 for relevant credit exposures as referred to in Article 140(4), point (c), of Directive 2013/36/EU.
0070-0110	**Own funds requirements and weights**
0070	**Total own funds requirements for CCB** The sum of rows 0080, 0090 and 0100.
0080	**Own funds requirements for relevant credit exposures – Credit risk** Own funds requirements calculated in accordance with Part Three, Title II, Chapters 1 to 4 and Chapter 6 of Regulation (EU) No 575/2013 for relevant credit exposures as referred to in Article 140(4), point (a), of Directive 2013/36/EU, in the country in question. Own fund requirements for securitisation positions in the banking book shall be excluded from this row and reported in row 0100. The own-funds requirements are 8 % of the risk-weighted exposure amount determined in accordance with Part Three, Title II, Chapters 1 to 4 and Chapter 6 of Regulation (EU) No 575/2013.
0090	**Own funds requirements for relevant credit exposures – Market risk** Own funds requirements calculated in accordance with Part Three, Title IV, Chapter 2 of Regulation (EU) No 575/2013for specific risk, or in accordance with of of Part Three, Title IV, Chapter 5 of Regulation (EU) No 575/2013 for incremental default and migration risk for relevant credit exposures as referred to in Article 140(4), point (b), of Directive 2013/36/EU, in the country in question. The own funds requirements for relevant credit exposures under the market risk framework shall include, among others, the own fund requirements for securitisation positions calculated in accordance with Part Three, Title IV, Chapter 2 of Regulation (EU) No 575/2013 and the own funds requirements for exposures to Collective Investment Undertakings determined in accordance with Article 348 of that Regulation.
0100	**Own funds requirements for relevant credit exposures – Securitisation positions in the banking book** Own funds requirements calculated in accordance with Part Three, Title II, Chapter 5 of Regulation (EU) No 575/2013 for relevant credit exposures as referred to in Article 140(4), point (c), of Directive 2013/36/EU in the country in question. The own-funds requirements are 8 % of the risk-weighted exposure amount calculated in accordance with Part Three, Title II, Chapter 5of Regulation (EU) No 575/2013.
0110	**Own funds requirements weights** The weight applied to the countercyclical buffer rate in each country shall be calculated as a ratio of own fund requirements, determined as follows: 1. Numerator: The total own funds requirements that relate to the relevant credit exposures in the country in question [r0070; c0010; country sheet],

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Rows	
	2. Denominator: The total own funds requirements that relate to all credit exposures relevant for the calculation of the countercyclical buffer as referred to in Article 140(4) of Directive 2013/36/EU [r0070; c0010; 'Total']. Information on the Own fund requirements weights shall not be reported for the 'Total' of all countries.
0120-0140	**Countercyclical buffer rates**
0120	**Countercyclical capital buffer rate set by the Designated Authority** Countercyclical capital buffer rate set for the country in question by the Designated Authority of that country in accordance with Articles 136, 137, 139, Article 140(2), points (a) and (c), and Article 140(3), point (b), of Directive 2013/36/EU. This row shall be left empty when no countercyclical buffer rate was set for the country in question by the Designated Authority of that country. Countercyclical capital buffer rates that were set by the Designated Authority but are not yet applicable in the country in question at the reporting reference date shall not be reported. Information on the Countercyclical capital buffer rate set by the Designated Authority shall not be reported for the 'Total' of all countries.
0130	**Countercyclical capital buffer rate applicable for the country of the institution** Countercyclical capital buffer rate applicable for the country in question which was set by the Designated Authority of the country of residence of the institution, in accordance with Articles 137, 138, 139 and Article 140(2), point (b) and Article 140(3), point (a), of Directive 2013/36/EU. Countercyclical capital buffer rates that are not yet applicable at the reporting reference date shall not be reported. Information on the Countercyclical capital buffer rate applicable in the country of the institution shall not be reported for the 'Total' of all countries.
0140	**Institution-specific countercyclical capital buffer rate** Institution-specific countercyclical capital buffer rate, calculated in accordance with Article 140(1) of Directive 2013/36/EU. The institution-specific countercyclical capital buffer rate shall be calculated as the weighted average of the countercyclical buffer rates that apply in the jurisdictions where the relevant credit exposures of the institution are located or are applied for the purposes of Article 140 by virtue of Article 139, paragraphs 2 or 3 of Directive 2013/36/EU. The relevant countercyclical buffer rate shall reported in [r0120; c0020; country sheet], or [r0130; c0020; country sheet], as applicable.

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Rows	
	The weight applied to the countercyclical buffer rate in each country shall be the share of own funds requirements in total own funds requirements, and shall be reported in [r0110; c0020; country sheet]. Information on the institution-specific countercyclical capital buffer rate shall only be reported for the 'Total' of all countries and not for each country separately.
0150 - 0160	**Use of the 2 % threshold**
0150	**Use of 2 % threshold for general credit exposure** In accordance with Article 2(5), point (b), of Commission Delegated Regulation (EU) No 1152/2014, foreign general credit risk exposures, the aggregate of which does not exceed 2 % of the aggregate of the general credit, trading book and securitisation exposures of that institution, may be allocated to the institutions' home member state. The aggregate of the general credit, trading book and securitisation exposures shall be calculated by excluding the general credit exposures located in accordance with Article 2(5), point (a), and Article 2(4) of Commission Delegated Regulation (EU) No 1152/2014. If the institution makes use of this derogation, it shall indicate 'y' in the template for the jurisdiction corresponding to its home Member State and for the 'Total' of all countries. If an institution does not make use of this derogation, it shall indicate 'n' in the respective cell.
0160	**Use of 2 % threshold for trading book exposure** In accordance with Article 3(3) of Commission Delegated Regulation (EU) No 1152/2014, institutions may allocate trading book exposures to their home Member State where the total trading book exposures do not exceed 2 % of their total general credit, trading book and securitisation exposures. If the institution makes use of this derogation, it shall indicate 'y' in the template for the jurisdiction corresponding to its home Member State and for the 'Total' of all countries. If an institution does not make use of this derogation, it shall indicate 'n' in the respective cell.

3.5. C 10.01 AND C 10.02 – EQUITY EXPOSURES UNDER THE INTERNAL RATINGS BASED APPROACH (CR EQU IRB 1 AND CR EQU IRB 2)

3.5.1. General remarks

92. The CR EQU IRB template consists of two templates: CR EQU IRB 1 provides a general overview of IRB exposures of the equity exposure class and the different methods to calculate total risk exposure amounts. CR EQU IRB 2 provides a breakdown of total exposures assigned to obligor grades in the context of the PD/LGD approach. 'CR EQU IRB' refers to both 'CR EQU IRB 1' and 'CR EQU IRB 2' templates, as applicable, in the following instructions.

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93. The CR EQU IRB template provides information on the calculation of risk weighted exposure amounts for credit risk (Article 92(3), point (a), of Regulation (EU) No 575/2013) in accordance with Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013 for equity exposures as referred to in of Article 147(2), point (e), of that Regulation.

94. In accordance with Article 147(6) of Regulation (EU) No 575/2013, the following exposures shall be assigned to the equity exposure class:

(a) non-debt exposures conveying a subordinated, residual claim on the assets or income of the issuer;

(b) debt exposures and other securities, partnerships, derivatives, or other vehicles, the economic substance of which is similar to the exposures specified in point (a).

95. Collective investment undertakings treated in accordance with the simple risk weight approach as referred to in Article 152(4), point (a), of Regulation (EU) No 575/2013 or treated in accordcnace with the fall-back approach of Article 152(6) of that Regulation shall also be reported in the CR EQU IRB template.

96. In accordance with Article 151(1) of Regulation (EU) No 575/2013, institutions shall provide the CR EQU IRB template when applying one of the three approaches referred to in Article 155 of Regulation (EU) No 575/2013:

— the Simple Risk Weight approach;

— the PD/LGD approach;

— the Internal Models approach.

In accordance with Article 155 of Regulation (EU) No 575/2013, institutions may employ different approaches (Simple Risk Weight approach, PD/LGD approach or Internal Models approach) to different portfolios when they use these different approaches internally.

Moreover, institutions applying the IRB approach shall also report in the CR EQU IRB template risk-weighted exposure amounts for those equity exposures which attract a fixed risk-weight treatment (without however being explicitly treated in accordance with the Simple Risk Weight approach or the (temporary or permanent) partial use of the Standardised approach for credit risk), e.g. equity exposures attracting a risk-weight of 250 % in accordance with Article 48(4) of Regulation (EU) No 575/2013, respectively a risk-weight of 370 % in accordance with Article 471(2) of the Regulation.

97. The following equity claims shall not be reported in the CR EQU IRB template:

— Equity exposures in the trading book (where institutions are not exempted from calculating own funds requirements for trading book positions (Article 94 of Regulation (EU) No 575/2013)).

— Equity exposures subject to the partial use of the Standardised approach (Article 150 of Regulation (EU) No 575/2013), including:

— Equity exposures grandfathered in accordance with Article 495(1) of Regulation (EU) No 575/2013;

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— Equity exposures to entities the credit obligations of which are assigned a 0 % risk weight under the Standardised approach, including those publicly sponsored entities where a 0 % risk weight can be applied (Article 150(1), point (g), of Regulation (EU) No 575/2013),

— Equity exposures incurred under legislated programmes to promote specified sectors of the economy that provide significant subsidies for the investment to the institution and involve some form of government oversight and restrictions on the equity investments (Article 150(1), point (h), of Regulation (EU) No 575/2013),

— Equity exposures to ancillary services undertakings the risk weighted exposure amounts of which may be calculated in accordance with the treatment of 'other non credit-obligation assets' (Article 155(1) of Regulation (EU) No 575/2013),

— Equity claims deducted from own funds in accordance with Articles 46 and 48 of Regulation (EU) No 575/2013.

3.5.2. Instructions concerning specific positions (applicable to both CR EQU IRB 1 and CR EQU IRB 2)

Columns	
0005	**OBLIGOR GRADE (ROW IDENTIFIER)** The obligor grade shall be a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc.
0010	**INTERNAL RATING SCALE** **PD ASSIGNED TO THE OBLIGOR GRADE (%)** Institutions applying the PD/LGD approach shall report in column 0010 the probability of default (PD) calculated in accordance with Article 165(1) of Regulation (EU) No 575/2013. The PD assigned to the obligor grade or pool to be reported shall be in line with the minimum requirements laid down in Part Three, Title II, Chapter 3, Section 6 of Regulation (EU) No 575/2013. For each individual grade or pool, the PD assigned to that specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating scale approved by the respective competent authority. For figures corresponding to an aggregation of obligor grades or pools (e.g. 'total exposures'), the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. All exposures, including defaulted exposures, are to be considered for the purpose of the calculation of the exposure weighted average PD. For the calculation of the exposure-weighted average PD, the exposure value taking into account unfunded credit protection (column 0060) shall be used for weighting purposes.

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Columns	
0020	**ORIGINAL EXPOSURE PRE-CONVERSION FACTORS** Institutions report in column 0020 the original exposure value (pre-conversion factors). In accordance with Article 167 of Regulation (EU) No 575/2013, the exposure value for equity exposures shall be the accounting value remaining after specific credit risk adjustments. The exposure value of off-balance sheet equity exposures shall be its nominal value after specific credit risk adjustments. Institutions shall also include in column 0020 the off balance sheet items referred to in Annex I of Regulation (EU) No 575/2013 assigned to the equity exposure class (e.g. 'the unpaid portion of partly-paid shares'). Institutions applying the Simple Risk Weight approach or the PD/LGD approach (as referred to in Article 165(1) of Regulation (EU) No 575/2013) shall also take into account the offsetting referred to in Article 155(2), second subparagraph of Regulation (EU) No 575/2013.
0030-0040	**CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE** **UNFUNDED CREDIT PROTECTION** **GUARANTEES** **CREDIT DERIVATIVES** Irrespective of the approach adopted for the calculation of risk weighted exposure amounts for equity exposures, institutions may recognise unfunded credit protection obtained on equity exposures (Article 155, paragraphs 2, 3 and 4 of Regulation (EU) No 575/2013). Institutions applying the Simple Risk Weight approach or the PD/LGD approach shall report in columns 0030 and 0040 the amount of unfunded credit protection under the form of guarantees (column 0030) or credit derivatives (column 0040) recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of Regulation (EU) No 575/2013.
0050	**CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE** **SUBSTITUTION OF THE EXPOSURE DUE TO CRM** **(-) TOTAL OUTFLOWS** Institutions shall report in column 0050 the part of the original exposure pre-conversion factors covered by unfunded credit protection recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of Regulation (EU) No 575/2013.
0060	**EXPOSURE VALUE** Institutions applying the Simple Risk Weight approach or the PD/LGD approach shall report in column 0060 the exposure value, taking into account substitution effects stemming from unfunded credit protection (Article 155, paragraphs 2 and 3 and Article 167 of Regulation (EU) No 575/2013). In the case of equity off-balance sheet exposures, the exposure value shall be the nominal value after specific credit risk adjustments (Article 167 of Regulation (EU) No 575/2013).

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Columns	
0061	**OF WHICH: OFF BALANCE SHEET ITEMS** See CR-SA instructions
0070	**EXPOSURE WEIGHTED AVERAGE LGD (%)** Institutions applying the PD/LGD approach shall report the exposure weighted average of the LGDs assigned to the obligor grades or pools included in the aggregation The exposure value taking into account unfunded credit protection (column 0060) shall be used for the calculation of the exposure-weighted average LGD. Institutions shall take into account Article 165(2) of Regulation (EU) No 575/2013.
0080	**RISK WEIGHTED EXPOSURE AMOUNT** Institutions shall report risk-weighted exposure amounts for equity exposures calculated in accordance with Article 155 of Regulation (EU) No 575/2013. Where institutions applying the PD/LGD approach do not have sufficient information to use the definition of default set out in Article 178 of Regulation (EU) No 575/2013, a scaling factor of 1,5 shall be assigned to the risk weights when calculating risk weighted exposure amounts (Article 155(3) of Regulation (EU) No 575/2013). With regard to the input parameter M (Maturity) to the risk-weight function, the maturity assigned to equity exposures equals 5 years (Article 165(3) of Regulation (EU) No 575/2013).
0090	**MEMORANDUM ITEM: EXPECTED LOSS AMOUNT** Institutions shall report in column 0090 the expected loss amount for equity exposures calculated in accordance with Article 158, paragraphs 4, 7, 8 and 9 of Regulation (EU) No 575/2013.

98. [Deleted]

Rows	
CR EQU IRB 1 - row 0020,	**PD/LGD APRROACH: TOTAL** Institutions applying the PD/LGD approach (Article 155(3) of Regulation (EU) No 575/2013) shall report the required information in row 0020 of the CR EQU IRB 1 template.

▼M2

Rows	
CR EQU IRB 1 - rows 0050- 0090	**SIMPLE RISK WEIGHT APPROACH: TOTAL** **BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:** Institutions applying the Simple Risk Weight approach (Article 155(2) of Regulation (EU) No 575/2013) shall report the required information in accordance with the characteristics of the underlying exposures in rows 0050 to 0090.
CR EQU IRB 1 - row 0100	**INTERNAL MODELS APPROACH** Institutions applying the Internal Models approach (Article 155(4) of Regulation (EU) No 575/2013) shall report the required information in row 0100.
CR EQU IRB 1 - row 0110	**EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS** Institutions applying the IRB Approach shall report risk weighted exposure amounts for those equity exposures which attract a fixed risk weight treatment (without however being explicitly treated in accordance with the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk Standardised approach), including the following exposures: — the risk weighted exposure amount of equity positions in financial sector entities treated in accordance with Article 48(4) of Regulation (EU) No 575/2013, as well as — equity positions risk-weighted with 370 % in accordance with Article 471(2) of Regulation (EU) No 575/2013 shall be reported in row 0110.
CR EQU IRB 1 - row 0120	**CIU EXPOUSURES SUBJECT TO THE FALL-BACK APPROACH** Exposures in the form of units or shares in CIUs treated in accordance with the fall-back approach of Article 152(6) of Regulation (EU) No 575/2013 shall also be reported in this row.
CR EQU IRB 2	**BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APRROACH BY OBLIGOR GRADES:** Institutions applying the PD/LGD approach (Article 155(3) of Regulation (EU) No 575/2013) shall report the required information in the CR EQU IRB 2 template. Institutions using the PD/LGD approach that apply a unique rating scale or that are able to report in accordance with an internal master scale shall report in CR EQU IRB 2 the rating grades or pools associated to this unique rating scale/master scale. In any other case, the different rating scales shall be merged and ordered in accordance with the following criteria: Obligor grades or pools of the different rating scales shall be pooled together and ordered from the lower PD assigned to each obligor grade or pool to the higher.

3.6. C 11.00 – SETTLEMENT/DELIVERY RISK (CR SETT)

3.6.1. General remarks

99. This template requests information on both trading and non-trading book transactions which are unsettled after their due delivery dates, and their corresponding own funds requirements for settlement risk as referred to in Article 92(3), point (c)(ii) and Article 378 of Regulation (EU) No 575/2013.

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100. Institutions shall report in the CR SETT template information on the settlement/delivery risk in connection with debt instruments, equities, foreign currencies and commodities held in their trading or non-trading book.

101. In accordance with Article 378 of Regulation (EU) No 575/2013, repurchase transactions, securities or commodities lending and securities or commodities borrowing in connection with debt instruments, equities, foreign currencies and commodities are not subject to own funds requirements for settlement/delivery risk. Note however that, derivatives and long settlement transactions unsettled after their due delivery dates shall nevertheless be subject to own funds requirements for settlement/delivery risk as determined in Article 378 of Regulation (EU) No 575/2013.

102. In case of unsettled transactions after the due delivery date, institutions shall calculate the price difference to which they are exposed. That is the difference between the agreed settlement price for the debt instrument, equity, foreign currency or commodity in question and its current market value, where the difference could involve a loss for the institution.

103. Institutions shall multiply that difference by the appropriate factor of Article 378, Table 1 of Regulation (EU) No 575/2013 to determine the corresponding own funds requirements.

104. In accordance with Article 92(4), point (b), of Regulation (EU) No 575/2013, the own funds requirements for settlement/delivery risk shall be multiplied by 12,5 to calculate the risk exposure amount.

105. Note that own funds requirements for free deliveries as laid down in Article 379 of Regulation (EU) No 575/2013 are not within the scope of the CR SETT template. Those own funds requirements shall be reported in the credit risk templates (CR SA, CR IRB).

3.6.2. Instructions concerning specific positions

Columns	
0010	**UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE** Institutions shall report the unsettled transactions after their due delivery date at the respective agreed settlement prices as referred to in Article 378 of Regulation (EU) No 575/2013. All unsettled transactions shall be included in this column, irrespective of whether or not they are at a gain or at a loss after the due settlement date.
0020	**PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS** Institutions shall report the price difference between the agreed settlement price and its current market value for the debt instrument, equity, foreign currency or commodity in question, where the difference could involve a loss for the institution, as referred to in Article 378 of Regulation (EU) No 575/2013. Only unsettled transactions at a loss after the due settlement date shall be reported in this column.

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Columns	
0030	**OWN FUNDS REQUIREMENTS** Institutions shall report the own funds requirements calculated in accordance with Article 378 of Regulation (EU) No 575/2013.
0040	**TOTAL SETTLEMENT RISK EXPOSURE AMOUNT** In accordance with Article 92(4), point (b), of Regulation (EU) No 575/2013, institutions shall multiply their own funds requirements reported in column 0030 by 12.5 in order to obtain the settlement risk exposure amount.

Rows	
0010	**Total unsettled transactions in the Non-trading Book** Institutions shall report aggregated information about settlement/delivery risk for non-trading book positions (as referred to in Article 92(3), point (c)(ii) and Article 378 of Regulation (EU) No 575/2013). Institutions shall report in {r0010;c0010} the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices. Institutions shall report in {r0010;c0020} the aggregated information for price difference exposure due to unsettled transactions at a loss. Institutions shall report in {r0010;c0030] the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the 'price difference' reported in column 0020 by the appropriate factor based on the number of working days after due settlement date (categories referred to in Article 378, Table 1 of Regulation (EU) No 575/2013).
0020-0060	**Transactions unsettled up to 4 days (Factor 0 %)** **Transactions unsettled between 5 and 15 days (Factor 8 %)** **Transactions unsettled between 16 and 30 days (Factor 50 %)** **Transactions unsettled between 31 and 45 days (Factor 75 %)** **Transactions unsettled for 46 days or more (Factor 100 %)** Institutions shall report in rows 0020 to 0060 the information about settlement/delivery risk for non-trading book positions in accordance with the categories referred to in Article 378, Table 1 of Regulation (EU) No 575/2013. No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.

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Rows	
0070	**Total unsettled transactions in the Trading Book** Institutions shall report aggregated information about settlement/delivery risk for trading book positions (as referred to in Article 92(3), point (c)(ii) and Article 378 of Regulation (EU) No 575/2013). Institutions shall report in {r0070;c0010} the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices. Institutions shall report in {r0070;c0020} the aggregated information for price difference exposure due to unsettled transactions at a loss. Institutions shall report in {r0070;c0030} the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the 'price difference' reported in column 0020 by an appropriate factor based on the number of working days after due settlement date (categories referred to in Article 378, Table 1 of Regulation (EU) No 575/2013).
0080-0120	**Transactions unsettled up to 4 days (Factor 0 %)** **Transactions unsettled between 5 and 15 days (Factor 8 %)** **Transactions unsettled between 16 and 30 days (Factor 50 %)** **Transactions unsettled between 31 and 45 days (Factor 75 %)** **Transactions unsettled for 46 days or more (Factor 100 %)** Institutions shall report in rows 0080 to 0120 the information about settlement/delivery risk for trading book positions in accordance with the categories referred to in Article 378, Table 1 of Regulation (EU) No 575/2013. No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.

3.7. C 13.01 - CREDIT RISK – SECURITISATIONS (CR SEC)

3.7.1. General remarks

106. Where institution acts as originator, the information in this template shall be required for all securitisations for which a significant risk transfer is recognised. Where the institution acts as investor, all exposures shall be reported.

107. The information to be reported shall be contingent on the role of the institution in the securitisation process. As such, specific reporting items shall be applicable for originators, sponsors and investors.

108. This template shall gather joint information on both traditional and synthetic securitisations held in the banking book.

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3.7.2. Instructions concerning specific positions

Columns	
0010	**TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED** Originator institutions shall report the outstanding amount at the reporting date of all current securitisation exposures originated in the securitisation transaction, irrespective of who holds the positions. As such, on-balance sheet securitisation exposures (e.g. bonds, subordinated loans) as well as off-balance sheet exposures and derivatives (e.g. subordinated credit lines, liquidity facilities, interest rate swaps, credit default swaps, etc.) that have been originated in the securitisation shall be reported. In case of traditional securitisations where the originator does not hold any position, the originator shall not consider that securitisation in the reporting of this template. For that purpose, securitisation positions held by the originator shall include early amortisation provisions, as defined in Article 242(16) of Regulation (EU) No 575/2013, in a securitisation of revolving exposures.
0020-0040	**SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES** Articles 251 and 252 of Regulation (EU) No 575/2013. Maturity mismatches shall not be taken into account in the adjusted value of the credit risk mitigation techniques involved in the securitisation structure.
0020	**(-) FUNDED CREDIT PROTECTION (C_{VA})** The detailed calculation procedure of the volatility-adjusted value of the collateral (C_{VA}) which shall be reported in this column is laid down in Article 223(2) of Regulation (EU) No 575/2013.
0030	**(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)** Following the general rule for ‘inflows’ and ‘outflows’, the amounts reported under this column shall appear as ‘inflows’ in the corresponding credit risk template (CR SA or CR IRB) and exposure class to which the reporting entity allocates the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection). The calculation procedure of the ‘foreign exchange risk’- adjusted nominal amount of the credit protection (G*) is laid down in Article 233(3) of Regulation (EU) No 575/2013.
0040	**NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION** All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount. The effect of supervisory haircuts in the credit protection shall not be taken into account when computing the retained or repurchased amount of credit protection.

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Columns	
0050	**SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE-CONVERSION FACTORS** This column shall include the exposure values of securitisation positions held by the reporting institution, calculated in accordance with Article 248, paragraphs 1 and 2 of Regulation (EU) No 575/2013, without applying credit conversion factors, gross of value adjustments and provisions, and any non-refundable purchase price discounts on the securitised exposures as referred to in Article 248(1), point (d), of Regulation (EU) No 575/2013, and gross of value adjustments and provisions on the securitisation position. Netting shall only be relevant with respect to multiple derivative contracts provided to the same SSPE, covered by an eligible netting agreement. In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor's interest shall be the result of the aggregation of columns 0010 to 0040.
0060	**(-) VALUE ADJUSTMENTS AND PROVISIONS** Article 248 of Regulation (EU) No 575/2013. Value adjustments and provisions to be reported in this column shall only refer to securitisation positions. Value adjustments of securitised exposures shall not be considered.
0070	**EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS** This column shall include the exposure values of securitisation positions calculated in accordance with Article 248(1) and (2) of Regulation (EU) No 575/2013, net of value adjustments and provisions, without applying conversion factors and gross of any non-refundable purchase price discounts on the securitised exposures as referred to in Article 248(1), point (d), of Regulation (EU) No 575/2013, and net of value adjustments and provisions on the securitisation position.
0080-0110	**CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE** Article 4(1), point (57), Part Three, Title II, Chapter 4 and Article 249 of Regulation (EU) No 575/2013 Institutions shall report in these columns information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows). Collateral that has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value. Items to be reported here: 1. collateral, incorporated in accordance with Article 222 of Regulation (EU) No 575/2013 (Financial Collateral Simple Method); 2. eligible unfunded credit protection.
0080	**(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES ($G_{A)}$** Unfunded credit protection as defined in Article 4(1), point (59), Articles 234 to 236 of Regulation (EU) No 575/2013.

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Columns	
0090	**(-) FUNDED CREDIT PROTECTION** Funded credit protection as defined in Article 4(1), point (58), of Regulation (EU) No 575/2013, as referred to in the Article 249(2), first subparagraph of that Regulation and as regulated in Articles 195, 197 and 200 of that Regulation. Credit linked notes and on-balance sheet netting as referred to in Articles 218 and 219 of Regulation (EU) No 575/2013 shall be treated as cash collateral.
0100-0110	**SUBSTITUTION OF THE EXPOSURE DUE TO CRM:** Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall be reported.
0100	**(-) TOTAL OUTFLOWS** Article 222(3), Article 235, paragraphs 1 and 2 and Article 236 of Regulation (EU) No 575/2013. Outflows shall correspond to the covered part of the ‘Exposure net of value adjustments and provisions’ that is deducted from the obligor's exposure class and, where relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, where relevant, risk weight or obligor grade. That amount shall be considered as an Inflow into the protection provider's exposure class and, where relevant, risk weights or obligor grades.
0110	**TOTAL INFLOWS** Securitisation positions which are debt securities and are used as eligible financial collateral in accordance with Article 197(1) of Regulation (EU) No 575/2013 and where the Financial Collateral Simple Method is used, shall be reported as inflows in this column.
0120	**NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE-CONVERSION FACTORS** This column shall include the exposures assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to ‘Credit risk mitigation (CRM) techniques with substitution effects on the exposure’.
0130	**(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (CVAM)** Articles 223 to 228 of Regulation (EU) No 575/2013 The reported amount shall also include credit linked notes (Article 218 of Regulation (EU) No 575/2013).

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Columns	
0140	**FULLY ADJUSTED EXPOSURE VALUE (E*)** The exposure value of securitisation positions calculated in accordance with Article 248 of Regulation (EU) No 575/2013, but without applying the conversion factors laid down in Article 248(1), point (b), of that Regulation
0150	**OF WHICH: SUBJECT TO A CCF OF 0 %** Article 248(1), point (b), of Regulation (EU) No 575/2013 In this respect, Article 4(1), point (56), of Regulation (EU) No 575/2013 defines a conversion factor. For reporting purposes, fully adjusted exposure values (E*) shall be reported for the 0 % conversion factor.
0160	**(-)NON REFUNDABLE PURCHASE PRICE DISCOUNT** In accordance with Article 248(1), point (d), of Regulation (EU) No 575/2013, an originator institution may deduct from the exposure value of a securitisation position which is assigned a 1 250 % risk weight any non-refundable purchase price discounts connected with such underlying exposures to the extent that such discounts have caused the reduction of own funds.
0170	**(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES** In accordance with Article 248(1), point (d), of Regulation (EU) No 575/2013, an originator institution may deduct from the exposure value of a securitisation position, which is assigned a 1 250 % risk weight or is deducted from Common Equity Tier 1, the amount of the specific credit risk adjustments on the underlying exposures as determined in accordance with Article 110 of Regulation (EU) No 575/2013.
0180	**EXPOSURE VALUE** The exposure value of securitisation positions calculated in accordance with Article 248 of Regulation (EU) No 575/2013
0190	**(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS** In accordance with Article 244(1), point (b), Article 245(1), point (b) and Article 253(1) of Regulation (EU) No 575/2013, in case of a securitisation position to which a 1 250 % risk weight applies, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position.
0200	**EXPOSURE VALUE SUBJECT TO RISK WEIGHTS** Exposure value minus the exposure value deducted from own funds.
0210	**SEC-IRBA** Article 254(1), point (a), of Regulation (EU) No 575/2013

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Columns	
0220-0260	**BREAKDOWN BY RW BANDS** SEC-IRBA exposures broken down by risk-weight bands.
0270	**OF WHICH: CALCULATED UNDER ARTICLE 255(4) (PURCHASED RECEIVABLES)** Article 255(4) of Regulation (EU) No 575/2013 For the purpose of this column, retail exposures shall be treated as purchased retail receivables and non-retail exposures as purchased corporate receivables.
0280	**SEC-SA** Article 254(1), point (b), of Regulation (EU) No 575/2013
0290-0340	**BREAKDOWN BY RW BANDS** SEC-SA exposures broken down by risk-weight bands. For the RW = 1 250 % (W unknown), Article 261(2), point (b), fourth paragraph of Regulation (EU) No 575/2013 stipulates that the position in the securitisation shall be risk-weighted at 1 250 % where the institution does not know the delinquency status for more than 5 % of underlying exposures in the pool.
0350	**SEC-ERBA** Article 254(1), point (c), of Regulation (EU) No 575/2013
0360-0570	**BREAKDOWN BY CREDIT QUALITY STEPS (SHORT/LONG TERM CREDIT QUALITY STEPS)** Article 263 of Regulation (EU) No 575/2013 SEC-ERBA Securitisation positions with an inferred rating as referred to in Article 254(2) of Regulation (EU) No 575/2013 shall be reported as positions with a rating. Exposure values subject to risk weights shall be broken down by short and long-term and credit quality steps (CQS) as laid down in Article 263, Tables 1 and 2 and Article 264, Tables 3 and 4 of Regulation (EU) No 575/2013.
0580-0630	**BREAKDOWN BY REASON FOR APPLICATION OF SEC-ERBA** For each securitisation position, institutions shall consider one of the following options in columns 0580-0620.
0580	**AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES** Article 254(2), point (c), of Regulation (EU) No 575/2013 All auto loans, auto leases and equipment leases shall be reported in this column, even if they qualify for Article 254(2), point (a) or (b) of Regulation (EU) No 575/2013.

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Columns	
0590	**SEC-ERBA OPTION** Article 254(3) of Regulation (EU) No 575/2013
0600	**POSITIONS SUBJECT TO ARTICLE 254(2), POINT (a), OF REGULATION (EU) No 575/2013** Article 254(2), point (a), of Regulation (EU) No 575/2013
0610	**POSITIONS SUBJECT TO ARTICLE 254(2), POINT (b), OF REGULATION(EU) No 575/2013** Article 254(2), point (b), of Regulation (EU) No 575/2013
0620	**POSITIONS SUBJECT TO ARTICLES 254(4) OR 258(2) OF REGULATION (EU) No 575/2013** Securitisation positions subject to SEC-ERBA, where the application of SEC-IRBA or SEC-SA has been precluded by the competent authorities in accordance with Articles 254(4) or 258(2) of Regulation (EU) No 575/2013
0630	**FOLLOWING THE HIERARCHY OF APPROACHES** Securitisation positions where SEC-ERBA is applied by following the hierarchy of approaches laid down in Article 254(1) of Regulation (EU) No 575/2013
0640	**INTERNAL ASSESSMENT APPROACH** Article 254(5) of Regulation (EU) No 575/2013 on the 'Internal Assessment Approach' (IAA) for positions in ABCP programmes
0650-0690	**BREAKDOWN BY RW BANDS** Internal Assessment Approach exposures broken down by risk-weight bands
0695	**SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS** Article 269a(3) of Regulation (EU) No 575/2013
0700	**OTHER (RW=1 250 %)** Where none of the previous approaches is applied, a risk weight of 1 250 % shall be assigned to securitisation positions in accordance with Article 254(7) of Regulation (EU) No 575/2013.
0710-0860	**RISK-WEIGHTED EXPOSURE AMOUNT** Total risk-weighted exposure amount calculated in accordance with Section 3 of Part Three, Title II, Chapter 5 of Regulation (EU) No 575/2013, prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.
0840	**IAA: AVERAGE RISK WEIGHT (%)** The exposure-weighted average risk weights of the securitisation positions shall be reported in this column.
0860	**RWEA OF WHICH: SYNTHETIC SECURITISATIONS** For synthetic securitisations with maturity mismatches, the amount to be reported in this column shall ignore any maturity mismatch.

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	Columns
0870	**ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES** Maturity mismatches in synthetic securitisations RW*-RW(SP), as calculated in accordance with Article 252 of Regulation (EU) No 575/2013, shall be included, except in the case of tranches subject to a risk weighting of 1 250 % where the amount to be reported shall be zero. RW(SP) shall not only include the risk weighted exposure amounts reported under column 0650, but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates.
0880	**OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402** ([5]) In accordance with Article 270a of Regulation (EU) No 575/2013, whenever certain requirements are not met by the institution, competent authorities shall impose a proportionate additional risk weight of no less than 250 % of the risk weight (capped at 1 250 %) which would apply to the relevant securitisation positions under Part Three, Title II, Chapter 5, Section 3 of Regulation (EU) No 575/2013.
0890	**BEFORE CAP** Total risk-weighted exposure amount calculated in accordance with Part Three, Title II, Chapter 5, Section 3 of Regulation (EU) No 575/2013, before applying the limits specified in Articles 267 and 268 of that Regulation or in case of qualifying traditional NPE securitisations before Article 269a of Regulation (EU) No 575/2013 is applied.
0900	**(-) REDUCTION DUE TO RISK WEIGHT CAP** In accordance with Article 267 of Regulation (EU) No 575/2013, an institution which has knowledge at all times of the composition of the underlying exposures may assign the senior securitisation position a maximum risk weight equal to the exposure-weighted-average risk weight that would be applicable to the underlying exposures as if the underlying exposures had not been securitised. For qualifying traditional NPE securitisations, Article 269a of Regulation (EU) No 575/2013, and in particular paragrapsh (6) and (7) thereof, shall be applied.
0910	**(-) REDUCTION DUE TO OVERALL CAP** In accordance with Article 268 of Regulation (EU) No 575/2013, an originator institution, a sponsor institution or other institution using the SEC-IRBA or an originator institution or sponsor institution using the SEC-SA or the SEC-ERBA may apply a maximum capital requirement for the securitisation position it holds equal to the capital requirements that would be calculated under Part Three, Title II, Chapter 2 or 3 of Regulation (EU) No 575/2013 in respect of the underlying exposures had they not been securitised. For qualifying traditional NPE securitisations, Article 269a of Regulation (EU) No 575/2013, and in particular paragraphs (5) and (7) thereof, shall be applied.
0920	**TOTAL RISK-WEIGHTED EXPOSURE AMOUNT** Total risk-weighted exposure amount calculated in accordance with Part Three, Title II, Chapter 5, Section 3 of Regulation (EU) No 575/2013, considering the total risk weight as specified in Article 247(6) of that Regulation.

([5]) Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012 (OJ L 347, 28.12.2017, p. 35).

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Columns	
0930	**MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES** Risk weighted exposure amount stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions.

109. The template is divided into three major blocks of rows which gather data on the originated / sponsored / retained or purchased exposures by originators, investors and sponsors. For each of them, the information shall be broken down by on-balance sheet items and off-balance sheet items and derivatives, as well as if it is subject to differentiated capital treatment or not.

110. Positions treated in accordance with the SEC-ERBA and unrated positions (exposures at reporting date) shall be broken down in accordance with the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

Rows	
0010	**TOTAL EXPOSURES** Total exposures refer to the total amount of outstanding securitisations and re-securitisations. This row summarises all the information reported by originators, sponsors and investors in subsequent rows.
0020	**SECURITISATION POSITIONS** Total amount of outstanding securitisation positions, as defined in Article 4(1), point (62), of Regulation (EU) No 575/2013, which are not re-securitisations as defined in Article 4(1), point (63), of Regulation (EU) No 575/2013.
0030	**QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT** Total amount of securitisation positions which fulfil the criteria of Article 243, 270 or 494c of Regulation (EU) No 575/2013 and therefore qualify for differentiated capital treatment.
0040	**EXPOSURES IN STS ABCP AND NON-ABCP TRADITIONAL SECURITISATIONS** Total amount of STS securitisation positions that meet the requirements set out in Article 243 of Regulation (EU) No 575/2013.
0050	**GRANDFATHERED SENIOR POSITION IN SMEs SYNTHETIC SECURITISATIONS** Total amount of grandfathered senior synthetic securitisation positions in SMEs which meet the conditions set out in Article 494c of Regulation (EU) No 575/2013.

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Rows	
0051	**SENIOR POSITIONS IN STS ON-BALANCE SHEET SECURITISATIONS** Total amount of senior securitisation positions in STS on-balance sheet securitisations which meet the conditions set out in Article 270 of Regulation (EU) No 575/2013.
0060, 0120, 0170, 0240, 0290, 0360 and 0410	**NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT** Article 254, paragraphs 1, 4, 5 and 6 and Articles 259, 261, 263, 265, 266 and 269 of Regulation (EU) No 575/2013 Total amount of securitisation positions which do not qualify for differentiated capital treatment.
0070, 0190, 0310 and 0430	**RE-SECURITISATION POSITIONS** Total amount of outstanding re-securitisations positions as defined in Article 4(1), point (64), of Regulation (EU) No 575/2013.
0080	**ORIGINATOR: TOTAL EXPOSURES** This row summarises information on on-balance items and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of originator, as defined in Article 4(1), point (13), of Regulation (EU) No 575/2013.
0090-0136, 0210-0250 and 0330-0370	**SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS** In accordance with Article 248(1), point (a), of Regulation (EU) No 575/2013, the exposure value of an on-balance sheet securitisation position shall be its accounting value remaining after any relevant specific credit risk adjustments on the securitisation position have been applied in accordance with Article 110 of Regulation (EU) No 575/2013. On-balance sheet items shall be broken down to capture information regarding application of differentiated capital treatment, as referred to in Article 243 of Regulation (EU) No 575/2013, in rows 0100 and 0120 and on the total amount of senior securitisation positions, as defined in Article 242(6) of that Regulation, in rows 0110 and 0130.
0100, 0220 and 0340	**QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT** Total amount of securitisation positions which fulfil the criteria of Article 243 of Regulation (EU) No 575/2013 and therefore qualify for differentiated capital treatment.
0110, 0131, 0134, 0160, 0180, 0230, 0251, 0254, 0280, 0300, 0350, 0371, 0374 0400 and 0420	**OF WHICH: SENIOR EXPOSURES** Total amount of senior securitisation positions as defined in Article 242(6) of Regulation (EU) No 575/2013.

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Rows	
0121, 0241 and 0361	**EXPOSURES IN NON-NPE SECURITISATIONS** Total amount of exposures which do not meet the conditions set out in Article 269a (1), point (a), of Regulation (EU) No 575/2013.
0133, 0253 and 0373	**EXPOSURES IN NPE SECURITISATIONS** Total amount of exposures which meet the conditions set out in Article 269a (1), point (a), of Regulation (EU) No 575/2013.
0134, 0254 and 0374	**OF WHICH: SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS** Total amount of exposures which meet the conditions set out in Article 269a (1), point (b), of Regulation (EU) No 575/2013.
0135, 0255 and 0375	**OF WHICH: SENIOR EXPOSURES IN NON-QUALIFYING TRADITIONAL NPE SECURITISATIONS** Total amount of exposures which do not meet the conditions set out in Article 269a (1), point (b), of Regulation (EU) No 575/2013.
0136, 0256 and 0376	**OF WHICH: NON-SENIOR EXPOSURES IN QUALIFYING TRADITIONAL NPE SECURITISATIONS** Total amount of exposures which meet the conditions set out in Article 269a (1), point (a), of Regulation (EU) No 575/2013 and which do not meet the conditions set out in Article 269a (1), point (b), of Regulation (EU) No 575/2013.
0140-0180, 0260-0300 and 0380-0420	**SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES** These rows shall gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100 % conversion factor unless otherwise specified. Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex II to the of Regulation (EU) No 575/2013, shall be determined in accordance with Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II to the of Regulation (EU) No 575/2013 shall be determined in accordance with Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013. For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount. For interest rate and currency swaps, the exposure value (calculated in accordance with Article 248(1) of Regulation (EU) No 575/2013) shall be provided.

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Rows	
	Off-balance sheet items and derivatives shall be broken down to capture information regarding the application of differentiated capital treatment, as referred to in Article 270 of Regulation (EU) No 575/2013, in rows 0150 and 0170 and on the total amount of senior securitisation positions, as defined in Article 242(6) of Regulation (EU) No 575/2013, in rows 0160 and 0180. The same legal references as for rows 0100 to 0130 shall apply.
0150, 0270 and 0390	**QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT** Total amount of securitisation positions which fulfil the criteria of Article 243 of Regulation (EU) No 575/2013 or, for originators only, Article 270 or Article 494c of Regulation (EU) No 575/2013 and therefore qualify for differentiated capital treatment.
0200	**INVESTOR: TOTAL EXPOSURES** This row summarises information on on-balance and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of an investor. For the purposes of this template, an investor shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.
0320	**SPONSOR: TOTAL EXPOSURES** This row summarises information on on-balance and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of a sponsor, as defined in Article 4(1), point (14), of Regulation (EU) No 575/2013. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets.
0440-0670	**BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION** These rows gather information on outstanding positions (at reporting date) for which a credit quality step (as laid down in Article 263, Tables 1 and 2 and Article 264, Tables 3 and 4 of Regulation (EU) No 575/2013) was determined at origination date (inception). For securitisations positions treated under IAA, the CQS shall be the one at the time an IAA rating was first assigned. In the absence of this information, the earliest CQS-equivalent data available shall be reported. These rows are only to be reported for columns 0180-0210, 0280, 0350-0640, 0700-0720, 0740, 0760-0830 and 0850.

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3.8. DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)

3.8.1. Scope of the SEC DETAILS template

111. These templates gather information on a transaction basis (versus the aggregate information reported in CR SEC, MKR SA SEC, MKR SA CTP, CA1 and CA2 templates) on all securitisations the reporting institution is involved in. The main features of each securitisation, such as the nature of the underlying pool and the own funds requirements shall be reported.

112. These template are to be reported for:

a. Securitisations originated / sponsored by the reporting institution, including where it holds no position in the securitisation. In cases where institutions hold at least one position in the securitisation, regardless of whether there has been a significant risk transfer or not, institutions shall report information on all the positions they hold (either in the banking book or trading book). Positions held include those positions retained due to Article 6 of Regulation (EU) 2017/2402 and, where Article 43(6) of that Regulation applies, Article 405 of Regulation (EU) No 575/2013 in the version applicable on 31 December 2018.

b. Securitisations, the ultimate underlying of which are financial liabilities originally issued by the reporting institution and (partially) acquired by a securitisation vehicle. That underlying could include covered bonds or other liabilities and shall be identified as such in column 0160.

c. Positions held in securitisations where the reporting institution is neither originator nor sponsor (i.e. investors and original lenders).

Template C 14.01 shall only be reported for those securitisation positions treated under the securitisations framework.

113. These templates shall be reported by consolidated groups and stand-alone institutions ([6]) located in the same country where they are subject to own funds requirements. In case of securitisations involving more than one entity of the same consolidated group, the entity-by-entity detail breakdown shall be provided.

114. Because of Article 5 of Regulation (EU) 2017/2402, which establishes that institutions investing in securitisation positions shall acquire a great deal of information on them in order to comply with due diligence requirements, the reporting scope of the template shall be applied to investors to a limited extent. In particular, they shall report columns 0010-0040; 0070-0110; 0160; 0190; 0290-0300; 0310-0470.

115. Institutions playing the role of original lenders (not performing also the role of originators or sponsors in the same securitisation) shall generally report the template to the same extent as investors.

3.8.2 Breakdown of the SEC DETAILS template

116. The SEC DETAILS consists of two templates. SEC DETAILS provides a general overview of the securitisations. SEC DETAILS 2 provides a breakdown of the securitisation positions subject to own funds requirements in accordance with Part Three, Title II, chapter 5, section 3 of Regulation (EU) No 575/2013 by approach applied.

([6]) 'Stand alone institutions' are neither part of a group, nor consolidate themselves in the same country where they are subject to own funds requirements.

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117. Securitisation positions in the trading book shall only be reported in columns 0010-0020, 0420, 0430, 0431, 0432, 0440 and 0450-0470. For columns 0420, 0430 and 0440, institutions shall take into account the RW corresponding to the own funds requirement of the net position.

3.8.3 C 14.00 – Detailed information on securitisations (SEC DETAILS)

Columns	
0010	**INTERNAL CODE** Internal (alpha-numerical) code used by the institution to identify the securitisation The internal code shall be associated to the identifier of the securitisation transaction.
0020	**IDENTIFIER OF THE SECURITISATION** Code used for the legal registration of the securitisation transaction or, if not available, the name by which the securitisation transaction is known in the market, or within the institution in case of an internal or private securitisation Where the International Securities Identification Number -ISIN- is available (i.e. for public transactions), the characters that are common to all tranches of the securitisation shall be reported in this column.
0021	**INTRA-GROUP, PRIVATE OR PUBLIC SECURITISATION?** This column identifies whether the securitisation is an intra-group, private or public securitisation. Institutions shall report one of the following: — Private placement; — Intra-group; — Public placement.
0110	**ROLE OF THE INSTITUTION (ORIGINATOR / SPONSOR / ORIGINAL LENDER / INVESTOR)** Institutions shall report one of the following: — Originator; — Sponsor; — Investor. — Original Lender. Originator as defined in Article 4(1), point (13), of Regulation (EU) No 575/2013 and Sponsor as defined in Article 4(1), point (14), of that Regulation. Investors are assumed to be those institutions to which Article 5 of Regulation (EU) 2017/2402 applies. In case Article 43(5) of Regulation (EU) 2017/2402 applies, Articles 406 and 407 of Regulation (EU) No 575/2013 in the version applicable on 31 December 2018 shall apply.
0030	**IDENTIFIER OF THE ORIGINATOR** The LEI code applicable to the originator, or, if not available, the code given by the supervisory authority to the originator or, if that is not available, the name of the institution itself shall be reported in this column.

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	Columns
	In the case of multi-seller securitisations where the reporting institution is involved as originator, sponsor or original lender, the reporting institution shall provide the identifier of all the entities within its consolidated group that are involved (as originator, sponsor or original lender) in the transaction. If the code is not available or is not known by the reporting institution, the name of the institution shall be reported. In the case of multi-seller securitisations where the reporting institution holds a position in the securitisation as an investor, the reporting institution shall provide the identifier of all the different originators involved in the securitisation, or, if not available, the names of the different originators. Where the names are not known by the reporting institution, the reporting institution shall report that the securitisation is 'multi-seller'.
0040	**SECURITISATION TYPE** Institutions shall report one of the following: — ABCP programme; — ABCP transaction; — Traditional securitisations other than NPE securitisations; — Non-qualifying NPE securitisations; — Qualifying NPE securitisations; — Synthetic transaction; The definitions of 'Asset Backed Commercial Paper Programme', 'Asset Backed Commercial Paper Transaction', 'traditional securitisation' and 'synthetic securitisation' are provided in Article 242, points (11) to (14), of Regulation (EU) No 575/2013; the definitions of 'qualifying traditional NPE securitisations' and 'NPE securitisations' are provided in Article 269a(1) of Regulation (EU) No 575/2013.
0051	**ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?** Institutions as originators, sponsors and original lenders shall report one of the following: — 'K – totally kept', if the securitised exposures remain entirely recognised; — 'P – partially removed', if the securities exposures are partially derecognised; — 'R – totally removed', if the securities exposures are entirely derecognised; — 'N – Not applicable', if not applicable. This column summarises the accounting treatment of the transaction. Significant risk transfer (SRT) under Articles 244 and 245 of Regulation (EU) No 575/2013 shall not affect the accounting treatment of the transaction under the relevant accounting framework. In the case of securitisations of liabilities, originators shall not report this column. Option 'P' (partially removed) shall be reported where the securitised assets are recognised in the balance sheet to the extent of the reporting entity's continuing involvement in accordance with IFRS 9.3.2.16 – 3.2.21.

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0060	**SOLVENCY TREATMENT: SECURITISATION POSITIONS SUBJECT TO OWN FUNDS REQUIREMENTS?** Articles 109, 244 and 245 of Regulation (EU) No 575/2013 Originators, only, shall report one of the following: — Not subject to own funds requirements; — Banking book; — Trading book; — Partially in banking and trading book. This column shall summarise the solvency treatment of the securitisation scheme by the originator. It shall indicate whether own funds requirements are calculated on the basis of securitised exposures or securitisation positions (banking book/trading book). Where own funds requirements are based on *securitised exposures* (as no significant risk transfer was achieved) the calculation of own funds requirements for credit risk shall be reported in the CR SA template, for those securitised exposures for which the Standardised Approach is used, or in the CR IRB template for those securitised exposures for which the Internal Ratings Based Approach is used by the institution. Conversely, where own funds requirements are based on *securitisation positions held in the banking book* (as a significant risk transfer was achieved), the information on the calculation of own funds requirements for credit risk shall be reported in the CR SEC template. In case of *securitisation positions held in the trading book*, the information on the calculation of own funds requirements for market risk shall be reported in the MKR SA TDI (standardised general position risk) and in the MKR SA SEC or MKR SA CTP (standardised specific position risk) or in the MKR IM (internal models) templates. In the case of the securitisations of liabilities, originators shall not report this column.
0061	**SIGNIFICANT RISK TRANSFER** Originators, only, shall report one of the following: — Not applied for SRT - reporting entity risk weights its securitised exposures; — Achieved SRT under Article 244(2), point (a), or Article 245(2), point (a), of Regulation (EU) No 575/2013; — Achieved SRT under Article 244(2), point (b), or Article 245(2), point (b), of Regulation (EU) No 575/2013; — Achieved SRT under Article 244(3), point (a), or Article 245(3), point (a), of Regulation (EU) No 575/2013; — Applying a 1 250 % RW or deducting retained positions in accordance with Article 244(1), point (b), or Article 245(1), point (b), of Regulation (EU) No 575/2013.

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Columns	
	This column shall summariss whether a significant transfer has been achieved and, if so, by which means. The achievement of SRT will determine the appropriate solvency treatment by the originator.
0070	**SECURITISATION OR RE-SECURITISATION?** In accordance with the definition of 'securitisation' in Article 4(1), point (61), of Regulation (EU) No 575/2013 and the definition of 're-securitisation' in Article 4(1), point (63), of Regulation (EU) No 575/2013, the type of securitisation using the following abbreviations shall be reported: — Securitisation; — Re-securitisation.
0075	**STS SECURITISATION** Article 18 of Regulation (EU) 2017/2402 Institutions shall report one of the following abbreviations: Y – Yes; N – No.
0446	**SECURITISATION QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT** Articles 243, 270 and 494c of Regulation (EU) No 575/2013 Institutions shall report one of the following abbreviations: Y – Yes; N – No. 'Yes' shall be reported in the following cases: — STS securitisations qualifying for the differentiated capital treatment in accordance with Article 243 of Regulation (EU) No 575/2013 — Senior positions in STS on-balance sheet securitisations eligible for this treatment in accordance with Article 270 of Regulation (EU) No 575/2013 — Grandfathered SME synthetics in accordance with Article 494c of Regulation (EU) No 575/2013.
0076	**TYPE OF EXCESS SPREAD** Article 2, point (29) of Regulation (EU) 2017/2402 Institutions shall report one of the following: — No excess spread — Excess spread, fixed amount - 'use it or lose it' mechanism — Excess spread, fixed amount – trapped mechanism — Excess spread, variable amount - 'use it or lose it' mechanis — Excess spread, variable amount – trapped mechanism.

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	Columns
0077	**AMORTISATION SYSTEM** Institutions shall report one of the following: — Sequential amortisation — Pro-rata amortisation — Pro-rata amortisation changing to sequential amortisation. Compliant with STS criteria for on-balance sheet securitisations (Article 26c (5) of Regulation (EU) 2017/2402). — Pro-rata amortisation changing to sequential amortisation. Compliant with STS criteria for non-ABCP transactions (Guidelines on STS criteria for non-ABCP transactions and Article 21 (5) of Regulation (EU) 2017/2402 — Pro-rata amortisation changing to sequential amortisation. Not compliant — Other amortisation system
0078	**COLLATERALISATION OPTIONS** Article 26e of Regulation (EU) 2017/2402 Institutions shall report one of the following options for collateralization of the credit protection agreement: — Collateral in the form of 0 % risk-weighted debt securities Article 26e(10), first subparagraph, point (a), of Regulation (EU) 2017/2402 — Collateral in the form of cash held with a third-party credit institution with credit quality step 3 or above Article 26e(10), first subparagraph, point (b), of Regulation (EU) 2017/2402 — Collateral in the form of cash on deposit with the originator, or one of its affiliates, if the originator or one of its affiliates qualifies as a minimum for credit quality step 2 — Article 26e(10), second subparagraph of Regulation (EU) 2017/2402 — Collateral in the form of cash on deposit with the originator, or one of its affiliates, if the originator or one of its affiliates qualifies as a minimum for credit quality step 3 — Article 26e(10), third subparagraph of Regulation (EU) 2017/2402 — Requirement satisfied in the case of investments in credit linked notes issued by the originator — Article 26e(10), fourth subparagraph of Regulation (EU) 2017/2402 — No collateral, the investor qualifies for a 0 % RW — Article 26e(8), point (a), of Regulation (EU) 2017/2402

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	Columns
	— No collateral, the investor benefits from a counter-guarantee of an entity that qualifies for a 0 % RW — Article 26e(8), point (b), of Regulation (EU) 2017/2402 — Other types of collateral: debt securities not compliant with Article 26e of Regulation (EU) 2017/2402 — Other types of collateral: cash not compliant with Article 26e of Regulation (EU) 2017/2402 — No collateral, not compliant with STS criteria for on-balance sheet securitisation — Cases different from those where there is no collateral, but the investor qualifies for a 0 % RW or benefits from a counter-guarantee of an entity that qualifies for a 0 % RW This column shall only be reported if column 0040 is reported as 'Synthetic transaction'.
0080-0100	**RETENTION** Article 6 of Regulation (EU) 2017/2402; in case Article 43(6) of Regulation (EU) 2017/2402 applies, Article 405 of Regulation (EU) No 575/2013 in the version of that Regulation applicable on 31 December 2018.
0080	**TYPE OF RETENTION APPLIED** For each securitisation scheme originated, the relevant type of retention of net economic interest as envisaged in Article 6 of Regulation (EU) 2017/2402 shall be reported: A - Vertical slice (securitisation positions): '*retention of no less than 5 % of the nominal value of each of the tranches sold or transferred to the investors*'; V - Vertical slice (securitised exposures): retention of no less than 5 % of the credit risk of each of the securitised exposures, if the credit risk thus retained with respect to such securitised exposures always ranks *pari passu* with, or is subordinated to, the credit risk that has been securitised with respect to those same exposures; B - Revolving exposures: '*in the case of securitisations of revolving exposures, retention of the originator's interest of no less than 5 % of the nominal value of the securitised exposures*'; C- On-balance sheet: '*retention of randomly selected exposures, equivalent to no less than 5 % of the nominal amount of the securitised exposures, where such exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is no less than 100 at origination*'; D- First loss: '*retention of the first loss tranche and, if necessary, other tranches having the same or a more severe risk profile than those transferred or sold to investors and not maturing any earlier than those transferred or sold to investors, so that the retention equals in total no less than 5 % of the nominal value of the securitised exposures*';

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	E – Exempted. This code shall be reported for those securitisations affected by the application of Article 6(6) of Regulation (EU) 2017/2402; U – In breach or unknown. This code shall be reported where the reporting institution does not know with certainty which type of retention is being applied, or in case of non-compliance.
0090	**% OF RETENTION AT REPORTING DATE** The retention of *material net economic interest by the originator, sponsor or original lender* of the securitisation shall be not less than 5 % (at origination date). This column shall not be reported where code 'E' (exempted) is reported under column 0080 (Type of retention applied).
0100	**COMPLIANCE WITH THE RETENTION REQUIREMENT?** Institutions shall report the following abbreviations: Y - Yes; N - No. This column shall not be reported where code 'E' (exempted) is reported under column 0080 (Type of retention applied).
0120-0130	**NON ABCP PROGRAMMES** Because of the special character of ABCP programmes resulting from the fact that they comprise several single securitisation positions, ABCP programmes (as defined in Article 242(11) of Regulation (EU) No 575/2013) shall be exempted from reporting in columns 0120, 0121 and 0130.
0120	**ORIGINATION DATE (yyyy-mm-dd)** The month and year of the origination date (i.e. cut-off or closing date of the pool) of the securitisation shall be reported in the following format: 'mm/yyyy'. For each securitisation scheme, the origination date cannot change between reporting dates. In the particular case of securitisation schemes backed by open pools, the origination date shall be the date of the first issuance of securities. This piece of information shall be reported even where the reporting entity does not hold any positions in the securitisation.
0121	**DATE OF LATEST ISSUANCE (yyyy-mm-dd)** The month and year of the date of the latest issuance of securities in the securitisation shall be reported in the following format: 'yyyy-mm-dd'. Regulation (EU) 2017/2402 only applies to securitisations the securities of which are issued on or after 1 January 2019. The date of the latest issuance of securities determines whether each securitisation scheme falls under the scope of Regulation (EU) 2017/2402. This information shall be reported even where the reporting entity does not hold any positions in the securitisation.

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0130	**TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE** This column gathers the amount (calculated on the basis of original exposures pre-conversion factors) of the securitised portfolio at the origination date. For securitisation schemes backed by open pools, the amount referring to the origination date of the first issuance of securities shall be reported. For traditional securitisations, no other assets of the securitisation pool shall be included. For multi-seller securitisation schemes (i.e. with more than one originator), only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. For securitisations of liabilities, only the amounts issued by the reporting entity shall be reported. This information shall be reported even where the reporting entity does not hold any positions in the securitisation.
0140-0225	**SECURITISED EXPOSURES** Columns 0140 to 0225 request information on several features of the securitised portfolio by the reporting entity.
0140	**TOTAL AMOUNT** Institutions shall report the value of the securitised portfolio at reporting date, i.e. the outstanding amount of the securitised exposures. In the case of traditional securitisations, no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator), only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of securitisation schemes backed by closed pools (i.e. the portfolio of securitised assets cannot be enlarged after the origination date), the amount will progressively be reduced. This information shall be reported even where the reporting entity does not hold any positions in the securitisation.
0150	**INSTITUTION'S SHARE (%)** Institution's share (percentage with two decimals) at reporting date in the securitised portfolio. The figure to be reported in this column is, by default, 100 %, except for multi-seller securitisation schemes. In that case, the reporting entity shall report its current contribution to the securitised portfolio (equivalent to column 0140 in relative terms). This information shall be reported even where the reporting entity does not hold any positions in the securitisation.
0160	**TYPE** This column gathers information on the type of assets ('Residential mortgages' to 'Other wholesale exposures') or liabilities ('Covered bonds' and 'Other liabilities') of the securitised portfolio. The institution shall report one of the following options, considering the highest EAD:

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Columns	
	Retail: Residential mortgages; Credit card receivables; Consumer loans; Loans to SMEs (treated as retail); Other retail exposures. **Wholesale:** Commercial mortgages; Leasing; Loans to corporates; Loans to SMEs (treated as corporates); Trade receivables; Other wholesale exposures. **Liabilites:** Covered bonds; Other liabilities. Where the pool of securitised exposures is a mix of the types listed above, the institution shall indicate the most important type. In case of re-securitisations, the institution shall refer to the ultimate underlying pool of assets. For securitisation schemes backed by closed pools the type cannot change between reporting dates. Liabilities should be understood in the sense of liabilities originally issued by the reporting institution (see paragraph 112, point (b), of section 3.2.1 of this annex).
0171	**% OF IRB IN APPROACH APPLIED** This column gathers information on the approach(es) that at the reporting date the institution would apply to the securitised exposures. Institutions shall report the percentage of the securitised exposures, measured by exposure value, to which the Internal Ratings Based Approach applies at the reporting date. This information shall be reported even where the reporting entity does not hold any positions in the securitisation. This column shall, however, not apply to securitisations of liabilities.
0180	**NUMBER OF EXPOSURES** Article 259(4) of Regulation (EU) No 575/2013 This column shall be compulsory for those institutions using the SEC-IRBA approach to the securitisation positions (and, therefore, reporting more than 95 % in column 171). The institution shall report the effective number of exposures.

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Columns	
	This column shall not be reported in case of a securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets). This column shall not be reported where the reporting institution does not hold any positions in the securitisation. This column shall not be reported by investors.
0181	**EXPOSURES IN DEFAULT 'W' (%)** Article 261(2) of Regulation (EU) No 575/2013 Even where the institution is not applying the SEC-SA approach to the securitisation positions, the institution shall report the 'W' factor (relating to the underlying exposures in default) which is to be calculated as indicated in Article 261(2) of Regulation (EU) No 575/2013.
0190	**COUNTRY** Institutions shall report the code (ISO 3166-1 alpha-2) of the country of origin of the ultimate underlying of the transaction, i.e. the country of the immediate obligor of the original securitised exposures (look through). Where the pool of the securitisation consists of different countries, the institution shall indicate the most important country. Where no country exceeds a 20 % threshold based on the amount of assets/liabilities, then 'other countries' shall be reported.
0201	**LGD (%)** The exposure-weighted average loss-given-default (LGD) shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 0170). The LGD is to be calculated as indicated in Article 259(5) of Regulation (EU) No 575/2013. This column shall not be reported in case of a securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets).
0202	**EL (%)** The exposure-weighted average expected loss (EL) of the securitised assets shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 0171). In the case of SA securitised assets, the EL reported shall be the specific credit risk adjustments as referred to in Article 111 of Regulation (EU) No 575/2013. The EL shall be calculated as indicated in Part Three, Title II, Chapter 3, Section 3 of Regulation (EU) No 575/2013. This column shall not be reported in case of securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets).
0203	**UL (%)** The exposure-weighted average unexpected loss (UL) of the securitised assets shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 0170). The UL of assets equals the risk-weighted exposure amount (RWEA) times 8 %. RWEA shall be calculated as indicated in Part Three, Title II, Chapter 3, Section 2 of Regulation (EU) No 575/2013. This column shall not be reported in case of securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in the case of a securitisation of assets).

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	Columns
0204	**EXPOSURE-WEIGHTED AVERAGE MATURITY OF ASSETS** The exposure-weighted average maturity (WAM) of the securitised assets at the reporting date shall be reported by all institutions regardless of the approach used for calculating capital requirements. Institutions shall calculate the maturity of each asset in accordance with Article 162(2), points (a) and (f), of Regulation (EU) No 575/2013, without applying the 5 year cap.
0210	**(-) VALUE ADJUSTMENTS AND PROVISIONS** Value adjustments and provisions (Article 159 of Regulation (EU) No 575/2013) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments shall include any amount recognised in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on assets purchased when in default as referred to in Article 166(1) of Regulation (EU) No 575/2013. Provisions shall include accumulated amounts of credit losses in off-balance sheet items. This column gathers information on the value adjustments and provisions applied to the securitised exposures. This column shall not be reported in the case of a securitisation of liabilities. This information shall be reported even where the reporting entity does not hold any positions in the securitisation.
0221	**OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) K_{IRB}** This column shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95 % or more in column 171) and gathers information on K_{IRB}, as referred to in Article 255 of Regulation (EU) No 575/2013. K_{IRB} shall be expressed as a percentage (with two decimals). This column shall not be reported in case of a securitisation of liabilities. In case of a securitisation of assets, this information shall be reported even where the reporting entity does not hold any positions in the securitisation.
0222	**% OF RETAIL EXPOSURES IN IRB POOLS** IRB pools as defined in Article 242(7) of Regulation (EU) No 575/2013, provided that the institution is able to calculate K_{IRB} in accordance with Part Three, Title II, Chapter 6, Section 3 of Regulation (EU) No 575/2013 on a minimum of 95 % of the underlying exposure amount (Article 259(2) of Regulation (EU) No 575/2013)
0223	**OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) K_{sa}** Even where the institution does not apply the SEC-SA approach to the securitisation positions, the institution shall report this column. This column gathers information on K_{SA}, as referred to in Article 255(6) of Regulation (EU) No 575/2013. K_{SA} shall be expressed as a percentage (with two decimals). This column shall not be reported in case of a securitisation of liabilities. In case of a securitisation of assets, this information shall be reported even where the reporting entity does not hold any positions in the securitisation.

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Columns	
0225	**MEMORANDUM ITEMS: CREDIT RISK ADJUSTMENTS DURING THE CURRENT PERIOD** Article 110 of Regulation (EU) No 575/2013
0230-0304	**SECURITISATION STRUCTURE** This block of columns gathers information on the structure of the securitisation on the basis of on/off balance sheet positions, tranches (senior/ mezzanine/ first loss) and maturity at reporting date. For multi-seller securitisations, only the amount corresponding or attributed to the reporting institution shall be reported.
0230-0255	**ON-BALANCE SHEET ITEMS** This block of columns gathers information on on-balance sheet items broken down by tranches (senior/mezzanine/first loss).
0230-0232	**SENIOR**
0230	**AMOUNT** The amount of senior securitisation positions as defined in Article 242(6) of Regulation (EU) No 575/2013.
0231	**ATTACHMENT POINT (%)** The attachment point (%) as referred to in Article 256(1) of Regulation (EU) No 575/2013
0232 and 0252	**CQS** Credit quality steps (CQS) as envisaged for institutions applying SEC-ERBA (Article 263, Table 1 and 2 and Article 264, Tables 3 and 4 of Regulation (EU) No 575/2013). These columns shall be reported for all rated transactions irrespective of the approach applied.
0240-0242	**MEZZANINE**
0240	**AMOUNT** The amount to be reported includes: — mezzanine securitisation positions as defined in Article 242(18) of Regulation (EU) No 575/2013; — additional securitisation positions which are not those positions that are defined in Article 242(6), (17) or (18) of Regulation (EU) No 575/2013.
0241	**NUMBER OF TRANCHES** Number of mezzanine tranches.
0242	**CQS OF THE MOST SUBORDINATED TRANCHE** CQS, as determined in accordance with Article 263, Table 2 and Article 264, Table 3 of Regulation (EU) No 575/2013, of the most subordinated mezzanine tranche.

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Columns	
0250-0252	**FIRST LOSS**
0250	**AMOUNT** The amount of first loss tranche as defined in Article 242(17) of Regulation (EU) No 575/2013
0251	**DETACHMENT POINT (%)** The detachment point (%) as referred to in Article 256(2) of Regulation (EU) No 575/2013
0252	**CQS**
0254-0255	**OVERCOLLATERALISATION AND FUNDED RESERVE ACCOUNTS** Articles 256(3) and (4) of Regulation (EU) No 575/2013. Amounts of collateralisation and funded reserve accounts not meeting the definition of 'tranche' of Article 2(6) of Regulation (EU) 2017/2402, but considered as tranches for the purposes of calculating attachment and detachment points in accordance with Article 256(3) of Regulation (EU) No 575/2013.
0254	**AMOUNT**
0255	**OF WHICH: NON-REFUNDABLE PURCHASE PRICE DISCOUNT** Article 2, point (31) of Regulation (EU) No 2017/2402. Institutions shall report the non-refundable purchase price discount in accordance with Article 269a(7),of Regulation (EU) No 575/2013 at the reporting date, which shall be adjusted downwards taking into account the realised losses, as indicated in the second subparagraph. This column shall only be reported if column 0040 is reported as 'Qualyfing NPE securitisation' or 'Non-Qualifying NPE securitisation',
0260-0287	**OFF-BALANCE SHEET ITEMS AND DERIVATIVES** This block of columns gathers information on off-balance sheet items and derivatives before conversion factors, broken down by tranches (senior/mezzanine/first loss).
0260 - 0285	**SENIOR / MEZZANINE / FIRST LOSS** The same criteria of classification among tranches and identification of the attachment point, the number of tranches and the detachment point used for on-balance sheet items (see instructions on columns 0230 to 0252) shall be applied here.

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Columns	
0287	**SYNTHETIC EXCESS SPREAD** Articles 242, point (20), 248(1), point (e) and 256(6) of Regulation (EU) No 575/2013. This column shall be reported only if column 0110 is reported as 'Originator'.
0290-0300	**MATURITY**
0290	**FIRST FORESEEABLE TERMINATION DATE** The likely termination date of the whole securitisation in the light of its contractual clauses and the currently expected financial conditions. Generally, it would be the earliest of the following dates: (i) the date when a clean-up call option (as defined in Article 242(1) of Regulation (EU) No 575/2013) might first be exercised, taking into account the maturity of the underlying exposure(s) as well as their expected pre-payment rate or potential re-negotiation activities; (ii) the date on which the originator may first exercise any other call option embedded in the contractual clauses of the securitisation which would result in the total redemption of the securitisation. The day, month and year of the first expected termination date shall be reported. The exact day shall be reported where that information is available, otherwise the first day of the month shall be reported.
0291	**ORIGINATOR'S CALL OPTIONS INCLUDED IN TRANSACTION** Type of call relevant for the first expected termination date: — Clean-up call option meeting the requirements of Article 244(4), point (g), of Regulation (EU) No 575/2013; — Other clean-up call option; — Other type of call option.
0300	**LEGAL FINAL MATURITY DATE** The date upon which all principal and interest of the securitisation must be legally repaid (based on the transaction documentation). The day, month and year of the legal final maturity date shall be reported. The exact day shall be reported where that information is available, otherwise the first day of the month shall be reported.

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Columns	
0302-0304	**MEMORANDUM ITEMS**
0302	**ATTACHMENT POINT OF RISK SOLD (%)** Originators, only, shall report the attachment point of the most subordinated tranche sold to, for traditional securitisations, or protected by, for synthetic securitisations, third parties.
0303	**DETACHMENT POINT OF RISK SOLD (%)** Originators, only, shall report the detachment point of the most senior tranche sold to, fortraditional securitisations, or protected by, for synthetic securitisations, third parties.
0304	**RISK TRANSFER CLAIMED BY ORIGINATOR INSTITUTION (%)** Originators, only, shall report the Expected Loss (EL) plus the Unexpected loss (UL) of the securitised assets transferred to third parties as a percentage of the total EL plus UL. The EL and UL of the underlying exposures shall be reported, which shall then be allocated via the securitisation waterfall to the respective tranches of the securitisation. For SA banks, EL shall be the specific credit risk adjustment of the securitised assets and the UL shall be the capital requirement of the securitised exposures.

3.8.4. C 14.01 – Detailed information on securitisations (SEC DETAILS 2)

118. The template SEC DETAILS 2 shall be reported separately for the following approaches:

1) SEC-IRBA;

2) SEC-SA;

3) SEC-ERBA;

4) 1 250 %;

5) Internal assessment approach

6) Specific treatment for senior tranches of qualifying NPE securitisations.

Columns	
0010	**INTERNAL CODE** Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation transaction.
0020	**IDENTIFIER OF THE SECURITISATION** Code used for the legal registration of the securitisation position, or transaction in case of several positions that can be reported in the same row, or, if not available, the name by which the securitisation position or transaction is known in the market, or within the institution in the case of an internal or private securitisation. Where the International Securities Identification Number -ISIN- is available (i.e. for public transactions), the characters that are common to all tranches of the securitisation shall be reported in this column.

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Columns	
0310-0400	**SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE-CONVERSION FACTORS** This block of columns gathers information on the securitisation positions broken down by on/off balance sheet positions and the tranches (senior/ mezzanine/ first loss) at reporting date.
0310-0330	**ON-BALANCE SHEET ITEMS** The same criteria of classification among tranches used for columns 0230, 0240 and 0250 of template C 14.00 shall be applied here.
0340-0362	**OFF-BALANCE SHEET ITEMS AND DERIVATIVES** The same criteria of classification among tranches used for columns 0260 to 0287 of template C 14.00 shall be applied here.
0351 and 0361	**RW CORRESPONDING TO PROTECTION PROVIDER / INSTRUMENT** % RW of the eligible guarantor or % RW of the corresponding instrument that provides credit protection in accordance with Article 249 of Regulation (EU) No 575/2013.
0362	**SYNTHETIC EXCESS SPREAD** Articles 242 (20), 248 (1), point (e) and 256(6) of Regulation (EU) No 575/2013. This column shall be reported only if column 0110 is reported as 'Originator'.
0370-0400	**MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES PRE-CONVERSION FACTORS** This block of columns gathers additional information on the total off-balance sheet items and derivatives (which are already reported under a different breakdown in columns 0340-0361).
0370	**DIRECT CREDIT SUBSTITUTES (DCS)** This column applies to those securitisation positions held by the originator and guaranteed with direct credit substitutes (DCS). In accordance with Annex I to of Regulation (EU) No 575/2013, the following full risk off-balance sheet items shall be regarded as DCS: — *Guarantees having the character of credit substitutes.* — *Irrevocable standby letters of credit having the character of credit substitutes.*
0380	**IRS / CRS** IRS stands for Interest Rate Swaps, whereas CRS stands for Currency Rate Swaps. Those derivatives are listed in Annex II to the of Regulation (EU) No 575/2013.
0390	**LIQUIDITY FACILITIES** Liquidity facilities (LF) as defined in Article 242(3) of Regulation (EU) No 575/2013.

▼M2

Columns	
0400	**OTHER** Remaining off-balance sheet items.
0411	**EXPOSURE VALUE** This information is closely related to column 0180 in the CR SEC template.
0420	**(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS** This information is closely related to column 0190 in the CR SEC template. A negative figure shall be reported in this column.
0430	**TOTAL RISK WEIGHTED EXPOSURE AMOUNT BEFORE CAP** This column gathers information on the risk weighted exposure amount before cap applicable to the securitisation positions calculated in accordance with Part Three, Title II, chapter 5, section 3 of Regulation (EU) No 575/2013. In the case of securitisations in the trading book, the RWEA concerning the specific risk shall be reported. See column 0570 of MKR SA SEC, or columns 0410 and 0420 (the relevant for the own funds requirement) of MKR SA CTP, respectively.
0431	**(-) REDUCTION DUE TO RISK WEIGHT CAP** Articles 267 and 269a of Regulation (EU) No 575/2013
0432	**(-) REDUCTION DUE TO OVERALL CAP** Articles 268 and 269a of Regulation (EU) No 575/2013
0440	**TOTAL RISK WEIGHTED EXPOSURE AMOUNT AFTER CAP** This column gathers information on the risk weighted exposure amount after caps applicable to the securitisation positions calculated in accordance with Part Three, Title II, chapter 5, section 3 of Regulation (EU) No 575/2013. In the case of securitisations in the trading book, the RWEA concerning the specific risk shall be reported. See column 0601 of MKR SA SEC, or column 0450 of MKR SA CTP, respectively.
0447-0448	**MEMORANDUM ITEMS**
0447	**RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-ERBA** Articles 263 and 264 of Regulation (EU) No 575/2013. This column shall only be reported for rated transactions before cap and it shall not be reported for transactions under SEC-ERBA.

▼M2

Columns	
0448	**RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-SA** Articles 261 and 262 of Regulation (EU) No 575/2013. This column shall be reported before cap and it shall not be reported for transactions under SEC-SA.
0450-0470	**SECURITISATION POSITIONS - TRADING BOOK**
0450	**CTP OR NON-CTP?** Institutions shall report one of the following: 'CTP' - Correlation Trading Portfolio; 'Non-CTP'.
0460-0470	**NET POSITIONS - LONG/SHORT** See columns 0050 / 0060 of MKR SA SEC or MKR SA CTP, respectively.

3.9. COUNTERPARTY CREDIT RISK

3.9.1. Scope of the counterparty credit risk templates

119. The counterparty credit risk templates cover information on exposures subject to counterparty credit risk in application Part Three, Title II, Chapters 4 and 6 of Regulation (EU) No 575/2013.

120. The templates exclude the own funds requirements for CVA risk (Article 92(3), point (d) and Part Three, Title VI of Regulation (EU) No 575/2013), which are reported in the CVA risk template.

121. Counterparty credit risk exposures to central counterparties (Part Three, Title II, Chapter 4 and Chapter 6, Section 9 of of Regulation (EU) No 575/2013) should be included in the CCR figures, unless otherwise stated. However, default fund contributions calculated in accordance with Articles 307 to 310 of Regulation (EU) No 575/2013 shall not be reported in the counterparty credit risk templates, with the exception of template C 34.10, in particular the corresponding rows. Generally, the risk weighted exposure amounts of default fund contributions are directly reported in template C 02.00 row 0460.

3.9.2. C 34.01 - Size of the derivative business

3.9.2.1. General remarks

122. In accordance with Article 273a of Regulation (EU) No 575/2013 an institution may calculate the exposure value of its derivative positions in accordance with the method set out in Part Three Title II, Chapter 6, Section 4 or 5 of Regulation (EU) No 575/2013, provided that the size of its on- and off-balance-sheet derivative business is equal to or less than pre-defined thresholds, respectively. The corresponding assessment is to be carried out on a monthly basis using the data as of the last day of the month. This template provides the information on the compliance with those thresholds and, more generally, important information on the size of the derivative business.

123. Month 1, Month 2 and Month 3 refer to the first, second and last month, respectively, of the quarter that is being reported. Information shall be reported only for month-ends after the 28 June 2021.

▼M2

3.9.2.2. Instructions concerning specific positions

Columns	
0010,0040, 0070	**LONG DERIVATIVE POSITIONS** **Article 273a(3) of Regulation (EU) No 575/2013** The sum of the absolute market values of long derivative positions on the last date of the month shall be reported.
0020,0050, 0080	**SHORT DERIVATIVE POSITIONS** **Article 273a(3) of Regulation (EU) No 575/2013** The sum of the absolute market values of short derivative positions on the last date of the month shall be reported.
0030,0060, 0090	**TOTAL** Article 273a(3), point (b), of Regulation (EU) No 575/2013 The sum of the absolute value of long derivative positions and the absolute value of short derivative positions.

Rows	
0010	**Size of the derivative business** Article 273a(3) of Regulation (EU) No 575/2013 All on- and off-balance sheet derivatives shall be included, except credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures.
0020	**On- and off-balance sheet derivatives** Article 273a(3), point (a) and (b) of Regulation (EU) No 575/2013 The total market value of the on- and off-balance sheet derivative positions as of the last day of the month shall be reported. Where the market value of a position is not available on that date, institutions shall take a fair value for the position on that date; where the market value and fair value of a position are not available on that date, institutions shall take the most recent of the market value or fair value for that position.
0030	**(-) Credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures** Article 273a(3), point (c), of Regulation (EU) No 575/2013 The total market value of the credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures.
0040	**Total assets** The total assets in accordance with the applicable accounting standards. For consolidated reporting the institution shall report the total assets following the prudential scope of consolidation in accordance with Part One, Title II, Chapter ,2 Section 2 of Regulation (EU) No 575/2013.

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Rows	
0050	**Percentage of total assets** Ratio to be calculated taking the size of the derivative business (row 0010) divided by total assets (row 0040).
DEROGATION IN ACCORDANCE WITH ARTICLE 273a (4) OF REGULATION (EU) No 575/2013	
0060	**Are the conditions of article 273a (4)** of Regulation (EU) No 575/2013 **met, including the approval from the competent authority?** Article 273a(4) of Regulation (EU) No 575/2013 Institutions that exceed the thresholds to use a simplified approach for counterparty credit risk but which are still using one of them on the basis of Article 273a(4) of Regulation (EU) No 575/2013, shall indicate (with Yes/No) whether they meet all the conditions of that article. This item shall be reported only by those institutions applying the derogation in accordance with Article 273a(4) of Regulation (EU) No 575/2013.
0070	**Method for calculating exposure values at consolidated level** Article 273a(4) of Regulation (EU) No 575/2013 The method for calculating the exposure values of derivative positions on consolidated basis which is also used on solo entity level in accordance with Article 273a(4) of Regulation (EU) No 575/2013: — OEM: Original Exposure Method — Simplified SA-CCR: Simplified standardised approach for counterparty credit risk This item shall be reported only by those institutions applying the derogation in accordance with Article 273a(4) of Regulation (EU) No 575/2013.

3.9.3. C 34.02 - CCR exposures by approach

3.9.3.1. General remarks

124. Institutions shall report the template separately for all CCR exposures and for all CCR exposures excluding exposures to central counterparties (CCPs) as defined for the purpose of template C 34.10.

3.9.3.2. Instructions concerning specific positions

Columns	
0010	**NUMBER OF COUNTERPARTIES** Number of individual counterparties towards which the institution has CCR exposures.
0020	**NUMBER OF TRANSACTIONS** Number of transactions subject to counterparty credit risk at the reporting date. Note that for CCP business numbers should not comprise in or outflows but the overall positions in the CCR portfolio at the reporting date. Furthermore, a derivative instrument or SFT that is split into two or more legs (at least) for the sake of modelling shall still be considered as one single transaction.

▼M2

	Columns
0030	**NOTIONAL AMOUNTS** Sum of the notional amounts for derivatives and for SFTs before any netting and without any adjustments in accordance with Article 279b of Regulation (EU) No 575/2013.
0040	**CURRENT MARKET VALUE (CMV), POSITIVE** Article 272(12) of Regulation (EU) No 575/2013 Sum of the current market values (CMV) of all the netting sets with positive CMV as defined in Article 272(12) of Regulation (EU) No 575/2013.
0050	**CURRENT MARKET VALUE (CMV), NEGATIVE** Article 272(12) of Regulation (EU) No 575/2013 Sum of the absolute current market values (CMV) of all the netting sets with negative CMV as defined in Article 272(12) of Regulation (EU) No 575/2013.
0060	**VARIATION MARGIN (VM), RECEIVED** Article 275(2), 275(3) and 276 of Regulation (EU) No 575/2013 Sum of the variation margin amounts (VM) of all the margin agreements for which the VM is received, computed in accordance with Article 276 of Regulation (EU) No 575/2013.
0070	**VARIATION MARGIN (VM), POSTED** Article 275(2), 275(3) and 276 of Regulation (EU) No 575/2013 Sum of the variation margin amounts (VM) of all the margin agreements for which the VM is posted, computed in accordance with Article 276 of Regulation (EU) No 575/2013.
0080	**NET INDEPENDENT COLLATERAL AMOUNT (NICA), RECEIVED** Article 272(12a), 275(3) and 276 of Regulation (EU) No 575/2013 Sum of the net independent collateral amounts (NICA) of all the margin agreements for which the NICA is received, computed in accordance with Article 276 of Regulation (EU) No 575/2013.
0090	**NET INDEPENDENT COLLATERAL AMOUNT (NICA), POSTED** Article 272(12a), 275(3) and 276 of Regulation (EU) No 575/2013 Sum of the net independent collateral amounts (NICA) of all the margin agreements for which the NICA is posted, computed in accordance with Article 276 of Regulation (EU) No 575/2013.
0100	**REPLACEMENT COST (RC)** Articles 275, 281 and 282 of Regulation (EU) No 575/2013 The replacement cost (RC) per netting set shall be calculated in accordance with: — Article 282(3) of Regulation (EU) No 575/2013 for the Original Exposure Method, — Article 281 of Regulation (EU) No 575/2013 for the Simplified SA-CCR, — Article 275 of Regulation (EU) No 575/2013 for the SA-CCR. The institution shall report the sum of the replacement costs of the netting sets in the respective row.

▼M2

Columns	
0110	**POTENTIAL FUTURE EXPOSURE (PFE)** Articles 278, 281 and 282 of Regulation (EU) No 575/2013 The potential future exposure (PFE) per netting set shall be calculated in accordance with: — Article 282(4) of Regulation (EU) No 575/2013 for the Original Exposure Method, — Article 281 of Regulation (EU) No 575/2013 for the Simplified SA-CCR, — Article 278 of Regulation (EU) No 575/2013 for the SA-CCR. The institution shall report the sum of all potential future exposures of the netting sets in the respective row.
0120	**CURRENT EXPOSURE** Article 272(17) of Regulation (EU) No 575/2013 The current exposure per netting set shall be the value as defined under Article 272(17) of Regulation (EU) No 575/2013. The institution shall report the sum of all current exposures of the netting sets in the respective row.
0130	**EFFECTIVE EXPECTED POSITIVE EXPOSURE (EEPE)** Articles 272(22) and 284(3) and 284(6) of Regulation (EU) No 575/2013 The EEPE per netting set is defined in Article 272(22) of Regulation (EU) No 575/2013 and shall be calculated in accordance with Article 284(6) of Regulation (EU) No 575/2013. The institution shall report the sum of all EEPEs applied for the determination of own funds requirements in accordance with Article 284(3) of Regulation (EU) No 575/2013, i.e. either the EEPE calculated using current market data, or the EEPE calculated using a stress calibration, whichever leads to a higher own funds requirement.
0140	**ALPHA USED FOR COMPUTING REGULATORY EXPOSURE VALUE** Articles 274(2), 282(2), 281(1), 284(4) and (9) of Regulation (EU) No 575/2013 The value of α is fixed as 1.4 in the rows for OEM, Simplified SA-CCR and SA-CCR in accordance with Articles 282(2), 281(1) and 274(2) of Regulation (EU) No 575/2013. For IMM purposes, the value of α can either be the default of 1.4 or different when competent authorities require a higher α in accordance with Article 284(4) of Regulation (EU) No 575/2013 or permit institutions to use their own estimates in accordance with Article 284(9) of that Regulation.
0150	**EXPOSURE VALUE PRE-CRM** The exposure value pre-CRM for CCR netting sets shall be calculated in accordance with the methods laid down in Part Three, Title II, Chapters 4 and 6 of Regulation (EU) No 575/2013 taking into account the effect of netting, but disregarding any other credit risk mitigation techniques (e.g. margin collateral).

▼M2

	Columns
	In the case of SFTs the security leg shall not be considered in the determination of the exposure value pre-CRM when collateral is received and therefore shall not decrease the exposure value. On the contrary, the SFTs security leg shall be considered in the determination of the exposure value pre-CRM in the regular way when collateral is posted. Furthermore, collateralised business shall be handled as uncollateralised, i.e. no margining effects apply. The exposure value pre-CRM for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 of Regulation (EU) No 575/2013. The exposure value pre-CRM shall not consider the deduction of the incurred CVA loss in accordance with Article 273(6) of Regulation (EU) No 575/2013. The institution shall report the sum of all exposure values pre-CRM in the respective row.
0160	**EXPOSURE VALUE POST-CRM** The exposure value post-CRM for CCR netting sets shall be calculated in accordance with the methods laid down in Part Three, Title II, Chapters 4 and 6 of Regulation (EU) No 575/2013, having applied CRM techniques as applicable in accordance with Part Three, Title II, Chapters 4 and 6 of that Regulation. The exposure value post-CRM for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 of Regulation (EU) No 575/2013. The exposure value post-CRM shall not consider the deduction of the incurred CVA loss in accordance with Article 273(6) of Regulation (EU) No 575/2013. The institution shall report the sum of all exposure values post-CRM in the respective row.
0170	**EXPOSURE VALUE** Exposure value for CCR netting sets calculated in accordance with the methods laid down in Part Three, Title II, Chapters 4 and 6 of Regulation (EU) No 575/2013, which is the amount relevant for the calculation of risk weighted exposure amounts, i.e. having applied CRM techniques as applicable in accordance with Part Three, Title II, Chapters 4 and 6 of Regulation (EU) No 575/2013 and considering the deduction of the incurred CVA loss in accordance with Article 273(6) of Regulation (EU) No 575/2013. The exposure value for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 of Regulation (EU) No 575/2013. For cases in which more than one CCR approach is used for a single counterparty, the incurred CVA loss, which is deducted at counterparty level, shall be assigned to the exposure value of the different netting sets in each CCR approach reflecting the proportion of the exposure value post-CRM of the respective netting sets to the total exposure value post-CRM of the counterparty. The institution shall report the sum of all exposure values in the respective row.

▼**M2**

Columns	
0180	**Positions treated with the CR Standardised Approach** Exposure value for CCR of positions that are treated with the standardised approach for credit risk in accordance with Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013.
0190	**Positions treated with the CR IRB Approach** Exposure value for CCR of positions that are treated with the IRB approach for credit risk in accordance with Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013.
0200	**RISK WEIGHTED EXPOSURE AMOUNTS** Risk weighted exposure amounts for CCR as defined in Article 92(3) and (4) of Regulation (EU) No 575/2013, calculated in accordance with the methods laid down in Part Three, Title II, Chapters 2 and 3. The SME and infrastructure supporting factors laid down in Article 501 and in Article 501a of Regulation (EU) No 575/2013 shall be taken into account.
0210	**Positions treated with the CR Standardised Approach** Risk weighted exposure amounts for CCR exposures that are treated with the standardised approach for credit risk in accordance with Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013. The amount corresponds to the amount that shall be included in column 0220 of template C 07.00 for CCR positions.
0220	**Positions treated with the CR IRB Approach** Risk weighted exposure amounts for CCR exposures that are treated with the IRB approach for credit risk in accordance with Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013. The amount corresponds to the amount that shall be included in column 0260 of template C 08.01 for CCR positions.

Row	
0010	**ORIGINAL EXPOSURE METHOD (FOR DERIVATIVES)** Derivatives and long settlement transactions for which the institution calculates the exposure value in accordance with Part Three, Title II, Chapter 6, Section 5 of Regulation (EU) No 575/2013. This simplified method for calculating the exposure value can only be used by institutions meeting the conditions laid down in Article 273a(2) or 273a(4) of Regulation (EU) No 575/2013.
0020	**SIMPLIFIED STANDARDISED APPROACH FOR CCR (SIMPLIFIED SA-CCR FOR DERIVATIVES)** Derivatives and long settlement transactions for which the institution calculates the exposure value in accordance Part Three, Title II, Chapter 6, Section 4 of Regulation (EU) No 575/2013. This simplified standardised approach for calculating the exposure value can only be used by institutions meeting the conditions laid down in Article 273a(1) or 273a(4) of Regulation (EU) No 575/2013.

▼M2

Row	
0030	**STANDARDISED APPROACH FOR CCR (SA-CCR FOR DERIVATIVES)** Derivatives and long settlement transactions for which the institution calculates the exposure value in accordance with Part Three, Title II, Chapter 6, Section 3 of Regulation (EU) No 575/2013.
0040	**IMM (FOR DERIVATIVES AND SFTS)** Derivatives, long settlement transactions and SFTs for which the institution has been permitted to calculate the exposure value using the Internal Model Method (IMM) in accordance with Part Three, Title II, Chapter 6, Section 6 of Regulation (EU) No 575/2013.
0050	**Securities financing transactions netting sets** Netting sets containing only SFTs as defined in Article 4(139) of Regulation (EU) No 575/2013, for which the institution has been permitted to determine the exposure value using the IMM. SFTs that are included in a contractual cross product netting set and therefore reported in row 0070, shall not be reported in this row.
0060	**Derivatives and long settlement transactions netting sets** Netting sets containing only derivative instruments listed in Annex II of Regulation (EU) No 575/2013 and long settlement transactions as defined in Article 272(2) of Regulation (EU) No 575/2013, for which the institution has been permitted to determine the exposure value using the IMM. Derivatives and Long Settlement Transactions that are included in a contractual Cross Product Netting set and therefore reported in row 0070, shall not be reported in this row.
0070	**From contractual cross-product netting sets** Article 272(11) and (25) of Regulation (EU) No 575/2013 Netting sets containing transactions of different product categories (Article 272(11) of Regulation (EU) No 575/2013), i.e. derivatives and SFTs, for which a contractual cross product netting agreement as defined in Article 272 (25) of Regulation (EU) No 575/2013 exists and for which the institution has been permitted to determine the exposure value using the IMM.
0080	**FINANCIAL COLLATERAL SIMPLE METHOD (FOR SFTS)** Article 222 of Regulation (EU) No 575/2013 Repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions for which the institution has chosen to determine the exposure value in accordance with Article 222 of Regulation (EU) No 575/2013 as opposed to Part Three, Title II, Chapter 6 of that Regulation in accordance with Article 271(2) of the same regulation.
0090	**FINANCIAL COLLATERAL COMPREHENSIVE METHOD (FOR SFTS)** Article 220 and 223 of Regulation (EU) No 575/2013

▼M2

Row	
	Repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions for which the institution has chosen to determine the exposure value in accordance with Article 223 of Regulation (EU) No 575/2013, as opposed to Part Three, Title II, Chapter 6 of that Regulation in accordance with Article 271(2) of the same regulation.
0100	**VAR FOR SFTS** Article 221 of Regulation (EU) No 575/2013 Repurchase transactions, securities or commodities lending or borrowing transactions or margin lending transactions, or other capital market-driven transactions other than derivative transactions for which, in accordance with Article 221 of Regulation (EU) No 575/2013 and subject to the permission of the competent authority, the exposure value is calculated using an internal model approach that takes into account correlation effects between security positions subject to the master netting agreement, as well as the liquidity of the instruments concerned.
0110	**TOTAL**
0120	**Of which: SWWR positions** Article 291 of Regulation (EU) No 575/2013 CCR exposures for which specific wrong way risk (SWWR) has been identified in accordance with Article 291 of Regulation (EU) No 575/2013.
0130	**Margined business** Article 272(7) of Regulation (EU) No 575/2013 CCR exposures that are margined, i.e. netting sets subject to a margin agreement in accordance with Article 272(7) of Regulation (EU) No 575/2013.
0140	**Unmargined business** CCR exposures not covered in 0130.

3.9.4. C 34.03 - CCR exposures treated with standardised approaches: SA-CCR and Simplified SA-CCR

3.9.4.1. General remarks

125. The template shall be used separately for reporting the CCR exposures calculated with the SA-CCR or the Simplified SA-CCR, as applicable.

3.9.4.2. Instructions concerning specific positions

Columns	
0010	**CURRENCY** For transactions mapped to the interest rate risk category, the currency of denomination of the transaction shall be reported. For transactions mapped to the foreign exchange risk category, the currency of denomination of one of the two legs of the transaction shall be reported. Institutions shall insert the currencies in the currency pair in alphabetical order, e.g. for US Dollar/Euro please fill this column with EUR and column 0020 with USD. Currency ISO codes shall be used.

▼M2

Columns	
0020	**SECOND CURRENCY IN PAIR** For transactions mapped to the foreign exchange risk category, the currency of denomination of the other leg of the transaction (with respect to the one considered in column 0010) shall be reported. Institutions shall insert the currencies in the currency pair in alphabetical order, e.g. for US Dollar/Euro please fill this column with USD and column 0010 with EUR. Currency ISO codes shall be used.
0030	**NUMBER OF TRANSACTIONS** See instructions to column 0020 in template C 34.02.
0040	**NOTIONAL AMOUNTS** See instructions to column 0030 in template C 34.02.
0050	**CURRENT MARKET VALUE (CMV), POSITIVE** Sum of the current market values (CMV) of all hedging sets with positive CMV in the respective risk category. The CMV on hedging set level shall be determined by netting positive and negative market values of the transactions within one hedging set gross of any collateral held or posted.
0060	**CURRENT MARKET VALUE (CMV), NEGATIVE** Sum of the absolute current market values (CMV) of all hedging sets with negative CMV in the respective risk category. The CMV on hedging set level shall be determined by netting positive and negative market values of the transactions within one hedging set gross of any collateral held or posted.
0070	**ADD-ON** Article 280a to 280f and 281 (2) of Regulation (EU) No 575/2013 The institution shall report the sum of all the add-ons in the respective hedging set/risk category. The add-on per risk category that is used to determine the potential future exposure of a netting set in accordance with Article 278(1) or Article 281(2), point (f), of Regulation (EU) No 575/2013 shall be calculated in accordance with Articles 280a to 280f of that Regulation. For the Simplified SA-CCR the provisions set out in Article 281(2) of Regulation (EU) No 575/2013 apply.

Rows	
0050,0120, 0190, 0230, 0270, 0340	**RISK CATEGORIES** Article 277 and 277a of Regulation (EU) No 575/2013 Transactions shall be classified according to the risk category they belong to in accordance with Article 277(1) to (4) of Regulation (EU) No 575/2013. The assignment to hedging sets according to the risk category shall be performed in accordance with Article 277a of Regulation (EU) No 575/2013. For the Simplified SA-CCR the provisions set out in Article 281(2) of Regulation (EU) No 575/2013 apply.

▼M2

Rows	
0020-0040	**Of which mapped to more than one risk category** Article 277(3) of Regulation (EU) No 575/2013 Derivative transactions with more than one material risk driver mapped to two (0020), three (0030) or more than three (0040) risk categories on the basis of the most material of the risk drivers in each risk category, in accordance with Article 277(3) of Regulation (EU) No 575/2013 and the EBA RTS referred to in Article 277(5) of that Regulation.
0070-0110 and 0140-0180	**Largest currency and currency pair** This classification shall be done on the basis of the CMV of the institution's portfolio under the scope of the SA-CCR or the Simplified SA-CCR, as applicable, for transactions mapped to interest rate risk and foreign exchange risk category, respectively. For the purpose of the classification, the absolute value of the CMV of positions shall be summed.
0060,0130, 0200,0240, 0280	**Exclusive mapping** Article 277(1) and (2) of Regulation (EU) No 575/2013 Derivative transactions mapped exclusively to one risk category in accordance with Article 277(1) and (2) of Regulation (EU) No 575/2013. Transactions that are mapped to different risk categories in accordance with Article 277(3) of Regulation (EU) No 575/2013 shall be excluded.
0210, 0250	**Single-name transactions** Single-name transactions that are mapped to the credit risk and equity risk category, respectively.
0220, 0260	**Multi-names transactions** Multi-name transactions that are mapped to the credit risk and equity risk category, respectively.
0290-0330	**Commodity risk category hedging sets** Derivative transactions assigned to the commodity risk category hedging sets as listed in Article 277a(1), point (e), of Regulation (EU) No 575/2013.

3.9.5. C 34.04 - CCR exposures treated with the Original Exposure Method (OEM)

3.9.5.1. Instructions concerning specific positions

Columns	
0010 - 0020	Instructions for the columns 0010 and 0020 shall be those provided for template C 34.02.
0030	**CURRENT MARKET VALUE (CMV), POSITIVE** Sum of the current market values (CMV) of all transactions with positive CMV in the respective risk category.

▼M2

Columns	
0040	**CURRENT MARKET VALUE (CMV), NEGATIVE** Sum of the absolute current market values (CMV) of all transactions with negative CMV in the respective risk category.
0050	**POTENTIAL FUTURE EXPOSURE (PFE)** The institution shall report the sum of PFEs for all the transactions belonging to the same risk category.
Rows	
0020 - 0070	**RISK CATEGORIES** Derivative transactions mapped to the risk categories as listed in Article 282(4), point (b), of Regulation (EU) No 575/2013

3.9.6. C 34.05 – CCR exposures treated with the Internal Model Method (IMM)

3.9.6.1. Instructions concerning specific positions

Columns	
00010 - 0080	**MARGINED** See instructions to row 0130 in template C 34.02.
0090 - 0160	**UNMARGINED** See instructions to row 0140 in template C 34.02.
0010,0090	**NUMBER OF TRANSACTIONS** See instructions to column 0020 in template C 34.02.
0020,0100	**NOTIONAL AMOUNTS** See instructions to column 0030 in template C 34.02.
0030,0110	**CURRENT MARKET VALUE (CMV), POSITIVE** Sum of the current market values (CMV) of all transactions with positive CMV belonging to the same asset class.
0040,0120	**CURRENT MARKET VALUE (CMV), NEGATIVE** Sum of the absolute current market values (CMV) of all transactions with negative CMV belonging to the same asset class.
0050,0130	**CURRENT EXPOSURE** See instructions to column 0120 in template C 34.02.
0060,0140	**EFFECTIVE EXPECTED POSITIVE EXPOSURE (EEPE)** See instructions to column 0130 in template C 34.02.

▼M2

Columns	
0070,0150	**STRESS EEPE** Article 284(6) and Article 292(2) of Regulation (EU) No 575/2013 The Stress EEPE is calculated in analogy to the EEPE (Article 284(6) of Regulation (EU) No 575/2013), but using a stress calibration in accordance with Article 292(2) of Regulation (EU) No 575/2013.
0080, 0160,0170	**EXPOSURE VALUE** See instructions to column 0170 in template C 34.02.

Row	Explanation
0010	**TOTAL** Article 283 of Regulation (EU) No 575/2013 The institution shall report the relevant information regarding derivatives, long settlement transactions and SFTs for which it has been permitted to determine the exposure value calculated using the Internal Model Method (IMM) in accordance with Article 283 of Regulation (EU) No 575/2013.
0020	**Of which: SWWR positions** See instructions to row 0120 in C 34.02.
0030	**Netting sets treated with the CR Standardised Approach** See instructions to column 0180 in C 34.02.
0040	**Netting sets treated with the CR IRB Approach** See instructions to column 0190 in C 34.02.
0050 - 0110	**OTC DERIVATIVES** The institution shall report the relevant information regarding netting sets containing only OTC derivatives or long settlement transactions for which it has been permitted to determine the exposure value using the IMM broken down by the different asset classes with respect to the underlying (interest rate, foreign exchange, credit, equity, commodity or other).
0120 - 0180	**EXCHANGE TRADED DERIVATIVES** The institution shall report the relevant information regarding netting sets containing only exchange traded derivatives or long settlement transactions for which it has been permitted to determine the exposure value using the IMM broken down by the different asset classes with respect to the underlying (interest rate, foreign exchange, credit, equity, commodity or other).
0190 - 0220	**SECURITIES FINANCING TRANSACTIONS** The institution shall report the relevant information regarding netting sets containing only SFTs for which it has been permitted to determine the exposure value using the IMM broken down by the type of underlying in the SFT security leg (bond, equity or other).

▼M2

Row	Explanation
0230	**CONTRACTUAL CROSS-PRODUCT NETTING SETS** See instructions to row 0070 in C 34.02.

3.9.7. C 34.06 – Top twenty counterparties

3.9.7.1. General remarks

126. Institutions shall report information on the top 20 counterparties with whom they have the highest CCR exposures. The ranking shall be done using the CCR exposure values, as reported in column 0120 of this template, of all netting sets with the respective counterparties. Intra-group exposures or other exposures that give raise to counterparty credit risk but for which the institutions assign a risk weight of zero for the own funds requirements calculation, in accordance with Article 113(6) and 113(7) of Regulation (EU) No 575/2013 of Regulation (EU) No 575/2013, shall still be considered when determining the list of top 20 counterparties.

127. Institutions applying the standardised approach (SA-CCR) or the Internal Model Method (IMM) for the calculation of CCR exposures following Part Three, Title II, Chapter 6, Sections 3 and 6 of Regulation (EU) No 575/2013 shall report this template on a quarterly basis. Institutions applying the simplified standardised approach or the original exposure method (OEM) for the calculation of CCR exposures following Part Three, Title II, Chapter 6, Sections 4 and 5 of Regulation (EU) No 575/2013 shall report this template on a semi-annual basis. Instructions concerning specific positions.

3.9.7.2. Instructions concerning specific positions

Columns	
0011	**NAME** Name of the counterparty
0020	**CODE** The code as part of a row identifier must be unique for each reported entity. For institutions and insurance undertakings the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a non-LEI code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value.
0030	**TYPE OF CODE** The institution shall identify the type of code reported in column 0020 as a ‘LEI code’ or ‘National code’. The type of code shall always be reported.
0035	**NATIONAL CODE** The institution may additionally report the national code when it reports LEI code as identifier in the ‘Code’ column 0020.
0040	**SECTOR OF THE COUNTERPARTY** One sector shall be chosen for every counterparty on the basis of the following FINREP economic sector classes (see Part 3 Annex V to this Implementing Regulation):

▼M2

Columns	
	(i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Investment firms as defined in Article 4(1), point (2), of Regulation (EU) No 575/2013; (v) Other financial corporations (excluding investment firms); (vi) Non-financial corporations.
0050	**COUNTERPARTY TYPE** The institution shall indicate the counterparty type which can be: — QCCP: when the counterparty is a qualified CCP; — NON-QCCP: when the counterparty is a non-qualified CCP; — No CCP: when the counterparty is not a CCP.
0060	**RESIDENCY OF THE COUNTERPARTY** The ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the Eurostat's 'Balance of Payments Vademecum', as amended).
0070	**NUMBER OF TRANSACTIONS** See instructions to column 0020 in template C 34.02.
0080	**NOTIONAL AMOUNTS** See instructions to column 0030 in template C 34.02.
0090	**CURRENT MARKET VALUE (CMV), positive** See instructions to column 0040 in template C 34.02. The institution shall report the sum of netting sets with positive CMV if there are several netting sets for the same counterparty.
0100	**CURRENT MARKET VALUE (CMV), negative** See instructions to column 0040 in template C 34.02. The institution shall report the absolute sum of netting sets with negative CMV if there are several netting sets for the same counterparty.
0110	**EXPOSURE VALUE POST-CRM** See instructions to column 0160 in template C 34.02. The institution shall report the sum of netting set exposure values post-CRM if there are several netting sets for the same counterparty.
0120	**EXPOSURE VALUE** See instructions to column 0170 in template C 34.02.

▼M2

Columns	
0130	**RISK WEIGHTED EXPOSURE AMOUNTS** See instructions to column 0200 in template C 34.02.

3.9.8. C 34.07 - IRB approach – CCR exposures by exposure class and PD scale

3.9.8.1. General remarks

128. This template shall be reported by institutions using either the advanced or the foundation IRB approach to compute risk weighted exposure amounts for all or part of their CCR exposures in accordance with Article 107 of Regulation (EU) No 575/2013, irrespective of the CCR approach used to determine exposure values in accordance with Part Three, Title II, Chapters 4 and 6 of Regulation (EU) No 575/2013.

129. The template shall be reported separately for the total of all exposure classes as well as separately for each of the exposure classes listed in Article 147 of Regulation (EU) No 575/2013. This template excludes exposures cleared through a CCP.

130. In order to clarify whether the institution uses its own estimates for LGD and/or credit conversion factors the following information shall be provided for each reported exposure class:

'NO' = in case the supervisory estimates of LGD and credit conversion factors are used (Foundation IRB)

'YES' = in case own estimates of LGD and credit conversion factors are used (Advanced IRB)

3.9.8.2. Instructions concerning specific positions

Columns	
0010	**Exposure value** Exposure value (see instructions to column 0170 in template C 34.02), broken down by the given PD scale
0020	**Exposure weighted average PD (%)** Average of individual obligor grade PDs weighted by their corresponding exposure value as defined for column 0010
0030	**Number of obligors** The number of legal entities or obligors allocated to each bucket of the fixed PD scale, which were separately rated, regardless of the number of different loans or exposures granted Where different exposures to the same obligor are separately rated, they shall be counted separately. Such situation may take place if separate exposures to the same obligor are assigned to different obligor grades in accordance with Article 172(1) second sentence, point (e), of Regulation (EU) No 575/2013.

▼M2

Columns	
0040	**Exposure weighted average LGD (%)** Average of obligor grade LGDs weighted by their corresponding exposure value as defined for column 0010 The LGD reported shall correspond to the final LGD estimate used in the calculation of risk weighted exposure amounts obtained after considering any CRM effects and downturn conditions as specified in Part Three, Title II, Chapters 3 and 4 of Regulation (EU) No 575/2013, where relevant. In particular, for institutions applying the IRB approach but not using their own estimates of LGD the risk mitigation effects of financial collateral are reflected in E*, the fully adjusted value of the exposure, and then reflected in LGD* in accordance with Article 228(2) of Regulation (EU) No 575/2013. If own estimates of LGD are applied, Article 175 and Article 181(1) and (2) of Regulation (EU) No 575/2013 shall be considered. In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected in accordance with Article 161(4) of Regulation (EU) No 575/2013. For defaulted exposures under A-IRB Approach, provisions laid down in Article 181(1), point (h), of Regulation (EU) No 575/2013 shall be considered. The LGD reported shall correspond to the estimate of LGD in-default.
0050	**Exposure weighted average maturity (years)** Average of obligor maturities in years weighted by their corresponding exposure value as defined for column 0010 The maturity shall be determined in accordance with Article 162 of Regulation (EU) No 575/2013.
0060	**Risk weighted exposure amounts** Risk weighted exposure amounts, as defined in Article 92(3) and (4) of Regulation (EU) No 575/2013, for positions whose risk weights are estimated on the basis of the requirements laid down in Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013 and for which the exposure value for CCR business is calculated in accordance with Part Three, Title II, Chapters 4 and 6 of that Regulation The SME and infrastructure supporting factors laid down in Article 501 and Article 501a of Regulation (EU) No 575/2013 shall be taken into account.
0070	**Density of risk weighted exposure amounts** Ratio of the total risk weighted exposure amounts (reported in column 0060) to the exposure value (reported in column 0010)

Rows	
0010 - 0170	**PD scale** CCR exposures (determined at counterparty level) shall be allocated to the appropriate bucket of the fixed PD scale based on the PD estimated for each obligor assigned to this exposure class (without considering any substitution due to the existence of a guarantee or a credit derivative). Institutions shall map exposure by exposure to the PD scale provided in the template, also taking into account continuous scales. All defaulted exposures shall be included in the bucket representing PD of 100 %.

▼M2

3.9.9. C 34.08 - Composition of collateral for CCR exposures

3.9.9.1. General remarks

131. This template shall be filled with fair values of collateral (posted or received) used in CCR exposures related to derivative transactions, long settlement transaction or to SFTs, whether or not the transactions are cleared through a CCP and whether or not collateral is posted to a CCP.

3.9.9.2. Instructions concerning specific positions

Columns	
0010 - 0080	**Collateral used in derivative transactions** Institutions shall report the collateral (including the initial margin and variation margin collateral) that is used in CCR exposures related to any derivative instrument listed in Annex II of Regulation (EU) No 575/2013 or a long settlement transaction as defined in Article 272, point (2) of the same regulation not qualifying as an SFT.
0090 - 0180	**Collateral used in SFTs** Institutions shall report the collateral (including the initial margin and variation margin collateral as well as the collateral appearing as security in the SFT) that is used in CCR exposures related to any SFT or a long settlement transaction not qualifying as a derivative.
0010, 0020, 0050, 0060, 0090, 0100, 0140, 0150	**Segregated** Article 300(1) of Regulation (EU) No 575/2013 Institutions shall report the collateral that is held in a bankruptcy-remote manner as defined in Article 300(1) of Regulation (EU) No 575/2013, further broken down into collateral appearing in the form of initial or variation margin.
0030, 0040, 0070, 0080, 0110, 0120, 0130, 0160, 0170, 0180	**Unsegregated** Article 300(1) of Regulation (EU) No 575/2013 Institutions shall report the collateral that is not held in a bankruptcy-remote manner as defined in Article 300(1) of Regulation (EU) No 575/2013, further broken down into initial margin, variation margin and the SFT security.
0010, 0030, 0050, 0070, 0090, 0110, 0140, 0160	**Initial margin** Article 4(1), point (140), of Regulation (EU) No 575/2013 Institutions shall report the fair values of collateral received or posted as initial margin (defined in Article 4(1), point (140), of Regulation (EU) No 575/2013).
0020, 0040, 0060, 0080, 0100, 0120, 0150, 0170	**Variation margin** Institutions shall report the fair values of collateral received or posted as variation margin.
0130, 0180	**SFT security** Institutions shall report the fair values of collateral appearing as security in SFTs (e.g. the security leg of the SFT that has been received for column 0130, or posted for column 0180).

▼M2

Rows	
0010 – 0080	**Collateral type** Breakdown by different collateral types

3.9.10. C 34.09 - Credit derivatives exposures

3.9.10.1. Instructions concerning specific positions

Columns	
0010-0040	**CREDIT DERIVATIVE PROTECTION** Credit derivative protection bought or sold
0010, 0020	**NOTIONAL AMOUNTS** Sum of the notional derivative amounts before any netting, broken down by product type
0030, 0040	**FAIR VALUES** Sum of fair values broken down by protection bough and protection sold

Rows	
0010 – 0050	**Product type** Breakdown of credit derivatives product types
0060	**Total** Sum of all product types
0070, 0080	**Fair values** Fair values broken down by product type as well as assets (positive fair values) and liabilities (negative fair values)

3.9.11. C 34.10 - Exposures to CCPs

3.9.11.1. General remarks

132. Institutions shall report the information on exposures to CCPs, i.e. to contracts and transactions listed in Article 301(1) of Regulation (EU) No 575/2013 for as long as they are outstanding with a CCP and exposures from CCP-related transactions, in accordance with Article 300(2) of that Regulation, for which the own funds requirements are calculated in accordance with Part Three, Title II, Chapter 6, Section 9 of that Regulation.

3.9.11.2. Instructions concerning specific positions

Columns	
0010	**EXPOSURE VALUE** Exposure value for transactions in the scope of Part Three, Title II, Chapter 6, Section 9 of Regulation (EU) No 575/2013 calculated in accordance with the relevant methods laid down in that Chapter and in particular in its section 9

▼M2

Columns	
	The exposure value reported shall be the amount relevant for the own funds requirements calculation in accordance with Part Three, Title II, Chapter 6, Section 9 of Regulation (EU) No 575/2013, considering the requirements in Article 497 of that Regulation during the transitional period provided for in that article. An exposure can be a trade exposure, as defined in Article 4(1), point (91), of Regulation (EU) No 575/2013.
0020	**RISK WEIGHTED EXPOSURE AMOUNTS** Risk weighted exposure amounts determined in accordance with Part Three, Title II, Chapter 6, Section 9 of Regulation (EU) No 575/2013, considering the requirements in Article 497 of that Regulation during the transitional period provided for by that Article

Rows	
0010-0100	**Qualifying CCP (QCCP)** A qualifying central counterparty or 'QCCP' as defined in Article 4(1), point (88), of Regulation (EU) No 575/2013
0070, 0080 0170, 0180	**Initial margin** See instructions for template C 34.08. For the purposes of this template, initial margin shall not include contributions to a CCP for mutualised loss-sharing arrangements (i.e. in cases where a CCP uses initial margin to mutualise losses among the clearing members, it shall be treated as a default fund exposure).
0090, 0190	**Prefunded default fund contributions** Articles 308 and 309 of Regulation (EU) No 575/2013; a default fund as defined in Article 4(1), point (89), of Regulation (EU) No 575/2013; the contribution to the default fund of a CCP that is paid in by the institution
0100, 0200	**Unfunded default fund contributions** Articles 309 and 310 of Regulation (EU) No 575/2013; a default fund as defined in Article 4(1), point (89), of Regulation (EU) No 575/2013 Institutions shall report contributions that an institution acting as a clearing member has contractually committed to provide to a CCP after the CCP has depleted its default fund to cover the losses it incurred following the default of one or more of its clearing members.
0070, 0170	**Segregated** See instructions for template C 34.08.
0080, 0180	**Unsegregated** See instructions for template C 34.08.

▼M2

3.9.12. C 34.11 - Risk weighted exposure amounts (RWEA) flow statements of CCR exposures under the IMM

3.9.12.1. General remarks

133. Institutions using the IMM to compute risk weighted exposure amounts for all or part of their CCR exposures in accordance with Part Three, Title II, Chapter 6 of Regulation (EU) No 575/2013, irrespective of the credit risk approach used to determine the corresponding risk weights shall report this template with the flow statement explaining changes in risk weighted exposure amounts of derivatives and SFTs in the IMM scope differentiated by key drivers and based on reasonable estimations.

134. Institutions that shall report this template with quarterly frequency shall fill in only column 0010. Institutions that shall report this template with annually frequency shall fill in only column 0020.

135. This template excludes risk weighted exposure amounts for exposures to a central counterparty (Part Three, Title II, Chapter 6, Section 9 of Regulation (EU) No 575/2013).

3.9.12.2. Instructions concerning specific positions

Columns	
0010, 0020	**RISK WEIGHTED EXPOSURE AMOUNTS** Risk weighted exposure amounts, as defined in Article 92(3) and (4) of Regulation (EU) No 575/2013, for positions whose risk weights are estimated on the basis of the requirements laid down in Part Three, Title II, Chapters 2 and 3 of that Regulation and for which the institution has been permitted to calculate the exposure value using the IMM in accordance with Part Three, Title II, Chapter 6, Section 6 of that Regulation The SME and infrastructure supporting factors laid down in Article 501 and Article 501a of Regulation (EU) No 575/2013 shall be taken into account.

Rows	
0010	**Risk weighted exposure amounts as at the end of the previous reporting period** Risk weighted exposure amounts for CCR exposures under the IMM as at the end of the previous reporting period
0020	**Asset size** Risk weighted exposure amount changes (positive or negative) due to changes in book size and composition resulting from the usual business activity (including the origination of new businesses and maturing exposures) but excluding changes in book size due to acquisitions and disposal of entities

▼M2

Rows	
0030	**Credit quality of counterparties** Risk weighted exposure amount changes (positive or negative) due to changes in the assessed quality of the institution's counterparties as measured under the credit risk framework, whatever approach the institution uses. This row also includes potential Risk weighted exposure amount changes due to IRB models when the institution uses an IRB approach
0040	**Model updates (IMM only)** Risk weighted exposure amount changes (positive or negative) due to model implementation, changes in model scope, or any changes intended to address model weaknesses This row addresses only changes in the IMM model.
0050	**Methodology and policy (IMM only)** Risk weighted exposure amount changes (positive or negative) due to methodological changes in calculations driven by regulatory policy changes, such as new regulations (only in the IMM model)
0060	**Acquisitions and disposals** Risk weighted exposure amount changes (positive or negative) due to changes in book sizes due to acquisitions and disposal of entities
0070	**Foreign exchange movements** Risk weighted exposure amount changes (positive or negative) due to changes arising from foreign currency translation movements
0080	**Other** This category shall be used to capture Risk weighted exposure amount changes (positive or negative) that cannot be attributed to the above categories.
0090	**Risk weighted exposure amounts as at the end of the current reporting period** Risk weighted exposure amounts for CCR exposures under the IMM as at the end of the current reporting period

4. OPERATIONAL RISK TEMPLATES

4.1 C 16.00 – OPERATIONAL RISK (OPR)

4.1.1 General Remarks

136. This template provides information on the calculation of own funds requirements in accordance with Articles 312 to 324 of Regulation (EU) No 575/2013 for Operational Risk under the Basic Indicator Approach (BIA), the Standardised Approach (TSA), the Alternative Standardised Approach (ASA) and the Advanced Measurement Approaches (AMA). An institution cannot apply TSA and ASA for the business lines retail banking and commercial banking at the same time at solo level.

▼M2

137. Institutions using the BIA, TSA or ASA shall calculate their own funds requirement, based on the information at financial year-end. Where audited figures are not available, institutions may use business estimates. Where audited figures are used, institutions shall report the audited figures which are expected to remain unchanged. Deviations from this 'unchanged' principle are possible, for instance if during that period the exceptional circumstances, such as recent acquisitions or disposals of entities or activities, are met.

138. Where an institution can justify its competent authority that – due to exceptional circumstances such as a merger or a disposal of entities or activities – using a three year average to calculating the relevant indicator would lead to a biased estimation for the own funds requirement for operational risk, the competent authority may permit the institution to modify the calculation in a way that would take into account such events. The competent authority may also on its own initiative require an institution to modify the calculation. An institution that has been in operation for less than three years may use forward looking business estimates in calculating the relevant indicator, provided that it starts using historical data as soon as those data are available.

139. By columns, this template presents information, for the three most recent years, on the amount of the relevant indicator of the banking activities subject to operational risk and on the amount of loans and advances (the latter only applicable in the case of ASA). Next, information on the amount of own funds requirement for operational risk is reported. Where applicable, it must be detailed which part of that amount is due to an allocation mechanism. Regarding AMA, memorandum items are added to present a detail of the effect of the expected loss, diversification and mitigation techniques on own funds requirement for operational risk.

140. By rows, information is presented by method of calculation of the operational risk own funds requirement detailing business lines for TSA and ASA.

141. This template shall be submitted by all institutions subject to operational risk own funds requirement.

4.1.2. Instructions concerning specific positions

Columns	
0010-0030	**RELEVANT INDICATOR** Institutions using the relevant indicator to calculate the own funds requirement for operational risk (BIA, TSA and ASA) shall report the relevant indicator for the respective years in columns 0010 to 0030. Moreover, in case of a combined use of different approaches as referred in Article 314 of Regulation (EU) No 575/2013, institutions shall also report, for information purposes, relevant the indicator for the activities subject to AMA. The same shall apply for all other AMA banks.

▼M2

Columns	
	Hereafter, the term ‘relevant indicator’ refers to ‘the sum of the elements’ at the end of the financial year as referred to in Article 316, Table 1, point 1 of Regulation (EU) No 575/2013. Where the institution has less than 3 years of data on ‘relevant indicator’ available, the available historical data (audited figures) shall be assigned by priority to the corresponding columns in the template. Where, for instance, historical data for only one year is available, those data shall be reported in column 0030. Where it seems reasonable, the forward looking estimates shall be included in column 0020 (estimate of next year) and column 0010 (estimate of year +2). Furthermore, where there are no historical data on ‘relevant indicator’ available, the institution may use forward-looking business estimates.
0040-0060	**LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)** These columns shall be used to report the amounts of the loans and advances, as referred to in Article 319(1), point (b), of Regulation (EU) No 575/2013, for business lines ‘commercial banking’ and ‘retail banking’. Those amounts shall be used to calculate the alternative relevant indicator that leads to the own funds requirements corresponding to the activities subject to the alternative standard approach (Article 319(1), point (a), of Regulation (EU) No 575/2013). For the ‘commercial banking’ business line, securities held in the non-trading book shall also be included.
0070	**OWN FUND REQUIREMENT** The own fund requirement shall be calculated in accordance with the approaches used and in accordance with Articles 312 to 324 of Regulation (EU) No 575/2013. The resulting amount shall be reported in column 0070.
0071	**TOTAL OPERATIONAL RISK EXPOSURE AMOUNT** Article 92(4) of Regulation (EU) No 575/2013 Own funds requirements in column 0070 multiplied by 12.5.
0080	**OF WHICH: DUE TO AN ALLOCATION MECHANISM** Where a permission to use the AMA at consolidated level (Article 18(1) of Regulation (EU) No 575/2013) has been granted in accordance with Article 312(2) of that Regulation , operational risk capital shall be allocated between the different entities of the group on the basis of the methodology applied by the institutions to consider diversification effects in the risk measurement system used by a EU parent credit institution and its subsidiaries or jointly by the subsidiaries of an EU parent financial holding company or an EU parent mixed financial holding company. The result of that allocation shall be reported in this column.

▼**M2**

Columns	
0090-0120	**AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE**
0090	**OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES** The own funds requirement reported in column 090 is the one of column 070 but calculated before taking into account the alleviation effects due to expected loss, diversification and risk mitigation techniques (see below).
0100	**(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES** In column 100, the alleviation of own funds requirements due to expected loss captured in internal business practices (as referred to in Article 322(2), point (a), of Regulation (EU) No 575/2013) shall reported.
0110	**(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO DIVERSIFICATION** The diversification effect reported in this column shall be the difference between the sum of own funds requirements calculated separately for each operational risk class (i.e. a ‘perfect dependence’ situation) and the diversified own funds requirement calculated by taking into account correlations and dependencies (i.e. assuming less than ‘perfect dependence’ between the risk classes). The ‘perfect dependence’ situation occurs in the ‘default case’, that is where the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is calculated as the sum of the individual operational risk measures of the chosen risk classes. In that case, the correlation between the risk classes is assumed to be 100 % and the value in the column has to be set to zero. Conversely, where the institution calculates an explicit correlations structure between risk classes, it has to include in this column the difference between the AMA capital as stemming from the ‘default case’ and the AMA capital obtained after applying the correlations structure between the risk classes. The value reflects the ‘diversification capacity’ of the AMA model, that is the ability of the model to capture the not simultaneous occurrence of severe operational risk loss events. In column 110, the amount by which the assumed correlation structure decreases the AMA capital relative to the assumption of 100 % correlation has to be reported.
0120	**(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)** The impact of insurance and other risk transfer mechanisms as referred to in Article 323 of Regulation (EU) No 575/2013 shall be reported in this column.

▼M2

Rows	
0010	**BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)** This row shall present the amounts corresponding to activities subject to the BIA to calculate the own funds requirement for operational risk (Articles 315 and 316 of Regulation (EU) No 575/2013).
0020	**BANKING ACTIVITIES SUBJECT TO STANDARISED (TSA)/ ALTERNATIVE STANDARDISED (ASA) APPROACHES** The own funds requirement calculated in accordance with the TSA and ASA (Articles 317, 318 and 319 of Regulation (EU) No 575/2013) shall be reported.
0030-0100	**SUBJECT TO TSA** Where the TSA is used, the relevant indicator for each respective year shall be distributed in rows 0030 to 0100 amongst the business lines referred to in Article 317, Table 2 of Regulation (EU) No 575/2013. The mapping of activities into business lines shall follow the principles described in Article 318 of Regulation (EU) No 575/2013.
0110-0120	**SUBJECT TO ASA** Institutions using the ASA (Article 319 of Regulation (EU) No 575/ 2013) shall report for the respective years the relevant indicator separately for each business line in rows 0030 to 0050 and 0080 to 0100 and in rows 0110 and 0120 for business lines ‘commercial banking’ and ‘retail banking’. Rows 110 and 120 shall present the amount of the relevant indicator of activities subject to ASA, distinguishing between the amount corresponding to the business line ‘commercial banking’ and the amounts corresponding to the business line ‘retail banking’ (Article 319 of Regulation (EU) No 575/2013). There can be amounts for the rows corresponding to ‘commercial banking’ and ‘retail banking’ under the TSA (rows 0060 and 0070) as well as under the ASA rows 0110 and 0120 (e.g. if a subsidiary is subject to TSA whereas the parent entity is subject to ASA).
0130	**BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA** The relevant data for AMA institutions (Article 312(2) and Articles 321, 322 and 323 of Regulation (EU) No 575/2013) shall be reported. Where different approaches are combined as indicated in Article 314 of Regulation (EU) No 575/2013, information on relevant indicator for activities subject to AMA shall be reported. The same shall apply for all other AMA banks.

4.2. OPERATIONAL RISK: DETAILED INFORMATION ON LOSSES IN THE LAST YEAR (OPR DETAILS)

4.2.1. General Remarks

142. Template C 17.01 (OPR DETAILS 1) summarises the information on the gross losses and loss recoveries registered by an institution in the last year by event types and business lines. Template C 17.02 (OPR DETAILS 2) provides detailed information on the largest loss events in the most recent year.

▼M2

143. Operational risk losses that are related to credit risk and are subject to own funds requirements for credit risk (boundary credit-related operational risk events) are neither considered in template C 17.01 nor template C 17.02.

144. In case of a combined use of different approaches for the calculation of own funds requirements for operational risk in accordance with Article 314 of Regulation (EU) No 575/2013, losses and recoveries registered by an institution shall be reported in C 17.01 and C 17.02, irrespective of the approach applied to calculate own funds requirements.

145. 'Gross loss' means a loss - as referred to in Article 322(3), point (b), of Regulation (EU) No 575/2013 - stemming from an operational risk event or loss event type before recoveries of any kind, without prejudice to 'rapidly recovered loss events' as defined below.

146. 'Recovery' means an independent occurrence related to the original operational risk loss that is separate in time, in which funds or inflows of economic benefits are received from first or third parties, such as insurers or other parties. Recoveries are broken down into recoveries from insurance and other risk transfer mechanisms and direct recoveries.

147. 'Rapidly recovered loss events' means operational risk events that lead to losses that are partly or fully recovered within five working days. In case of a rapidly recovered loss event, only the part of the loss that is not fully recovered (i.e. the loss net of the partial rapid recovery) shall be included into the gross loss definition. As a consequence, loss events that lead to losses that are fully recovered within five working days shall not be included into the gross loss definition, and neither into the OPR DETAILS reporting.

148. 'Date of accounting' means the date when a loss or reserve/provision was first recognised in the Profit and Loss statement, against an operational risk loss. Those date logically follow the 'Date of occurrence' (i.e. the date when the operational risk event happened or first began) and the 'Date of discovery' (i.e. the date on which the institution became aware of the operational risk event).

149. Losses caused by a common operational risk event or by multiple events linked to an initial operational risk event generating events or losses ('root-event') are grouped. The grouped events shall be considered and reported as one event, and thus the related gross loss amounts, respectively amounts of loss adjustments, shall be summed up.

150. The figures reported in June of the respective year shall be interim figures, while the final figures shall be reported in December. Therefore, the figures in June shall have a six-month reference period (i.e. from 1 January to 30 June of the calendar year) while the figures in December shall have a twelve-month reference period (i.e. from 1 January to 31 December of the calendar year). Both for data reported in June and December, 'previous reporting reference periods' shall mean all reporting reference periods until and including the one ending at the preceding calendar year end.

▼M2

4.2.2. C 17.01: Operational risk losses and recoveries by business lines and loss event types in the last year (OPR DETAILS 1)

4.2.2.1. General Remarks

151. In template C 17.01, the information shall be presented by distributing the losses and recoveries above internal thresholds amongst business lines (as listed in Article 317, Table 2 of Regulation (EU) No 575/2013, including the additional business line 'corporate items' referred to in Article 322(3), point (b), of Regulation (EU) No 575/2013) and loss event types (as referred to in in Article 324 of Regulation (EU) No 575/2013). It is possible that the losses corresponding to one loss event are distributed amongst several business lines.

152. Columns present the different loss event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold where there is more than one threshold.

153. Rows present the business lines, and within each business line, information on the number of loss events (new loss events), the gross loss amount (new loss events), the number of loss events subject to loss adjustments, the loss adjustments relating to previous reporting periods, the maximum single loss, the sum of the five largest losses and the total loss recoveries (direct loss recoveries as well as recoveries from insurance and other risk transfer mechanisms).

154. For the total business lines, data on the number of loss events and the gross loss amount shall also be reported for certain ranges based on set thresholds, that is 10,000, 20,000, 100,000, and 1,000,000. The thresholds are set in EUR and are included for comparability purposes of the reported losses among institutions. Those thresholds do therefore not necessarily relate to the minimum loss thresholds used for the internal loss data collection, to be reported in another section of the template.

4.2.2.2. Instructions concerning specific positions

Columns	
0010-0070	**EVENT TYPES** Institutions shall report the losses in the respective columns 0010 to 0070 in accordance with the loss event types referred to in Article 324 of Regulation (EU) No 575/2013. Institutions that calculate their own funds requirement in accordance with the BIA may report those losses for which the loss event type is not identified in column 080 only.
0080	**TOTAL LOSS EVENT TYPES** In column 0080, for each business line, institutions shall report the total 'number of loss events (new loss events)', the total of 'gross loss amount (new loss events)', the total 'number of loss events subject to loss adjustments', the total of 'loss adjustments relating to previous reporting periods', the 'maximum single loss', the 'sum of the five largest losses', the total of 'total direct loss recovery' and the total of 'total recovery from insurance and other risk transfer mechanisms'.

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Columns	
	Provided that the institution has identified the loss event types for all losses, column 080 shall show the simple aggregation of the number of loss events, the total gross loss amounts, the total loss recovery amounts and the 'loss adjustments relating to previous reporting periods' reported in columns 0010 to 0070. The 'maximum single loss' reported in column 0080 shall be the maximum single loss within a business line and identical to the maximum of the 'maximum single losses' reported in columns 0010 to 0070, provided that the institution has identified the loss event types for all losses. For the sum of the five largest losses, in column 0080 the sum of the five largest losses within one business line shall be reported.
0090-0100	**MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION** Institutions shall report in columns 0090 and 0100 the minimum loss thresholds they are using for the internal loss data collection in accordance with the last sentence of Article 322(3), point (c), of Regulation (EU) No 575/2013. Where the institution applies only one threshold for in each business line, only column 0090 shall be filled in. Where there are different thresholds applied within the same regulatory business line, the highest applicable threshold (column 0100) shall be filled in as well.

Rows	
0010-0880	**BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS** For each business line referred to in Article 317(4), Table 2 of Regulation (EU) No 575/2013, including the additional business line 'Corporate items' as referred to in Article 322(3), point (b), of that Regulation, and for each loss event type, the institution shall report, in accordance with the internal thresholds, the following information: number of loss events (new loss events), gross loss amount (new loss events), the number of loss events subject to loss adjustments, loss adjustments relating to previous reporting periods, maximum single loss, sum of the five largest losses, total direct loss recovery and the total recovery from insurance and other risk transfer mechanisms. For a loss event that affects more than one business line the 'gross loss amount' shall be distributed amongst all the affected business lines. Institutions that calculate their own funds requirement in accordance with the BIA can report those losses for which the business line is not identified in rows 0910-0980 only.

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Rows	
0010, 0110, 0210, 0310, 0410, 0510, 0610, 0710, 0810	**Number of loss events (new loss events)** The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period. The number of loss events shall refer to 'new events', i.e. operational risk events: (i) 'accounted for the first time' within the reporting reference period; or (ii) 'accounted for the first time' within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period. 'New loss events' do not include loss events 'accounted for the first time' within a previous reporting reference period, which were already included in previous supervisory reports.
0020, 0120, 0220, 0320, 0420, 0520, 0620, 0720, 0820	**Gross loss amount (new loss events)** The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g. direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period. The reported gross loss amount shall refer to 'new loss events' as referred to in the row above of this table. For loss events 'accounted for the first time' within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date. The amounts to be reported shall not take into account obtained recoveries.
0030, 0130, 0230, 0330, 0430, 0530, 0630, 0730, 0830	**Number of loss events subject to loss adjustments** The number of loss events subject to loss adjustments shall be the number of operational risk loss events 'accounted for the first time' in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period. Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.

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Rows	
0040, 0140, 0240, 0340, 0440, 0540, 0640, 0740, 0840	**Loss adjustments relating to previous reporting periods** Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative): (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events 'accounted for the first time' and reported in previous reporting reference periods; (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events 'accounted for the first time' and reported in previous reporting reference periods. Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period. Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself. The amounts to be reported shall not take into account obtained recoveries.
0050, 0150, 0250, 0350, 0450, 0550, 0650, 0750, 0850	**Maximum single loss** The maximum single loss is the larger of: (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and (ii) the largest positive loss adjustment amount (as referred to in rows 0040, 0140, …, 0840 above) related to a loss event reported for the first time within a previous reporting reference period. The amounts to be reported shall not take into account obtained recoveries.
0060, 0160, 0260, 0360, 0460, 0560, 0660, 0760, 0860	**Sum of the five largest losses** The sum of the five largest losses shall be the sum of the five largest amounts amongst: (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and

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Rows	
	(ii) the positive loss adjustment amounts (as defined for rows 0040, 0140, …, 0840 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment. The amounts to be reported shall not take into account obtained recoveries.
0070, 0170, 0270, 0370, 0470, 0570, 0670, 0770, 0870	**Total direct loss recovery** Direct loss recoveries shall be all loss recoveries obtained, except those which are subject to Article 323 of Regulation (EU) No 575/2013 as referred to in the row of this table below. The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.
0080, 0180, 0280, 0380, 0480, 0580, 0680, 0780, 0880	**Total recovery from insurance and other risk transfer mechanisms** Recoveries from insurance and other risk transfer mechanisms shall be those recoveries which are subject to Article 323 of Regulation (EU) No 575/2013. The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.
0910-0980	**TOTAL BUSINESS LINES** For each loss event type (column 0010 to 0080), the information on total business lines has to be reported.
0910-0914	**Number of loss events** In row 0910, the number of loss events above the internal threshold by loss event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of loss events by business lines since the loss events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, where an institution calculating its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case. In rows 0911 – 0914, the number of loss events with a gross loss amount within the ranges defined in the pertinent rows of the template shall be reported. Provided that the institution has assigned all its losses to a business line listed in Article 317(4), Table 2 of Regulation (EU) No 575/2013 or the business line ‘corporate items’ as referred to in Article 322(3), point (b), of that Regulation or that it has identified the loss event types for all losses, the following shall apply for column 0080, as appropriate:

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Rows	
	— The total number of loss events reported in rows 0910 to 0914 shall be equal to the horizontal aggregation of the number of loss events in the corresponding row, because in those figures the loss events with impacts in different business lines shall already have been considered as one loss event. — The figure reported in column 0080, row 0910 shall not necessarily be equal to the vertical aggregation of the number of loss events which are included in column 0080, because one loss event can have an impact in different business lines simultaneously.
0920-0924	**Gross loss amount (new loss events)** Provided that the institution has assigned all its losses either to a business line listed in of Article 317(4), Table 2 of Regulation (EU) No 575/2013 or the business line 'corporate items' referred to in Article 322(3), point (b), of that Regulation, the gross loss amount (new loss events) reported in row 0920 shall be the simple aggregation of the gross loss amounts of new loss events for each business line. In rows 0921 – 0924, the gross loss amount for loss events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.
0930, 0935, 0936	**Number of loss events subject to loss adjustments** In row 0930, the total of the numbers of loss events subject to loss adjustments as reported in rows 0030, 0130, …, 0830 shall be reported. That figure may be lower than the aggregation of the number of loss events subject to loss adjustments by business lines since loss events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, where an institution calculating its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case. The number of loss events subject to loss adjustments shall be broken down into the number of loss events for which a positive loss adjustment was made within the reporting reference period and the number of loss events for which a negative loss adjustment was made within the reporting period (all reported with a positive sign).
0940, 0945, 0946	**Loss adjustments relating to previous reporting periods** In row 0940, the total of the loss adjustment amounts relating to previous reporting periods per business lines (as reported in rows 0040, 0140, …, 0840) shall be reported. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4), Table 2 of Regulation (EU) No 575/2013 or the business line 'corporate items' referred to in Article 322(3), point (b), of that Regulation, the amount reported in row 0940 shall be the simple aggregation of the loss adjustments relating to previous reporting periods reported for the different business lines.

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Rows	
	The amount of loss adjustments shall be broken down into the amount related to loss events for which a positive loss adjustment was made in the reporting reference period (row 0945, reported with as positive figure) and the amount related to loss events for which a negative loss adjustment was made within the reporting period (row 0946, reported as negative figure). Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the loss event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign in row 0946 instead of the amount of the negative loss adjustment itself.
0950	**Maximum single loss** Provided that the institution has assigned all its losses either to a business line listed in Article 317(4), Table 2 of Regulation (EU) No 575/2013 or the business line 'corporate items' referred to in Article 322(3), point (b), of that Regulation, the maximum single loss shall be the maximum loss over the internal threshold for each loss event type and amongst all business lines. Those figures may be higher than the highest single loss recorded in each business line where a loss event impacts different business lines. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4), Table 2 of Regulation (EU) No 575/2013 or the business line 'corporate items' referred to in Article 322(3), point (b), of that Regulation respectively that it has identified the loss event types for all losses, the following shall apply for column 0080: — The maximum single loss reported shall be equal to the highest of the values reported in columns 0010 – 0070 of this row. — Where there are loss events having an impact in different business lines, the amount reported in {r0950, c0080} may be higher than the amounts of 'Maximum single loss' per business line reported in other rows of column 0080.
0960	**Sum of the five largest losses** The sum of the five largest gross losses for each loss event type and amongst all business lines shall be reported. That sum may be higher than the highest sum of the five largest losses recorded in each business line. That sum has to be reported regardless of the number of losses. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4), Table 2 of Regulation (EU) No 575/2013 or the business line 'corporate items' referred to in Article 322(3), point (b), of Regulation (EU) No 575/2013 and that it has identified the loss event types for all losses, for column 0080, the sum of the five largest losses shall be the sum of the five largest losses in the whole matrix, which means that it is not necessarily equal to either the maximum value of 'sum of the five largest losses' in row 0960 or the maximum value of 'sum of the five largest losses' in column 0080.

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Rows	
0970	**Total direct loss recovery** Provided that the institution has assigned all its losses either to a business line listed in Article 317(4), Table 2 of Regulation (EU) No 575/2013 or the business line 'corporate items' referred to in Article 322(3), point (b), of Regulation (EU) No 575/2013, the total direct loss recovery shall be the simple aggregation of the total direct loss recovery for each business line.
0980	**Total recovery from insurance and other risk transfer mechanisms** Provided that the institution has assigned all its losses either to a business line listed in Article 317(4), Table 2 of Regulation (EU) No 575/2013 or the business line 'corporate items' referred to in Article 322(3), point (b), of that Regulation , the total recovery from insurance and other risk transfer mechanisms shall be the simple aggregation of the total loss recovery from insurance and other risk transfer mechanisms for each business line.

4.2.3. C 17.02: Operational risk: Detailed information on the largest loss events in the last year (OPR DETAILS 2)

4.2.3.1. General Remarks

155. In template C 17.02, information on individual loss events shall be provided (one row per loss event).

156. The information reported in this template shall refer to 'new loss events', i.e. operational risk events:

(a) 'accounted for the first time' within the reporting reference period; or

(b) 'accounted for the first time' within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.

157. Only loss events entailing a gross loss amount of EUR100,000 or more shall be reported.

Subject to that threshold:

(a) the largest event for each event type, provided that the institution has identified the event types for losses; and

(b) at least the ten largest of the remaining events with or without identified event type by gross loss amount shall be included in the template.

(c) Loss events shall be ranked based on the gross loss attributed to them.

(d) A loss event shall only be considered once.

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4.2.3.2. Instructions concerning specific positions

Columns	
0010	**Event ID** The event ID is a row identifier and shall be unique for each row in the template. Where an internal ID is available, institutions shall provide the internal ID. Otherwise, the reported ID shall follow the numerical order 1, 2, 3, etc.
0020	**Date of Accounting** Date of accounting means the date where a loss or reserve / provision against an operational risk loss was first recognised in the Profit and Loss statement.
0030	**Date of occurrence** Date of occurrence shall be the date when the operational risk loss event happened or first began.
0040	**Date of discovery** Date of discovery shall be the date on which the institution became aware of the operational risk loss event.
0050	**Loss event type** Loss event types as referred to in Article 324 of Regulation (EU) No 575/2013.
0060	**Gross loss** Gross loss related to the loss event reported in rows 0020, 0120 etc. of template C 17.01
0070	**Gross loss net of direct recoveries** Gross loss related to the loss event reported in rows 0020, 0120 etc. of template C 17.01, net of direct recoveries pertinent to that loss event
0080 - 0160	**Gross loss by business line** The gross loss as reported in column 0060 shall be allocated to the relevant business lines as referred to in Article 317(4), Table 2 of Regulation (EU) No 575/2013 and Article 322(3), point (b), of that Regulation.
0170	**Legal Entity name** Name of the legal entity as reported in column 0011 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
0181	**Code** Code of the legal entity as reported in column 0021 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.

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Columns	
0185	**TYPE OF CODE** The institutions shall identify the type of code reported in column 0181 as a 'LEI code' or 'Non-LEI code' also in line with column 0026 of C 06.02 The type of code shall always be reported.
0190	**Business Unit** Business unit or corporate division of the institution where the loss – or the greatest share of the loss if several business units or corporate divisions were affected – occurred.
0200	**Description** Narrative description of the loss event, where necessary in a generalised or anonymised manner, which shall comprise at least information about the event itself and information about the drivers or causes of the loss event, where known.

5. MARKET RISK TEMPLATES

158. These instructions refer to the templates for the reporting of the calculation of own funds requirements in accordance with the Standardised Approach for foreign exchange risk (MKR SA FX), commodities risk (MKR SA COM), interest rate risk (MKR SA TDI, MKR SA SEC, MKR SA CTP) and equity risk (MKR SA EQU). Additionally, instructions for the template for the reporting of the calculation of own funds requirements in accordance with the internal models approach (MKR IM) are included in this part.

159. The position risk on a traded debt instrument or equity (or debt or equity derivative) shall be divided into two components in order to calculate the capital required against it. The first shall be its specific-risk component — that is the risk of a price change in the instrument concerned due to factors related to its issuer or, in the case of a derivative, the issuer of the underlying instrument. The second component shall cover its general risk — that is the risk of a price change in the instrument due (in the case of a traded debt instrument or debt derivative) to a change in the level of interest rates or (in the case of an equity or equity derivative) to a broad equity- market movement unrelated to any specific attributes of individual securities. The general treatment of specific instruments and netting procedures can be found in Articles 326 to 333 of Regulation (EU) No 575/2013.

5.1. C 18.00 – MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS (MKR SA TDI)

5.1.1. General Remarks

160. This template captures the positions and the related own funds requirements for position risks on traded debt instruments under the Standardised Approach (Article 325 (2), point (a), of Regulation (EU) No 575/2013). The different risks and methods available under of Regulation (EU) No 575/2013 are considered by rows. The specific risk associated with exposures included in MKR SA SEC and MKR SA CTP has only to be reported in the Total template of the MKR SA TDI. The own funds requirements reported in those templates shall be transferred to cell {0325;0060} (securitisations) and {0330;0060} (CTP) respectively.

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161. The template has to be filled out separately for the 'Total', plus a pre-defined list of following currencies: EUR, ALL, BGN, CZK, DKK, EGP, GBP, HRK, HUF, ISK, JPY, MKD, NOK, pLN, RON, RUB, RSD, SEK, CHF, TRY, UAH, USD and one residual template for all other currencies.

5.1.2. Instructions concerning specific positions

Columns	
0010-0020	**ALL POSITIONS (LONG AND SHORT)** Article 102 and Article 105(1) of Regulation (EU) No 575/2013. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties in accordance with the second sentence of the of Article 345(1), first subparagraph of Regulation (EU) No 575/2013. Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of Regulation (EU) No 575/2013.
0030-0040	**NET POSITIONS (LONG AND SHORT)** Articles 327 to 329 and Article 334 of Regulation (EU) No 575/2013. Regarding the distinction between Long and Short positions, see Article 328(2) of Regulation (EU) No 575/2013.
0050	**POSITIONS SUBJECT TO CAPITAL CHARGE** Those net positions that, in accordance with the different approaches considered in Part Three, Title IV, Chapter 2 of Regulation (EU) No 575/2013, receive a capital charge.
0060	**OWN FUNDS REQUIREMENTS** The capital charge for any relevant position in accordance with Part Three, Title IV, Chapter 2 of Regulation (EU) No 575/2013.
0070	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4), point (b), of Regulation (EU) No 575/2013. Result of the multiplication of the own funds requirements by 12,5.

Rows	
0010-0350	**TRADED DEBT INSTRUMENTS IN TRADING BOOK** Positions in traded debt instruments in Trading Book and their correspondent own funds requirements for position risk in accordance with Article 92(3), point (b)(i) of Regulation (EU) No 575/2013 and of of Part Three, Chapter 2, Title IV of Regulation (EU) No 575/2013 shall be reported depending on risk category, maturity and approach used.
0011	**GENERAL RISK.**
0012	**Derivatives** Derivatives included in the calculation of interest rate risk of trading book positions, taking into account Articles 328 to 331 of Regulation (EU) No 575/2013, where applicable.

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Rows	
0013	**Other assets and liabilities** Instruments other than derivatives included in the calculation of interest rate risk of trading book positions.
0020-0200	**MATURITY BASED APPROACH** Positions in traded debt instruments subject to the maturity-based approach referred to in Article 339, paragraphs 1 to 8 of Regulation (EU) No 575/2013 and the corresponding own funds requirements calculated in accordance with Article 339(9) of Regulation (EU) No 575/2013. The position shall be split by zones 1, 2 and 3 and those zones shall be split by the maturity of the instruments.
0210-0240	**GENERAL RISK. DURATION BASED APPROACH** Positions in traded debt instruments subject to the duration-based approach referred to in Article 340, paragraphs 1 to 6 of Regulation (EU) No 575/2013 and the corresponding own funds requirements calculated in accordance with Article 340(7) of Regulation (EU) No 575/2013. The position shall be split by zones 1, 2 and 3.
0250	**SPECIFIC RISK** Sum of amounts reported in rows 0251, 0325 and 0330. Positions in traded debt instruments subject to the specific risk capital requirements and their corresponding capital requirements in accordance with Article 92(3), point (b) and Article 335, Article 336, paragraphs 1, 2 and 3 and Articles 337 and 338 of Regulation (EU) No 575/2013. Be also aware of the last sentence in Article 327(1) of Regulation (EU) No 575/2013.
0251-0321	**Own funds requirement for non-securitisation debt instruments** Sum of the amounts reported in rows 260 to 321. The own funds requirement of the n-th to default credit derivatives which are not rated externally shall be calculated by summing up the risk weights of the reference entities (Article 332(1), point (e), of Regulation (EU) No 575/2013 and the second subparagraph of Article 332(1) of Regulation (EU) No 575/2013 – 'look-through'). N-th-to-default credit derivatives which are rated externally (the third subparagraph of Article 332(1) of Regulation (EU) No 575/2013) shall be reported separately in line 321. Reporting of positions subject to Article 336(3) of Regulation (EU) No 575/2013: There is a special treatment for bonds which qualify for a 10 % risk weight in the banking book in accordance with Article 129(3) of Regulation (EU) No 575/2013 (covered bonds). The specific own funds requirements shall be half of the percentage of the second category referred to in Article 336, Table 1 of Regulation (EU) No 575/2013. Those positions have to be assigned to rows 0280-0300 in accordance with the residual term to final maturity. Where the general risk of interest rate positions is hedged by a credit derivative, Articles 346 and 347 of Regulation (EU) No 575/2013 shall be applied.
0325	**Own funds requirement for securitisation instruments** Total own funds requirements reported in column 0601 of template MKR SA SEC. Those total own funds requirements shall only be reported on Total level of the MKR SA TDI.

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Rows	
0330	**Own funds requirement for the correlation trading portfolio** Total own funds requirements reported in column 0450 of template MKR SA CTP. Those total own funds requirements shall only be reported on Total level of the MKR SA TDI.
0350-0390	**ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)** Article 329(3) of Regulation (EU) No 575/2013. The additional requirements for options related to non-delta risks shall be reported broken down by the method used for their calculation.

5.2. C 19.00 - MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS (MKR SA SEC)

5.2.1. General Remarks

162. This template requests information on positions (all/net and long/ short) and the related own funds requirements for the specific risk component of position risk in securitisations/ re-securitisations held in the trading book (not eligible for correlation trading portfolio) under the Standardised Approach.

163. The MKR SA SEC template presents the own funds requirement only for the specific risk of securitisation positions in accordance with Article 335 of Regulation (EU) No 575/2013 in connection with 337 of that Regulation. Where securitisation positions of the trading book are hedged by credit derivatives, Articles 346 and 347 of Regulation (EU) No 575/2013 apply. There is only one template for all positions of the trading book, irrespective of the approach institutions apply to determine the risk weight for each of the positions in accordance with Part Three, Title II, Chapter 5 of Regulation (EU) No 575/2013. The own funds requirements of the general risk of those positions shall be reported in the MKR SA TDI or the MKR IM template.

164. Positions which receive a risk weight of 1 250 % can alternatively be deducted from CET1 (see Article 244(1), point (b), Article 245(1), point (b), and Article 253 of Regulation (EU) No 575/2013). Where this is the case, those positions have to be reported in row 0460 of CA1.

5.2.2. Instructions concerning specific positions

Columns	
0010-0020	**ALL POSITIONS (LONG AND SHORT)** Article 102 and Article 105(1) of Regulation (EU) No 575/2013 in conjunction with Article 337 of that Regulation (securitisation positions). Regarding the distinction between Long and Short positions, also applicable to those gross positions, see Article 328(2) of Regulation (EU) No 575/2013.

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Columns	
0030-0040	**(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)** Article 244(1), point (b), Article 245(1), point (b) and Article 253 of Regulation (EU) No 575/2013
0050-0060	**NET POSITIONS (LONG AND SHORT)** Articles 327, 328, 329 and 334 of Regulation (EU) No 575/2013. Regarding the distinction between long and short positions, see Article 328(2) of Regulation (EU) No 575/2013.
0061-0104	**BREAKDOWN OF THE NET POSITIONS BY RISK WEIGHTS** Articles 259 to 262, Article 263, Tables 1 and 2, Article 264, Tables 3 and 4 and Article 266 of Regulation (EU) No 575/2013. The breakdown shall be done separately for long and short positions.
0402-0406	**BREAKDOWN OF THE NET POSITIONS BY APPROACHES** Article 254 of Regulation (EU) No 575/2013
0402	**SEC-IRBA** Article 259 and 260 of Regulation (EU) No 575/2013
0403	**SEC-SA** Article 261 and 262 of Regulation (EU) No 575/2013
0404	**SEC-ERBA** Article 263 and 264 of Regulation (EU) No 575/2013
0405	**INTERNAL ASSESSMENT APPROACH** Articles 254, 265 and 266(5) of Regulation (EU) No 575/2013.
0900	**SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS** Article 269a(3) of Regulation (EU) No 575/2013
0406	**OTHER (RW = 1 250 %)** Article 254(7) of Regulation (EU) No 575/2013
0530-0540	**OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402** Article 270a of Regulation (EU) No 575/2013
0570	**BEFORE CAP** Article 337 of Regulation (EU) No 575/2013, without taking into account the discretion of Article 335 of that Regulation which allows an institution to cap the product of the weight and the net position at the maximum possible default-risk related loss.
0601	**AFTER CAP / TOTAL OWN FUND REQUIREMENTS** Article 337 of Regulation (EU) No 575/2013, taking into account the discretion of Article 335 of that Regulation.

▼**M2**

Rows	
0010	**TOTAL EXPOSURES** Total amount of outstanding securitisations and re-securitisations (held in the trading book) reported by the institution playing the role/s of originator or investor or sponsor.
0040, 0070 and 0100	**SECURITISATION POSITIONS** Article 4(1), point (62), of Regulation (EU) No 575/2013.
0020, 0050, 0080 and 0110	**RE-SECURITISATIONS POSITIONS** Article 4(1), point (64), of Regulation (EU) No 575/2013
0041, 0071 and 0101	**OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT** Total amount of securitisation positions which fulfil the criteria of Article 243 of Regulation (EU) No 575/2013 or Article 270 of that Regulation and therefore qualify for differentiated capital treatment.
0030-0050	**ORIGINATOR** Article 4(1), point (13), of Regulation (EU) No 575/2013
0060-0080	**INVESTOR** Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator, sponsor nor original lender.
0090-0110	**SPONSOR** Article 4(1), point (14), of Regulation (EU) No 575/2013. A sponsor that also securitises its own assets shall fill in the originator's rows with the information regarding its own securitised assets.

5.3. C 20.00 - MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK FOR POSITIONS ASSIGNED TO THE CORRELATION TRADING PORTFOLIO (MKR SA CTP)

5.3.1. General Remarks

165. This template requests information on positions of the Correlation Trading Portfolio (CTP) (comprising securitisations, nth-to-default credit derivatives and other CTP positions included in accordance with Article 338(3) of Regulation (EU) No 575/2013) and the corresponding own funds requirements under the Standardised Approach.

166. The MKR SA CTP template presents the own funds requirement only for the specific risk of positions assigned to the CTP in accordance with Article 335 of Regulation (EU) No 575/2013 in conjunction with Article 338, paragraphs 2 and 3 of that Regulation. If CTP-positions of the trading book are hedged by credit derivatives, Articles 346 and 347 of Regulation (EU) No 575/2013 apply. There is only one template for all CTP-positions of the trading book, irrespective of the approach institutions apply to determine the risk weight for each of the positions in accordance with Part Three, Title II, Chapter 5 of Regulation (EU) No 575/2013. The own funds requirements for the general risk of these positions are reported in the MKR SA TDI or the MKR IM template.

▼M2

167. The template separates securitisation positions, n-th to default credit derivatives and other CTP-positions. Securitisation positions shall always be reported in rows 0030, 0060 or 0090 (depending on the role of the institution in the securitisation). N-th to default credit derivatives shall always be reported in row 0110. The 'other CTP-positions' are positions that are neither securitisation positions nor n-th to default credit derivatives (see Article 338(3) of Regulation (EU) No 575/2013), but they are explicitly 'linked' to one of those two positions (because of the hedging intent).

168. Positions which receive a risk weight of 1 250 % can alternatively be deducted from CET1 (see Article 244(1), point (b), Article 245(1), point (b) and Article 253 of Regulation (EU) No 575/2013). Where this is the case, those positions have to be reported in row 0460 of CA1.

5.3.2. Instructions concerning specific positions

Columns	
0010-0020	**ALL POSITIONS (LONG AND SHORT)** Article 102 and Article 105(1) of Regulation (EU) No 575/2013 in conjunction paragraphs (2) and (3) of Article 338 of that Regulation (positions assigned to the Correlation Trading Portfolio) Regarding the distinction between long and short positions, also applicable to those gross positions, see Article 328(2) of Regulation (EU) No 575/2013.
0030-0040	**(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)** Article 253 of Regulation (EU) No 575/2013
0050-0060	**NET POSITIONS (LONG AND SHORT)** Articles 327, 328, 329 and 334 of Regulation (EU) No 575/2013 Regarding the distinction between long and short positions, see Article 328(2) of Regulation (EU) No 575/2013.
0071-0097	**BREAKDOWN OF THE NET POSITIONS BY RISK WEIGHTS** Articles 259 to 262, of Article 263, Tables 1 and 2, Article 264, Tables 3 and 4 and Article 266 of Regulation (EU) No 575/2013
0402-0406	**BREAKDOWN OF THE NET POSITIONS BY APPROACHES** Article 254 of Regulation (EU) No 575/2013
0402	**SEC-IRBA** Articles 259 and 260 of Regulation (EU) No 575/2013
0403	**SEC-SA** Articles 261 and 262 of Regulation (EU) No 575/2013
0404	**SEC-ERBA** Articles 263 and 264 of Regulation (EU) No 575/2013

▼M2

Columns	
0405	**INTERNAL ASSESSMENT APPROACH** Articles 254 and 265 and Article 266(5) of Regulation (EU) No 575/2013.
0900	**SPECIFIC TREATMENT FOR SENIOR TRANCHES OF QUALIFYING NPE SECURITISATIONS** Article 269a(3) of Regulation (EU) No 575/2013
0406	**OTHER (RW=1 250 %)** Article 254(7) of Regulation (EU) No 575/2013
0410-0420	**BEFORE CAP - WEIGHTED NET LONG / SHORT POSITIONS** Article 338 of Regulation (EU) No 575/2013, without taking into account the discretion of Article 335 of that Regulation
0430-0440	**AFTER CAP - WEIGHTED NET LONG / SHORT POSITIONS** Article 338 of Regulation (EU) No 575/2013, taking into account the discretion of Article 335 of that Regulation
0450	**TOTAL OWN FUNDS REQUIREMENTS** The own funds requirement is determined as the larger of either (i) the specific risk charge that would apply just to the net long positions (column 0430) or (ii) the specific risk charge that would apply just to the net short positions (column 0440).

Rows	
0010	**TOTAL EXPOSURES** Total amount of outstanding positions (held in the correlation trading portfolio) reported by the institution playing the role/s of originator, investor or sponsor.
0020-0040	**ORIGINATOR** Article 4(1), point (13), of Regulation (EU) No 575/2013
0050-0070	**INVESTOR** Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator, sponsor nor original lender
0080-0100	**SPONSOR** Article 4(1), point (14), of Regulation (EU) No 575/2013 A sponsor that also securitises its own assets shall fill in the originator's rows with the information regarding its own securitised assets.
0030, 0060 and 0090	**SECURITISATION POSITIONS** The correlation trading portfolio shall comprise securitisations, n-th-to-default credit derivatives and possibly other hedging positions that meet the criteria set out in Article 338, paragraphs 2 and 3 of Regulation (EU) No 575/2013. Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions shall be included in row ‘Other CTP positions’.

▼M2

Rows	
0110	**N-TH-TO-DEFAULT CREDIT DERIVATIVES** N-th to default credit derivatives that are hedged by n-th-to-default credit derivatives in accordance with Article 347 of Regulation (EU) No 575/2013 shall both be reported here. The positions originator, investor and sponsor do not fit for n-th to default credit derivatives. As a consequence, the breakdown as for securitisation positions cannot be provided for n-th to default credit derivatives.
0040, 0070, 0100 and 0120	**OTHER CTP POSITIONS** The following positions are included: — Derivatives of securitisation exposures that provide a pro-rata share, as well as positions hedging CTP positions; — CTP positions hedged by credit derivatives in accordance with Article 346 of Regulation (EU) No 575/2013; — Other positions that satisfy Article 338(3) of Regulation (EU) No 575/2013.

5.4. C 21.00 - MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES (MKR SA EQU)

5.4.1. General Remarks

169. This template requests information on the positions and the corresponding own funds requirements for position risk in equities held in the trading book and treated under the Standardised Approach.

170. The template has to be filled out separately for the 'Total', plus a static, pre-defined list of the following markets: Bulgaria, Croatia, Czech Republic, Denmark, Egypt, Hungary, Iceland, Liechtenstein, Norway, Poland, Romania, Sweden, United Kingdom, Albania, Japan, Former Yugoslav Republic of Macedonia, Russian Federation, Serbia, Switzerland, Turkey, Ukraine, USA, Euro Area plus one residual template for all other markets. For the purpose of this reporting requirement, the term 'market' shall be read as 'country' (except for countries belonging to the Euro Area, see Commission Delegated Regulation (EU) No 525/2014 ([7])).

5.4.2. Instructions concerning specific positions

Columns	
0010-0020	**ALL POSITIONS (LONG AND SHORT)** Article 102 and Article 105(1) of Regulation (EU) No 575/2013. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties as referred to in the second sentence of the first subparagraph of Article 345(1) of Regulation (EU) No 575/2013.

([7]) Commission Delegated Regulation (EU) No 525/2014 of 12 March 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for the definition of market (OJ L 148, 20.5.2014, p. 15).

▼M2

Columns	
0030-0040	**NET POSITIONS (LONG AND SHORT)** Articles 327, 329, 332, 341 and 345 of Regulation (EU) No 575/2013.
0050	**POSITIONS SUBJECT TO CAPITAL CHARGE** Those net positions that, in accordance with the different approaches considered in Part Three, Title IV, Chapter 2 of Regulation (EU) No 575/2013 receive a capital charge. The capital charge has to be calculated for each national market separately. Positions in stock-index futures as referred to in the second sentence of Article 344(4) of Regulation (EU) No 575/2013 shall not be included in this column.
0060	**OWN FUNDS REQUIREMENTS** The own funds requirement in accordance with Part Three, Title IV, Chapter 2 of Regulation (EU) No 575/2013 for any relevant position
0070	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4), point (b), of Regulation (EU) No 575/2013. Result of the multiplication of the own funds requirements by 12,5.

Rows	
0010-0130	**EQUITIES IN TRADING BOOK** Own funds requirements for position risk as referred to in Article 92(3) of Regulation (EU) No 575/2013, point (b)(i) and Part Three, Title IV, Chapter 2, Section 3 of that Regulation.
0020-0040	**GENERAL RISK** Positions in equities subject to general risk (Article 343 of Regulation (EU) No 575/2013) and their correspondent own funds requirement in accordance with Part Three, Title IV, Chapter 2, Section 3of that Regulation Both breakdowns (rows 0021/0022 as well as rows 0030/0040) are a breakdown related to all positions subject to general risk. Rows 0021 and 0022 request information on the breakdown by instruments. Only the breakdown in rows 0030 and 0040 shall be used as a basis for the calculation of own funds requirements.
0021	**Derivatives** Derivatives included in the calculation of equity risk of trading book positions taking into account Articles 329 and 332 of Regulation (EU) No 575/2013, where applicable
0022	**Other assets and liabilities** Instruments other than derivatives included in the calculation of equity risk of trading book positions.

▼M2

Rows	
0030	**Exchange traded stock-index futures broadly diversified and subject to a particular approach** Exchange traded stock-index futures broadly diversified and subject to a particular approach in accordance with Commission Implementing Regulation (EU) No 945/2014 ([8]) Those positions shall be only subject to general risk and, accordingly, must not be reported in row 0050.
0040	**Other equities than exchange traded stock-index futures broadly diversified** Other positions in equities subject to specific risk as well as the correspondent own funds requirements in accordance with Article 343 of Regulation (EU) No 575/2013, including positions in stock index futures treated in accordance with Article 344(3) of that Regulation
0050	**SPECIFIC RISK** Positions in equities subject to specific risk and the correspondent own funds requirement in accordance with Article 342 of Regulation (EU) No 575/2013, excluding positions in stock-index futures treated in accordance with the second sentence of Article 344(4) of that Regulation
0090-0130	**ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)** of Article 329, paragraphs 2 and 3 of Regulation (EU) No 575/2013 The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.

5.5. C 22.00 - MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK (MKR SA FX)

5.5.1. General Remarks

171. Institutions shall report information on the positions in each currency (reporting currency included) and the corresponding own funds requirements for foreign exchange risk treated under the Standardised Approach. The position shall be calculated for each currency (including EUR), gold, and positions to CIUs.

172. Rows 0100 to 0480 of this template shall be reported even where institutions are not required to calculate own funds requirements for foreign exchange risk in accordance with Article 351 of Regulation (EU) No 575/2013. In those memorandum items, all the positions in the reporting currency are included, irrespective of whether they are considered for the purposes of Article 354 of Regulation (EU) No 575/2013. Rows 0130 to 0480 of the memorandum items of the template shall be filled out separately for all currencies of the Member States of the Union, the currencies GBP, USD, CHF, JPY, RUB, TRY, AUD, CAD, RSD, ALL, UAH, MKD, EGP, ARS, BRL, MXN, HKD, ICK, TWD, NZD, NOK, SGD, KRW, CNY and all other currencies.

([8]) Commission Implementing Regulation (EU) No 945/2014 of 4 September 2014 laying down implementing technical standards with regard to relevant appropriately diversified indices according to Regulation (EU) No 575/2013 of the European Parliament and of the Council

▼M2

5.5.2. Instructions concerning specific positions

Columns	
0020-0030	**ALL POSITIONS (LONG AND SHORT)** Gross positions due to assets, amounts to be received and similar items referred to in Article 352(1) of Regulation (EU) No 575/2013 In accordance with Article 352(2) of Regulation (EU) No 575/2013 and subject to permission from competent authorities, positions taken to hedge against the adverse effect of the exchange rate on their ratios in accordance with Article 92(1) of that Regulation and positions related to items that are already deducted in the calculation of own funds shall not be reported.
0040-0050	**NET POSITIONS (LONG AND SHORT)** Article 352(3), the Article 352(4), first two sentences and Article 353 of Regulation (EU) No 575/2013 The net positions are calculated by each currency in accordance with Article 352 (1) of Regulation (EU) No 575/2013. Consequently, both long and short positions may be reported at the same time.
0060-0080	**POSITIONS SUBJECT TO CAPITAL CHARGE** Article 352(4), third sentence and Articles 353 and 354 of Regulation (EU) No 575/2013
0060-0070	**POSITIONS SUBJECT TO CAPITAL CHARGE (LONG AND SHORT)** The long and short net positions for each currency shall be calculated by deducting the total of short positions from the total of long positions. Long net positions for each operation in a currency shall be added to obtain the long net position in that currency. Short net positions for each operation in a currency shall be added to obtain the short net position in that currency. Unmatched positions in non-reporting currencies shall be added to positions subject to capital charges for other currencies (row 030) in column 060 or 070, depending on their short or long arrangement.
0080	**POSITIONS SUBJECT TO CAPITAL CHARGE (MATCHED)** Matched positions for closely correlated currencies.
0090	**OWN FUNDS REQUIREMENTS** The capital charge for any relevant position in accordance with Part Three, Title IV, Chapter 3 of Regulation (EU) No 575/2013
0100	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4), point (b), of Regulation (EU) No 575/2013. Result of the multiplication of the own funds requirements by 12,5.

▼M2

Rows	
0010	**TOTAL POSITIONS** All positions in non-reporting currencies and those positions in the reporting currency that are considered for the purposes of Article 354 of Regulation (EU) No 575/2013 as well as their correspondent own funds requirements for the foreign-exchange risk referred to in Article 92(3), point (c)(i), taking into account Article 352, paragraphs 2 and 4 of Regulation (EU) No 575/2013 (for conversion into the reporting currency).
0020	**CURRENCIES CLOSELY CORRELATED** Positions and their correspondent own funds requirements for closely correlated currencies as referred to in Article 354 of Regulation (EU) No 575/2013.
0025	**Currencies closely correlated: *of which*: reporting currency** Positions in the reporting currency which contribute to the calculation of the capital requirements in accordance with Article 354 of Regulation (EU) No 575/2013.
0030	**ALL OTHER CURRENCIES (including CIU's treated as different currencies)** Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Article 351 and Article 352, paragraphs 2 and 4 of Regulation (EU) No 575/2013. Reporting of CIU's treated as separate currencies in accordance with Article 353 of Regulation (EU) No 575/2013: There are two different treatments of CIUs treated as separate currencies for calculating the capital requirements: 1. The modified gold method, where the direction of the CIUs investment is not available (those CIUs shall be added to an institution's overall net foreign-exchange position); 2. Where the direction of the CIU's investment is available, those CIUs shall be added to the total open foreign exchange position (long or short, depending on the direction of the CIU). The reporting of those CIU's shall follow the calculation of the capital requirements.
0040	**GOLD** Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Article 351 and Article 352, paragraphs 2 and 4 of Regulation (EU) No 575/2013
0050 - 0090	**ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)** Article 352, paragraphs 5 and 6 of Regulation (EU) No 575/2013 The additional requirements for options related to non-delta risks shall be reported broken down by the method used for their calculation.
0100-0120	**Breakdown of total positions (reporting currency included) by exposure types** Total positions shall be broken down into derivatives, other assets and liabilities, and off-balance sheet items.

▼M2

Rows	
0100	**Other assets and liabilities other than off-balance sheet items and derivatives** Positions not included in row 0110 or 0120 shall be included here.
0110	**Off-balance sheet items** Items within the scope of Article 352 of Regulation (EU) No 575/2013, irrespective of the currency of denomination, which are included in Annex I to of that Regulation, except those included as Securities Financing Transactions & Long Settlement Transactions or from Contractual Cross Product Netting.
0120	**Derivatives** Positions valued in accordance with Article 352 of Regulation (EU) No 575/2013.
0130-0480	**MEMORANDUM ITEMS: CURRENCY POSITIONS** The memorandum items of the template shall be filled in separately for all currencies of the member states of the Union, GBP, USD, CHF, JPY, RUB, TRY, AUD, CAD, RSD, ALL, UAH, MKD, EGP, ARS, BRL, MXN, HKD, ICK, TWD, NZD, NOK, SGD, KRW, CNY and all other currencies.

5.6. C 23.00 - MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES (MKR SA COM)

5.6.1. General Remarks

173. This template request information on the positions in commodities and the corresponding own funds requirements treated under the Standardised Approach.

5.6.2. Instructions concerning specific positions

Columns	
0010-0020	**All POSITIONS (LONG AND SHORT)** Gross long/short positions considered positions in the same commodity in accordance with Article 357(4) of Regulation (EU) No 575/2013 (see also Article 359(1) of Regulation (EU) No 575/2013)
0030-0040	**NET POSITIONS (LONG AND SHORT)** As defined in Article 357(3) of Regulation (EU) No 575/2013
0050	**POSITIONS SUBJECT TO CAPITAL CHARGE** Those net positions that, in accordance with the different approaches considered in Part Three, Title IV, Chapter 4 of Regulation (EU) No 575/2013 receive a capital charge.
0060	**OWN FUNDS REQUIREMENTS** The own funds requirement calculated in accordance with Part Three, Title IV, Chapter 4 of Regulation (EU) No 575/2013 for any relevant position
0070	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4), point (b), of Regulation (EU) No 575/2013. Result of the multiplication of the own funds requirements by 12,5

▼M2

Rows	
0010	**TOTAL POSITIONS IN COMMODITIES** Positions in commodities and their correspondent own funds requirements for market risk calculated in accordance with Article 92(3), point (c)(iii) of Regulation (EU) No 575/2013 and Part Three, Title IV, Chapter 4 of Regulation (EU) No 575/2013
0020-0060	**POSITIONS BY CATEGORY OF COMMODITY** For reporting purposes, commodities shall be grouped in the four groups of commodities referred to in Article 361, Table 2 of Regulation (EU) No 575/2013.
0070	**MATURITY LADDER APPROACH** Positions in commodities subject to the maturity ladder approach referred to in Article 359 of Regulation (EU) No 575/2013
0080	**EXTENDED MATURITY LADDER APPROACH** Positions in commodities subject to the extended maturity ladder approach referred to in Article 361 of Regulation (EU) No 575/2013
0090	**SIMPLIFIED APPROACH** Positions in commodities subject to the simplified approach referred to in Article 360 of Regulation (EU) No 575/2013
0100-0140	**ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)** Article 358(4) of Regulation (EU) No 575/2013 The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.

5.7. C 24.00 - MARKET RISK INTERNAL MODEL (MKR IM)

5.7.1. General Remarks

174. This template provides a breakdown of VaR and stressed VaR (sVaR) figures by the different market risks (debt, equity, FX, commodities) and other information relevant for the calculation of the own funds requirements.

175. Generally, it depends on the structure of the model of the institutions whether the figures for general and specific risk can be determined and reported separately or only as a total. The same holds true for the decomposition of the VaR /Stress-VaR into the risk categories (interest rate risk, equity risk, commodities risk and foreign exchange risk). An institution can refrain from reporting those decompositions if it proves that reporting those figures would be unduly burdensome.

▼M2

5.7.2. Instructions concerning specific positions

Columns	
0030-0040	**Value at Risk (VaR)** VaR means the maximum potential loss that would result from a price change with a given probability over a specific time horizon.
0030	**Multiplication factor (mc) x Average of previous 60 working days VaR (VaRavg)** Article 364(1), point (a)(ii) and Article 365(1) of Regulation (EU) No 575/2013
0040	**Previous day VaR (VaRt-1)** Article 364(1), point (a)(i) and Article 365(1) of Regulation (EU) No 575/2013
0050-0060	**Stressed VaR** Stressed VaR means the maximum potential loss that would result from a price change with a given probability over a specific time horizon obtained by using input calibrated to historical data from a continuous 12-months period of financial stress relevant to the institution's portfolio.
0050	**Multiplication factor (ms) x Average of previous 60 working days (SVaRavg)** Article 364(1), point (b)(ii) and Article 365(1) of Regulation (EU) No 575/2013
0060	**Latest available (SVaRt-1)** Article 364(1), point (b)(i)and Article 365(1) of Regulation (EU) No 575/2013
0070-0080	**INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE** Incremental default and migration risk capital charge means the maximum potential loss that would result from a price change linked to default and migration risks calculated in accordance with Article 364(2), point (b) in conjunction with Part Three, Title IV, Chapter 5, Section 4 of Regulation (EU) No 575/2013.
0070	12 **weeks average measure** Article 364(2), point (b)(ii) in conjunction with Part Three, Title IV, Chapter 5, Section 4 of Regulation (EU) No 575/2013
0080	**Last Measure** Article 364(2), point (b)(i) in conjunction with Part Three, Title IV, Chapter 5, Section 4 of Regulation (EU) No 575/2013
0090-0110	**ALL PRICE RISKS CAPITAL CHARGE FOR CTP**

▼M2

Columns	
0090	**FLOOR** Article 364(3), point (c), of Regulation (EU) No 575/2013 8 % of the capital charge that would be calculated in accordance with Article 338(1) of Regulation (EU) No 575/2013 for all positions in the 'all price risks' capital charge.
0100-0110	12 **WEEKS AVERAGE MEASURE AND LAST MEASURE** Article 364(3), point (b), of Regulation (EU) No 575/2013
0110	**LAST MEASURE** Article 364(3), point (a), of Regulation (EU) No 575/2013
0120	**OWN FUNDS REQUIREMENTS** Own funds requirements as referred to in Article 364 of Regulation (EU) No 575/2013 of all risk factors, taking into account correlation effects, where applicable, plus incremental default and migration risk and all price of risks for CTP, but excluding the Securitization capital charges for Securitization and nth-to-default credit derivative according to Article 364(2) of Regulation (EU) No 575/2013
0130	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4), point (b), of Regulation (EU) No 575/2013. Result of the multiplication of the own funds requirements by 12.5
0140	**Number of overshootings (during previous 250 working days)** Referred to in Article 366 of Regulation (EU) No 575/2013 The number of overshootings based on which the addend is determined shall be reported. Where institutions are permitted to exclude certain overshootings from the calculation of the addend in accordance with Article 500c of Regulation (EU) No 575/2013, the number of overshootings reported in this column shall be net of those excluded overshootings.
0150-0160	**VaR Multiplication Factor (mc) and SVaR Multiplication Factor (ms)** As referred to in Article 366 of Regulation (EU) No 575/2013 The multiplication factors effectively applicable for the calculation of own funds requirements shall be reported; where applicable, after application of Article 500c of Regulation (EU) No 575/2013.
0170-0180	**ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET LONG/ SHORT POSITIONS AFTER CAP** The amount reported and serving as the basis to calculate the floor capital charge for all price risks in accordance with Article 364(3), point (c), of Regulation (EU) No 575/2013, taking into account the discretion of Article 335 of that Regulation which stipulates that the institution may cap the product of the weight and the net position at the maximum possible default-risk related loss.

▼M2

Rows	
0010	**TOTAL POSITIONS** Corresponds to the part of position, foreign exchange and commodities risk referred to in Article 363(1) of Regulation (EU) No 575/2013 linked to the risk factors specified in Article 367(2) of that Regulation. Concerning the columns 0030 to 0060 (VAR and Stress-VAR), the figures in the total row are not equal to the decomposition of the figures for the VaR/Stress-VaR of the relevant risk components.
0020	**TRADED DEBT INSTRUMENTS** Corresponds to the part of position risk referred to in Article 363(1) of Regulation (EU) No 575/2013, linked to the interest rates risk factors specified in Article 367(2), point (a), of that Regulation.
0030	**TDI – GENERAL RISK** General risk component as referred to in Article 362 of Regulation (EU) No 575/2013
0040	**TDI – SPECIFIC RISK** Specific risk component as referred to in Article 362 of Regulation (EU) No 575/2013
0050	**EQUITIES** Corresponds to the part of position risk referred to in Article 363(1) of Regulation (EU) No 575/2013 linked to the equity risk factors as specified in Article 367(2), point (c), of that Regulation.
0060	**EQUITIES – GENERAL RISK** General risk component as referred to in Article 362 of Regulation (EU) No 575/2013
0070	**EQUITIES – SPECIFIC RISK** Specific risk component as referred to in Article 362 of Regulation (EU) No 575/2013
0080	**FOREIGN EXCHANGE RISK** Articles 363(1) and Article 367(2), point (b), of Regulation (EU) No 575/2013
0090	**COMMODITY RISK** Articles 363(1) and Article 367(2), point (d)of Regulation (EU) No 575/2013
0100	**TOTAL AMOUNT FOR GENERAL RISK** Market risk caused by general market movements of traded debt instruments, equities, foreign exchange and commodities. VaR for general risk of all risk factors (taking into account correlation effects where applicable)
0110	**TOTAL AMOUNT FOR SPECIFIC RISK** Specific risk component of traded debt instruments and equities. VaR for specific risk of equities and traded debt instruments of trading book (taking into account correlation effects where applicable)

▼M2

5.8. C 25.00 - CREDIT VALUATION ADJUSTMENT RISK (CVA)

5.8.1. Instructions concerning specific positions

Columns	
0010	**Exposure value** Article 271 of Regulation (EU) No 575/2013 in conjunction with Article 382 of that Regulation. Total EAD from all transactions subject to CVA charge.
0020	**Of which: OTC derivatives** Article 271 of Regulation (EU) No 575/2013 in conjunction with Article 382(1) of that Regulation. The part of the total counterparty credit risk exposure solely due to OTC derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set.
0030	**Of which: SFT** Article 271 of Regulation (EU) No 575/2013 in conjunction with Article 382(2) of that Regulation The part of the total counterparty credit risk exposure solely due to SFT derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set.
0040	**MULTIPLICATION FACTOR (mc) × AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)** Article 383 of Regulation (EU) No 575/2013 in conjunction with Article 363(1), point (d), of that Regulation. VaR calculation based on internal models for market risk
0050	**PREVIOUS DAY (VaRt-1)** See instructions for column 0040.
0060	**MULTIPLICATION FACTOR (ms) × AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)** See instructions for column 0040
0070	**LATEST AVAILABLE (SVaRt-1)** See instructions for column 0040
0080	**OWN FUNDS REQUIREMENTS** Article 92(3), point (d), of Regulation (EU) No 575/2013. Own funds requirements for CVA Risk calculated via the chosen method.

▼M2

Columns	
0090	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4), point (b), of Regulation (EU) No 575/2013. Own funds requirements multiplied by 12.5.
	Memorandum items
0100	**Number of counterparties** Article 382 of Regulation (EU) No 575/2013 Number of counterparties included in calculation of own funds for CVA risk. Counterparties are a subset of obligors. They only exist in case of derivatives transactions or SFTs where they are the other contracting party.
0110	**Of which: proxy was used to determine credit spread** Number of counterparties where the credit spread was determined using a proxy instead of directly observed market data.
0120	**INCURRED CVA** Accounting provisions due to decreased credit worthiness of derivatives counterparties.
0130	**SINGLE NAME CDS** Article 386(1), point (a), of Regulation (EU) No 575/2013 Total notional amounts of single name CDS used as hedge for CVA risk.
0140	**INDEX CDS** Article 386(1), point (b), of Regulation (EU) No 575/2013 Total notional amounts of index CDS used as hedge for CVA risk.

Rows	
0010	**CVA risk total** Sum of rows 0020-0040
0020	**Advanced method** Advanced CVA risk method as prescribed by Article 383 of Regulation (EU) No 575/2013
0030	**Standardised method** Standardised CVA risk method as prescribed by Article 384 of Regulation (EU) No 575/2013

▼M2

Rows	
0040	**Based on OEM** Amounts subject to the application of Article 385 of Regulation (EU) No 575/2013

6. PRUDENT VALUATION (PRUVAL)

6.1. C 32.01 - PRUDENT VALUATION: FAIR-VALUED ASSETS AND LIABILITIES (PRUVAL 1)

6.1.1. General remarks

176. This template shall be completed by all institutions, irrespective of whether they have adopted the simplified approach for the determination of Additional Valuation Adjustments ('AVAs'). This template is dedicated to the absolute value of fair-valued assets and liabilities used to determine whether the conditions set out in Article 4 of Commission Delegated Regulation (EU) 2016/101 ([9]) for using the simplified approach for the determination of AVAs are met.

177. With regard to institutions using the simplified approach, this template shall provide the total AVA to be deducted from own funds pursuant to Articles 34 and 105 of Regulation (EU) No 575/2013 as set out in Article 5 of the Delegated Regulation (EU) 2016/101, which shall be reported accordingly in row 0290 of C 01.00.

6.1.2. Instructions concerning specific positions

Columns	
0010	**FAIR-VALUED ASSETS AND LIABILITIES** Absolute value of fair-valued assets and liabilities, as stated in the financial statements under the applicable accounting framework, as referred to in Article 4(1) of Delegated Regulation (EU) 2016/101, before any exclusion in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.
0020	**OF WHICH: TRADING BOOK** Absolute value of fair-valued assets and liabilities, as reported in 010, corresponding to positions held in the trading book.
0030-0070	**FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1** Absolute value of fair-valued assets and liabilities excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.

([9]) Commission Delegated Regulation (EU) 2016/101 of 26 October 2015 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for prudent valuation under Article 105(14) (OJ L 21, 28.1.2016, p. 54).

▼M2

Columns	
0030	**EXACTLY MATCHING** Exactly matching, offsetting fair-valued assets and liabilities excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.
0040	**HEDGE ACCOUNTING** For positions subject to hedge accounting under the applicable accounting framework, absolute value of fair-valued assets and liabilities excluded in proportion to the impact of the relevant valuation change on CET1 capital in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.
0050	**PRUDENTIAL FILTERS** Absolute value of fair-valued assets and liabilities excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 due to the transitional application of the prudential filters referred to in Articles 467 and 468 of Regulation (EU) No 575/2013.
0060	**OTHER** Any other positions excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 due to adjustments to their accounting value having only a proportional effect on CET1 capital. This row shall only be populated in rare cases where elements excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 cannot be assigned to columns 0030, 0040 or 0050 of this template.
0070	**COMMENT FOR OTHER** The main reasons why the positions reported in column 0060 were excluded shall be provided.
0080	**FAIR-VALUED ASSETS AND LIABILITIES INCLUDED IN ARTICLE 4(1) THRESHOLD** Absolute value of fair-valued assets and liabilities actually included in the threshold computation in accordance with Article 4(1) of Delegated Regulation (EU) 2016/101.
0090	**OF WHICH: TRADING BOOK** Absolute value of fair-valued assets and liabilities, as reported in column 0080, corresponding to positions held in the trading book.

Rows	
0010 – 0210	The definitions of these categories shall match those of the corresponding rows of FINREP templates 1.1 and 1.2.
0010	1 **TOTAL FAIR-VALUED ASSETS AND LIABILITIES** Total of fair-valued assets and liabilities reported in rows 0020 to 0210.

▼**M2**

Rows	
0020	1.1 **TOTAL FAIR-VALUED ASSETS** Total of fair-valued assets reported in rows 0030 to 0140. Relevant cells of rows 0030 to 0130 shall be reported in line with FINREP template F 01.01 of Annexes III and IV to this Implementing Regulation, depending on the institution's applicable standards: — IFRS as endorsed by the Union in application of Regulation (EC) No 1606/2002 of the European Parliament and of the Council ('EU IFRS') ([10]); — National accounting standards compatible with EU IFRS ('National GAAP compatible IFRS'); or — National GAAP based on Council Directive 86/635/EEC (FINREP 'National GAAP based on Council Directive 86/635/EEC').
0030	1.1.1 **FINANCIAL ASSETS HELD FOR TRADING** IFRS 9.Appendix A. The information reported in this row shall correspond to row 0050 of template F 01.01 of Annexes III and IV to this Implementing Regulation.
0040	1.1.2 **TRADING FINANCIAL ASSETS** Articles 32 and 33 of Council Directive 86/635/EEC; Part 1.17 of Annex V to this Implementing Regulation The information reported in this row shall correspond to assets measured at fair value that are included in the value reported in row 0091 of template F 01.01 of Annexes III and IV to this Implementing Regulation.
0050	1.1.3 **NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS** IFRS 7.8(a)(ii); IFRS 9.4.1.4. The information reported in this row shall correspond to row 0096 of template F 01.01 of Annexes III and IV to this Implementing Regulation.
0060	1.1.4 **FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS** IFRS 7.8(a)(i); IFRS 9.4.1.5; Article 8(1), point (a) and Article 8(6) of Directive 2013/34/EU The information reported in this row shall correspond to row 0100 of template F 01.01 of Annexes III and IV to this Implementing Regulation.

([10]) Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).

▼M2

Rows	
0070	1.1.5 **FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME** IFRS 7.8(h); IFRS 9.4.1.2A. The information reported in this row shall correspond to row 0141 of template F 01.01 of Annexes III and IV to this Implementing Regulation.
0080	1.1.6 **NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS** Article 36(2) of Council Directive 86/635/EEC The information reported in this row shall correspond to row 0171 of template F 01.01 of Annexes III and IV to this Implementing Regulation.
0090	1.1.7 **NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY** Article 8(1), point (a) and Article 8(8) of Directive 2013/34/EU The information reported in this row shall correspond to row 0175 of template F 01.01 of Annexes III and IV to this Implementing Regulation.
0100	1.1.8 **OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS** Article 37 of Council Directive 86/635/EEC; Article 12(7) of Directive 2013/34/EU; Part 1.20 of Annex V to this Implementing Regulation The information reported in this row shall correspond to assets measured at fair value that are included in the value reported in row 0234 of template F 01.01 of Annexes III and IV to this Implementing Regulation.
0110	1.1.9 **DERIVATIVES - HEDGE ACCOUNTING** IFRS 9.6.2.1; Part 1.22 of Annex V to this Implementing Regulation; Article 8(1), point (a) and Article 8, paragraphs 6 and 8 of Directive 2013/34/EU; IAS 39.9 The information reported in this row shall correspond to row 0240 of template F 01.01 of Annexes III and IV to this Implementing Regulation.
0120	1.1.10 **FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK** IAS 39.89A(a); IFRS 9.6.5.8; Article 8, paragraphs 5 and 6 of Directive 2013/34/EU of the European Parliament and of the Council ([11]). The information reported in this row shall correspond to row 0250 of template F 01.01 of Annexes III and IV to this Implementing Regulation.
0130	1.1.11 **INVESTMENTS IN SUBSIDIARIES, JOINT VENTURES AND ASSOCIATES** IAS 1.54(e); Parts 1.21 and 2.4 of Annex V to this Implementing Regulation; Article 4, points (7) and (8), of Council Directive 86/635/EEC; Article 2(2) of Directive 2013/34/EU The information reported in this row shall correspond to row 0260 of template F 01.01 of Annexes III and IV to this Implementing Regulation.

([11]) Directive 2013/34/EU of the European Parliament and of the Council on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

▼M2

Rows	
0140	1.1.12 **(-) HAIRCUTS FOR TRADING ASSETS AT FAIR VALUE** Part 1.29 of Annex V to this Implementing Regulation The information reported in this row shall correspond to row 0375 of template F 01.01 of Annexes III and IV to this Implementing Regulation.
0142	1.1.13 **OTHER ASSETS** Assets as referred to in Annex V, part 2, paragraphs 5 and 6 to this Implementing Regulation, to the extent they are valued at fair value.
0143	1.1.14 **NON-CURRENT ASSETS AND DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE** Assets as referred to in Annex V, part 2, paragraph 7 to this Implementing Regulation, to the extent they are valued at fair value.
0150	1.2 **TOTAL FAIR-VALUED LIABILITIES** Total of fair-valued liabilities reported in rows 0160 to 0210. Relevant cells of rows 0150 to 0190 shall be reported in line with FINREP template F 01.02 of Annexes III and IV to this Implementing Regulation depending on the institution's applicable standards: — IFRS as endorsed by the Union in application of Regulation (EC) No 1606/2002 ('EU IFRS') — National accounting standards compatible with EU IFRS ('National GAAP compatible IFRS') — or National GAAP based on Council Directive 86/635/EEC (FINREP 'National GAAP based on Council Directive 86/635/EEC').
0160	1.2.1 **FINANCIAL LIABILITIES HELD FOR TRADING** IFRS 7.8 (e)(ii); IFRS 9.BA.6. The information reported in this row shall correspond to row 0010 of template F 01.02 of Annexes III and IV to this Implementing Regulation.
0170	1.2.2 **TRADING FINANCIAL LIABILITIES** Article 8(1), point (a) and Article 8, paragraphs 3 and 6 of Directive 2013/34/EU The information reported in this row shall correspond to row 0061 of template F 01.02 of Annexes III and IV to this Implementing Regulation.
0180	1.2.3 **FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS** IFRS 7.8 (e)(i); IFRS 9.4.2.2; Article 8(1), point (a) and Article 8(6) of Directive 2013/34/EU; IAS 39.9. The information reported in this row shall correspond to row 0070 of template F 01.02 of Annexes III and IV to this Implementing Regulation.
0190	1.2.4 **DERIVATIVES - HEDGE ACCOUNTING** IFRS 9.6.2.1; Part 1.26 of Annex V to this Implementing Regulation; Article 8(1), point (a), (6) and (8), point (a), of Directive 2013/34/EU The information reported in this row shall correspond to row 0150 of template F 01.02 of Annexes III and IV to this Implementing Regulation.

▼M2

Rows	
0200	1.2.5 **FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK** IAS 39.89A(b), IFRS 9.6.5.8; Article 8, paragraphs 5 and 6 of Directive 2013/34/EU; Part 2.8 of Annex V to this Implementing Regulation The information reported in this row shall correspond to row 0160 of template F 01.02 of Annexes III and IV to this Implementing Regulation.
0210	1.2.6 **HAIRCUTS FOR TRADING LIABILITIES AT FAIR VALUE** Part 1.29 of Annex V to this Implementing Regulation The information reported in this row shall correspond to row 0295 of template F 01.02 of Annexes III and IV to this Implementing Regulation.
0220	1.2.7 **OTHER LIABILITIES** Liabilities as referred to in Annex V, part 2, paragraph 13 to this Implementing Regulation, to the extent they are valued at fair value.
0230	1.2.8 **LIABILITIES INCLUDED IN DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE** Liabilities as referred to in Annex V, part 2, paragraph 14 to this Implementing Regulation, to the extent they are valued at fair value.

6.2. C 32.02 - PRUDENT VALUATION: CORE APPROACH (PRUVAL 2)

6.2.1. General remarks

178. The purpose of this template is to provide information on the composition of the total AVA to be deducted from own funds under Articles 34 and 105 of Regulation (EU) No 575/2013 alongside relevant information about the accounting valuation of the positions that give rise to the determination of AVAs.

179. This template shall be completed by all institutions that:

(a) are required to use the core approach because they exceed the threshold referred to in Article 4(1) of Delegated Regulation (EU) 2016/101, either on an individual basis or on a consolidated basis as set out in Article 4(3) of that Regulation; or

(b) have chosen to apply the core approach despite not exceeding the threshold.

180. For the purposes of this template, ‘upside uncertainty’ shall mean the following: As determined by Article 8(2) of Delegated Regulation (EU) 2016/101, AVAs are calculated as the difference between the fair value and a prudent valuation that is determined on the basis of a 90 % confidence that institutions can exit the exposure at that point or better within the notional range of plausible values. The upside value or ‘upside uncertainty’ is the opposing point in the distribution of plausible values at which institutions are only 10 % confident that they can exit the position at that point or better. The upside uncertainty shall be calculated and aggregated on the same basis as the total AVA but substituting a 10 % level of certainty for the 90 % used when determining the total AVA.

▼M2

6.2.2. Instructions concerning specific positions

Columns	
0010 - 0100	**CATEGORY LEVEL AVA** The category level AVAs for market price uncertainty, close-out costs, model risk, concentrated positions, future administrative costs, early termination and operational risk are calculated as described in Articles 9, 10, 11 and 14 to 17 of Delegated Regulation (EU) 2016/101 respectively. For the market price uncertainty, close-out cost and model risk categories, which are subject to diversification benefit as set out in Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101, respectively, category level AVAs shall be, unless indicated otherwise, reported as the straight sum of the individual AVAs before diversification benefit [since diversification benefits calculated using method 1 or method 2 of the Annex of Delegated Regulation (EU) 2016/101 are reported in items 1.1.2, 1.1.2.1 and 1.1.2.2 of the template]. For the market uncertainty, close-out cost and model risk categories, amounts calculated under the expert-based approach as referred to in Article 9(5), point (b), Article 10(6), point (b) and Article 11(4) of Delegated Regulation (EU) 2016/101 shall be separately reported in columns 0020, 0040 and 0060.
0010	**MARKET PRICE UNCERTAINTY** Article 105(10) of Regulation (EU) No 575/2013. Market price uncertainty AVAs calculated in accordance with Article 9 of Delegated Regulation (EU) 2016/101.
0020	**OF WHICH: CALCULATED USING THE EXPERT-BASED APPROACH** Market price uncertainty AVAs calculated in accordance with Article 9(5), point (b), of Delegated Regulation (EU) 2016/101.
0030	**CLOSE-OUT COSTS** Article 105(10) of Regulation (EU) No 575/2013. Close-out costs AVAs calculated in accordance with Article 10 of Delegated Regulation (EU) 2016/101.
0040	**OF WHICH: CALCULATED USING THE EXPERT-BASED APPROACH** Close-out costs AVAs calculated in accordance with Article 10(6), point (b), of Delegated Regulation (EU) 2016/101.
0050	**MODEL RISK** Article 105(10) of Regulation (EU) No 575/2013 Model risk AVAs calculated in accordance with Article 11 of Delegated Regulation (EU) 2016/101.

▼M2

Columns	
0060	**OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH** Model risk AVAs calculated in accordance with Article 11(4) of Delegated Regulation (EU) 2016/101.
0070	**CONCENTRATED POSITIONS** Article 105(11) of Regulation (EU) No 575/2013 Concentrated positions AVAs calculated in accordance with Article 14 of Delegated Regulation (EU) 2016/101.
0080	**FUTURE ADMINISTRATIVE COSTS** Article 105(10) of Regulation (EU) No 575/2013 Future administrative costs AVAs calculated in accordance with Article 15 of Delegated Regulation (EU) 2016/101.
0090	**EARLY TERMINATION** Article 105(10) of Regulation (EU) No 575/2013 Early termination AVAs calculated in accordance with Article 16 of Delegated Regulation (EU) 2016/101.
0100	**OPERATIONAL RISK** Article 105(10) of Regulation (EU) No 575/2013 Operational risk AVAs calculated in accordance with Article 17 of Delegated Regulation (EU) 2016/101.
0110	**TOTAL AVA** Row 0010: total AVA to be deducted from own funds in accordance with Articles 34 and 105 of Regulation (EU) No 575/2013 and reported accordingly in row 0290 of C 01.00. The total AVA shall be the sum of rows 0030 and 0180. Row 0020: Share of the total AVA reported in row 0010 stemming from trading book positions (absolute value). Rows 0030 to 0160: Sum of columns 0010, 0030, 0050 and 0070 to 0100. Rows 0180 to 0210: Total AVA stemming from portfolios under the fall-back approach.
0120	**UPSIDE UNCERTAINTY** Article 8(2) of Delegated Regulation (EU) 2016/101. The upside uncertainty shall be calculated and aggregated on the same basis as the total AVA computed in column 0110, but substituting a 10 % level of certainty for the 90 % used when determining the total AVA.

▼M2

	Columns
0130 -0140	**FAIR-VALUED ASSETS AND LIABILITIES** Absolute value of fair-valued assets and liabilities corresponding to the AVA amounts reported in rows 0010 to 0130 and row 0180. For some rows, in particular rows 0090 to 0130, these amounts may have to be approximated or allocated based on expert judgement. Row 0010: Total absolute value of fair-valued assets and liabilities included in the threshold computation of Article 4(1) of Delegated Regulation (EU) 2016/101. That includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value in accordance with Articles 9(2), 10(2) or 10(3) of Delegated Regulation (EU) 2016/101, which are also separately reported in rows 0070 and 0080. Row 0010 is the sum of row 0030 and row 0180. Row 0020: share of total absolute value of fair-valued assets and liabilities reported in row 0010 stemming from trading book positions (absolute value). Row 0030: Absolute value of fair-valued assets and liabilities corresponding to the portfolios referred to in Articles 9 to 17 of Delegated Regulation (EU) 2016/101. That includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value in accordance with Articles 9(2), 10(2) or 10(3) of Delegated Regulation (EU) 2016/101, which are also separately reported in rows 0070 and 0080. Row 0030 shall be the sum of rows 0090 to 0130. Row 0050: Absolute value of fair-valued assets and liabilities included in the scope of the computation of unearned credit spread AVA. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101, may not be considered exactly matching, offsetting anymore. Row 0060: Absolute value of fair-valued assets and liabilities included in the scope of the computation of investment and funding costs AVA. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101, may not be considered exactly matching, offsetting anymore. Row 0070: Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value referred to in Article 9(2) of Delegated Regulation (EU) 2016/101. Row 0080: Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value referred to in Article 10, paragraphs 2 and 3 of Delegated Regulation (EU) 2016/101.

▼M2

Columns	
	Rows 0090 to 0130: Absolute value of fair-valued assets and liabilities allocated as set out below (see corresponding row instructions) in accordance with the following risk categories: interest rates, foreign exchange, credit, equities, commodities. That includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value in accordance with Articles 9(2), 10(2) or 10(3) of Delegated Regulation (EU) 2016/101, which are also separately reported in rows 0070 and 0080. Row 0180: Absolute value of fair-valued assets and liabilities corresponding to the portfolios under the fall-back approach
0130	**FAIR-VALUED ASSETS** Absolute value of fair-valued assets corresponding to the different rows as explained in the instructions on columns 0130-0140 above.
0140	**FAIR-VALUED LIABILITIES** Absolute value of fair-valued liabilities corresponding to the different rows as explained in the instructions on columns 0130-0140 above.
0150	**QTD REVENUE** The quarter-to-date revenues (‘QTD revenue’) since the last reporting date attributed to the fair valued assets and liabilities corresponding to the different rows as explained in the instructions on columns 0130-0140 above, where relevant allocated or approximated based on expert judgment.
0160	**IPV DIFFERENCE** The sum across all positions and risk factors of unadjusted difference amounts (‘IPV difference’) calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Article 105(8) of Regulation (EU) No 575/2013, with respect to the best available independent data for the relevant position or risk factor. Unadjusted difference amounts refer to unadjusted differences between the trading system generated valuations and the valuations assessed during the monthly IPV process. No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference.
0170 - 0250	**FAIR VALUE ADJUSTMENTS** Adjustments, sometimes also referred to as ‘reserves’, potentially applied in the institution’s accounting fair value that are made outside of the valuation model used to generate carrying amounts (excluding deferral of day one gains and losses) and that can be identified as addressing the same source of valuation uncertainty as the relevant AVA. They could reflect risk factors not captured within the valuation technique that are in a form of a risk premium or exit cost and are compliant with the definition of fair value. They shall nevertheless be considered by market participants when setting a price. (IFRS 13.9 and IFRS13.88)

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Columns	
0170	**MARKET PRICE UNCERTAINTY** Adjustment applied in the institution's fair value to reflect the risk premium arising from the existence of a range of observed prices for equivalent instruments or, in respect of a market parameter input to a valuation model, the instruments from which the input has been calibrated, and thus that can be identified as addressing the same source of valuation uncertainty as the Market price uncertainty AVA.
0180	**CLOSE-OUT COSTS** Adjustment applied in the institution's fair value to adjust for the fact that the position level valuations do not reflect an exit price for the position or portfolio, in particular where such valuations are calibrated to a mid-market price, and thus that can be identified as addressing the same source of valuation uncertainty as the close-out costs AVA.
0190	**MODEL RISK** Adjustment applied in the institution's fair value to reflect market or product factors that are not captured by the model used to calculate daily position values and risks ('valuation model') or to reflect an appropriate level of prudence given the uncertainty arising from the existence of a range of alternative valid models and model calibrations and thus that can be identified as addressing the same source of valuation uncertainty as the model risk AVA.
0200	**CONCENTRATED POSITIONS** Adjustment applied in the institution's fair value to reflect the fact that the aggregate position held by the institution is larger than normal traded volume or larger than the position sizes on which observable quotes or trades that are used to calibrate the price or inputs used by the valuation model are based and thus can be identified as addressing the same source of valuation uncertainty as the concentrated positions AVA.
0210	**UNEARNED CREDIT SPREADS** Adjustment applied in the institution's fair value to cover expected losses due to counterparty default on derivative positions (i.e. total Credit Valuation Adjustment 'CVA' at institution level).
0220	**INVESTING AND FUNDING COSTS** Adjustment applied in the institution's fair value to compensate where valuation models do not fully reflect the funding cost that market participants would factor into the exit price for a position or portfolio (i.e. total Funding Valuation Adjustment at institution level where an institution computes such adjustment, or alternatively, equivalent adjustment).
0230	**FUTURE ADMINISTRATION COSTS** Adjustment applied in the institution's fair value to reflect administrative costs that are incurred by the portfolio or position but are not reflected in the valuation model or the prices used to calibrate inputs to that model, and thus that can be identified as addressing the same source of valuation uncertainty as the Future administrative costs AVA.

▼M2

Columns	
0240	**EARLY TERMINATION** Adjustments applied in the institution's fair value to reflect contractual or non-contractual early termination expectations that are not reflected in the valuation model and thus can be identified as addressing the same source of valuation uncertainty as the Early termination AVA.
0250	**OPERATIONAL RISK** Adjustments applied in the institution's fair value to reflect the risk premium that market participants would charge to compensate for operational risks arising from hedging, administration and settlement of contracts in the portfolio, and thus can be identified as addressing the same source of valuation uncertainty as the operational risk AVA.
0260	**DAY 1 P&L** Adjustments to reflect instances where the valuation model plus all other relevant fair value adjustments applicable to a position or portfolio did not reflect the price paid or received at first day recognition, i.e. the deferral of day one gains and losses (IFRS 9.B5.1.2.A).
0270	**EXPLANATION DESCRIPTION** Description of the positions treated in accordance with Article 7(2), point (b), of Delegated Regulation (EU) 2016/101 and the reason why it was not possible to apply Articles 9 to 17 thereof.

Rows	
0010	1. **TOTAL CORE APPROACH** Article 7(2) of Delegated Regulation (EU) 2016/101. For each relevant category of AVAs referred to in columns 0010 to 0110, total AVAs computed under the core approach as set out in Chapter 3 of Delegated Regulation (EU) 2016/101 o for fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of that Regulation. That includes the diversification benefits reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101.
0020	**OF WHICH: TRADING BOOK** Article 7(2) of Delegated Regulation (EU) 2016/101. For each relevant category of AVAs referred to in columns 0010 to 0110, share of total AVAs reported in row 0010 stemming from trading book positions (absolute value).

▼**M2**

Rows	
0030	1.1 **PORTFOLIOS UNDER ARTICLES 9 TO 17 OF COMMISSION DELEGATED REGULATION (EU) 2016/101- TOTAL CATEGORY LEVEL POST-DIVERSIFICATION** Article 7(2), point (a), of Delegated Regulation (EU) 2016/101. For each relevant category of AVAs referred to in columns 0010 to 0110, total AVAs computed in accordance with Articles 9 to 17 of Delegated Regulation (EU) 2016/101 for fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of that Regulation, except fair-valued assets and liabilities subject to the treatment described in Article 7(2), point (b), of Delegated Regulation (EU) 2016/101. That includes the AVAs computed in accordance with Articles 12 and 13 of Delegated Regulation (EU) 2016/101 that are reported in rows 0050 and 0060 and are included in market price uncertainty AVAs, close-out costs AVAs and model risk AVAs as set out in Articles 12(2) and 13(2) of that Regulation. That includes the diversification benefits reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101. Row 0030 shall be the difference between rows 0040 and 0140.
0040 - 0130	1.1.1 **TOTAL CATEGORY LEVEL PRE-DIVERSIFICATION** For rows 0090 to 0130, institutions shall allocate their fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of Delegated Regulation (EU) 2016/101 (trading book and non-trading book) to the following risk categories: interest rates, foreign exchange, credit, equities, commodities. To that end, institutions shall rely on their internal risk management structure and, following a mapping developed based on expert judgement, allocate their business lines or trading desks to the most appropriate risk category. AVAs, Fair Value Adjustments and other required information which correspond to the allocated business lines or trading desks, shall be allocated to the same relevant risk category to provide at row level for each risk category a consistent overview of the adjustments performed both for prudential purposes and accounting purposes, as well as an indication of the size of the positions concerned (in terms of fair-valued assets and liabilities). Where AVAs or other adjustments are computed at a different level of aggregation, in particular at firm level, institutions shall develop an allocation methodology of the AVAs to the relevant sets of positions. The allocation methodology shall lead to row 0040 being the sum of rows 0050 to 0130 for columns 0010 to 0100. Regardless of the approach applied, the information reported shall, as much as possible, be consistent at row level, since the information provided will be compared at this level (AVA amounts, upside uncertainty, fair-value amounts and potential fair-value adjustments).

▼M2

Rows	
	The breakdown in rows 0090 to 0130 excludes the AVAs computed in accordance with Articles 12 and 13 of Delegated Regulation (EU) 2016/101 that are reported in rows 0050 and 0060 and are included in market price uncertainty AVAs, close-out costs AVAs and model risk AVAs as set out in Articles 12(2) and 13(2) of that Regulation. Diversification benefits are reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101 and are therefore excluded from rows 0040 to 0130.
0050	**OF WHICH: UNEARNED CREDIT SPREADS AVA** Article 105(10) of Regulation (EU) No 575/2013, Article 12 of Delegated Regulation (EU) 2016/101. The total AVA calculated for unearned credit spreads (‘AVA on CVA’) and its allocation between market price uncertainty, close-out cost or model risk AVAs under Article 12 of Delegated Regulation (EU) 2016/101. Column 0110: The total AVA is given for information only as its allocation between market price uncertainty, close-out cost or model risk AVAs leads to its inclusion – after taking into account diversification benefits – under the respective category level AVAs. Columns 0130 and 0140: Absolute value of fair-valued assets and liabilities included in the scope of the computation of unearned credit spread AVAs. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 shall not be considered exactly matching, offsetting anymore.
0060	**OF WHICH: INVESTMENT AND FUNDING COSTS AVA** Article 105(10) of Regulation (EU) No 575/2013, Article 17 of Delegated Regulation (EU) 2016/101. The total AVA calculated for investing and funding costs and its allocation between market price uncertainty, close-out cost or model risk AVAs under Article 13 of Delegated Regulation (EU) 2016/101. Column 0110: The total AVA is given for information only as its allocation between market price uncertainty, close-out cost or model risk AVAs leads to its inclusion – after taking into account diversification benefits – under the respective category level AVAs. Columns 0130 and 0140: Absolute value of fair-valued assets and liabilities included in the scope of the computation of investment and funding costs AVA. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 shall not be considered exactly matching, offsetting anymore.

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Rows	
0070	**OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2) OF DELEGATED REGULATION (EU) 2016/101** Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 9(2) of Delegated Regulation (EU) 2016/101.
0080	**OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 10, PARAGRAPHS 2 AND 3 OF DELEGATED REGULATION (EU) 2016/101** Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 10(2) or 10(3) of Delegated Regulation (EU) 2016/101.
0090	1.1.1.1 **INTEREST RATES**
0100	1.1.1.2 **FOREIGN EXCHANGE**
0110	1.1.1.3 **CREDIT**
0120	1.1.1.4 **EQUITIES**
0130	1.1.1.5 **COMMODITIES**
0140	1.1.2 **(-) DIVERSIFICATION BENEFITS** Total diversification benefit. Sum of rows 0150 and 0160.
0150	1.1.2.1 **(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 1** For those categories of AVA aggregated under Method 1 in accordance with Articles 9(6), 10(7) and 11(6) of Delegated Regulation (EU) 2016/101, the difference between the sum of the individual AVAs and the total category level AVA after adjusting for aggregation.
0160	1.1.2.2 **(-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 2** For those categories of AVA aggregated under Method 2 in accordance with Articles 9(6), 10(7) and 11(6) of Delegated Regulation (EU) 2016/101, the difference between the sum of the individual AVAs and the total category level AVA after adjusting for aggregation.
0170	1.1.2.2* **MEMORANDUM ITEM: PRE-DIVERSIFICATION AVAS REDUCED BY MORE THAN 90 % BY DIVERSIFICATION UNDER METHOD 2** In the terminology of Method 2, the sum of FV – PV for all valuation exposures for which APVA < 10 % (FV – PV).
0180	1.2 **PORTFOLIOS CALCULATED UNDER THE FALL-BACK APPROACH** Article 7(2), point (b), of Delegated Regulation (EU) 2016/101.

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Rows	
	For portfolios subject to the fall-back approach under Article 7(2), point (b), of Delegated Regulation (EU) 2016/101, the total AVA shall be computed as a sum of rows 0190, 0200 and 0210. Relevant balance sheet and other contextual information shall be provided in columns 0130 - 0260. A description of the positions and the reason why it was not possible to apply Articles 9 to 17 of Delegated Regulation (EU) 2016/101 shall be provided in column 0270.
0190	1.2.1 **FALL-BACK APPROACH; 100 % UNREALISED PROFIT** Article 7(2), point (b)(i) of Delegated Regulation (EU) 2016/101.
0200	1.2.2 **FALL-BACK APPROACH; 10 % NOTIONAL VALUE** Article 7(2), point (b)(ii) of Delegated Regulation (EU) 2016/101.
0210	1.2.3 **FALL-BACK APPROACH; 25 % OF INCEPTION VALUE** Article 7(2), point (b)(iii) of Delegated Regulation (EU) 2016/101.

6.3. C 32.03 - PRUDENT VALUATION: MODEL RISK AVA (PRUVAL 3)

6.3.1. General remarks

181. This template is to be completed only by institutions that exceed the threshold referred to in Article 4(1) of Delegated Regulation (EU) 2016/101 at their level. Institutions that are part of a group breaching the threshold on a consolidated basis are required to report this template only where they also exceed the threshold at their level.

182. This template shall be used to report details of the top 20 individual model risk AVAs in terms of AVA amount that contribute to the total category level model risk AVA computed in accordance with Article 11 of Delegated Regulation (EU) 2016/101. That information corresponds to the information reported in column 0050 of template C 32.02.

183. The top 20 individual model risk AVAs, and corresponding product information, shall be reported in decreasing order starting from the largest individual model risk AVAs.

184. Products corresponding to those top individual model risk AVAs shall be reported using the product inventory required by Article 19(3), point (a), of Delegated Regulation (EU) 2016/101.

185. Where products are sufficiently homogenous with respect to the valuation model and the model risk AVA, they shall be merged and shown on one line for the purpose of maximising coverage of this template in respect of the total category level Model Risk AVA of the institution.

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6.3.2. Instructions concerning specific positions

Columns	
0005	**RANK** The rank is a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc, with 1 being assigned to the highest individual model risk AVAs, 2 to the second highest and so on.
0010	**MODEL** Internal name (alpha-numerical) of the model used by the institution to identify the model.
0020	**RISK CATEGORY** The risk category (interest rates, FX, credit, equities, commodities) that most appropriately characterises the product or group of products that give rise to the model risk valuation adjustment. Institutions shall report the following codes: IR – interest rates FX – foreign exchange CR – credit EQ – equities CO – commodities
0030	**PRODUCT** Internal name (alpha-numerical) for the product or group of products, in line with the product inventory required by Article 19(3), point (a), of Delegated Regulation (EU) 2016/101, that is valued using the model.
0040	**OBSERVABILITY** Number of price observations for the product or group of products in the last twelve months that meet either of the following criteria: — The price observation is a price at which the institution has conducted a transaction; — It is a verifiable price for an actual transaction between third parties; — The price is obtained from a committed quote. Institutions shall report one of the following values: ‘none’, ‘1-6’, ‘6-24’, ‘24-100’, ‘100+’.
0050	**MODEL RISK AVA** Article 11(1) of Delegated Regulation (EU) 2016/101. Individual model risk AVA before diversification benefit, but after portfolio netting where relevant.
0060	**OF WHICH: USING EXPERT-BASED APPROACH** Amounts in column 0050 that have been calculated under the expert-based approach referred to in Article 11(4) of Delegated Regulation (EU) 2016/101.

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Columns	
0070	**OF WHICH: AGGREGATED USING METHOD 2** Amounts in column 0050 that have been aggregated under Method 2 of the Annex to Delegated Regulation (EU) 2016/101. These amounts correspond to FV – PV in the terminology of that Annex.
0080	**AGGREGATED AVA CALCULATED UNDER METHOD 2** The contribution towards the total category level AVA for model risk, as computed in accordance with Article 11(7) of the Delegated Regulation (EU) 2016/101 of individual model risk AVAs that are aggregated using Method 2 of the Annex to that Regulation (EU). That amount corresponds to APVA in the terminology of the Annex.
0090 -0100	**FAIR-VALUED ASSETS AND LIABILITIES** Absolute value of fair-valued assets and liabilities valued using the model reported in column 0010 as stated in the financial statements under the applicable framework.
0090	**FAIR-VALUED ASSETS** Absolute value of fair-valued assets valued using the model reported in column 0010 as stated in the financial statements under the applicable framework.
0100	**FAIR-VALUED LIABILITIES** Absolute value of fair-valued liabilities valued using the model reported in column 0010 as stated in the financial statements under the applicable framework.
0110	**IPV DIFFERENCE (OUTPUT TESTING)** The sum of unadjusted difference amounts (‘IPV difference’) calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Article 105(8) of Regulation (EU) No 575/2013, with respect to the best available independent data for the corresponding product or group of products. Unadjusted difference amounts refer to unadjusted differences between the trading system generated valuations and the valuations assessed during the monthly IPV process. No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference. Only results that have been calibrated from prices of instruments that would be mapped to the same product (output testing) shall be included here. Input testing results from market data inputs that are tested against levels that have been calibrated from different products shall not be included.

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Columns	
0120	**IPV COVERAGE (OUTPUT TESTING)** The percentage of those positions mapped to the model weighted by model risk AVA that is covered by the output IPV testing results given in column 0110.
0130 – 0140	**FAIR VALUE ADJUSTMENTS** Fair Value adjustments as referred to in columns 0190 and 0240 of template C 32.02 that have been applied to the positions mapped to the model in column 0010.
0150	**DAY 1 P&L** Adjustments as defined in column 0260 of template C 32.02 that have been applied to the positions mapped to the model in column 0010.

6.4 C 32.04 - PRUDENT VALUATION: CONCENTRATED POSITIONS AVA (PRUVAL 4)

6.4.1. General remarks

186. This template shall be completed only by institutions that exceed the threshold referred to in Article 4(1) of Delegated Regulation (EU) 2016/101. Institutions that are part of a group breaching the threshold on a consolidated basis shall report this template only where they also exceed the threshold at their level.

187. This template shall be used to report details of the top 20 individual concentrated positions AVAs in terms of AVA amount that contribute to the total category level concentrated positions AVA computed in accordance with Article 14 of Delegated Regulation (EU) 2016/101. This information shall correspond to the information reported in column 0070 of template C 32.02.

188. The top 20 concentrated positions AVAs, and corresponding product information, shall be reported in decreasing order starting from the largest individual concentrated positions AVAs.

189. Products corresponding to these top individual concentrated positions AVAs shall be reported using the product inventory required by Article 19(3), point (a), of Delegated Regulation (EU) 2016/101.

190. Positions that are homogenous in terms of AVA calculation methodology shall be aggregated where this is possible to maximise the coverage of this template.

6.4.2. Instructions concerning specific positions

Columns	
0005	**RANK** The rank is a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc, with 1 being assigned to the highest concentrated positions AVAs, 2 to the second highest and so on.

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Columns	
0010	**RISK CATEGORY** The risk category (interest rates, FX, credit, equities, commodities) that most appropriately characterises the position. Institutions shall report the following codes: IR – Interest Rates FX – Foreign exchange CR – Credit EQ – Equities CO – Commodities
0020	**PRODUCT** Internal name for the product or group of products in line with the product inventory required by Article 19(3), point (a), of Delegated Regulation (EU) 2016/101.
0030	**UNDERLYING** Internal name of the underlying, or underlyings, in the case of derivatives or of the instruments in the case of non-derivatives.
0040	**CONCENTRATED POSITION SIZE** Size of the individual concentrated valuation position identified in accordance with Article 14(1), point (a), of Delegated Regulation (EU) 2016/101, expressed in the unit described in column 0050.
0050	**SIZE MEASURE** Unit of size measure used internally as part of the identification of the concentrated valuation position to compute the concentrated position size referred in column 0040. In the case of positions in bonds or equity, please report the unit used for internal risk management, such as ‘number of bonds’, ‘number of shares’ or ‘market value’. In the case of position in derivatives, please report the unit used for internal risk management, such as ‘PV01; EUR per 1 basis point parallel yield curve shift’.
0060	**MARKET VALUE** Market value of the position.
0070	**PRUDENT EXIT PERIOD** The prudent exit period in number of days estimated in accordance with Article 14(1), point (b), of Delegated Regulation (EU) 2016/101.

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Columns	
0080	**CONCENTRATED POSITIONS AVA** The concentrated positions AVA amount calculated in accordance with Article 14(1) of Delegated Regulation (EU) 2016/101 for the individual concentrated valuation position concerned.
0090	**CONCENTRATED POSITION FAIR VALUE ADJUSTMENT** The amount of any fair value adjustments taken to reflect the fact that the aggregate position held by the institution is larger than the normal traded volume or larger than position sizes and on which quotes or trades, which are used to calibrate the price or inputs used by the valuation model, are based. The amount reported shall correspond to the amount that has been applied to the individual concentrated valuation position concerned.
0100	**IPV DIFFERENCE** The sum of unadjusted difference amounts ('IPV difference') calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Article 105(8) of Regulation (EU) No 575/2013, with respect to the best available independent data for the individual concentrated valuation position concerned. Unadjusted difference amounts shall refer to unadjusted differences between the valuations generated by the trading system and the valuations assessed during the monthly IPV process. No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference.

7. C 33.00 - EXPOSURES TO GENERAL GOVERNMENTS (GOV)

7.1. GENERAL REMARKS

191. The information for the purpose of template C 33.00 shall cover all exposures to 'General governments' as referred to in point (b), of paragraph 42 of Annex V to this Implementing Regulation.

192. Where the exposures to 'General governments' are subject to own funds requirements in accordance with Part Three, Title II of Regulation (EU) No 575/2013, exposures to 'General governments' are included in different exposure classes in accordance with Article 112 and Article 147 of that Regulation , as specified by the instructions for the completion of template C 07.00, C 08.01 and C 08.02.

193. Table 2 (Standardised Approach) and Table 3 (IRB Approach), included in Part 3 of Annex V to this Implementing Regulation, shall be observed for the mapping of exposure classes used to calculate capital requirements under of Regulation (EU) No 575/2013 to counterparty sector 'General governments'.

194. Information shall be reported for the total aggregate exposures (meaning the sum of all countries in which the bank has sovereign exposures) and for each country on the basis of the residence of the counterparty on an immediate borrower basis.

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195. The allocation of exposures to exposure classes or jurisdictions shall be made without considering credit mitigation techniques and in particular without considering substitution effects. However, the calculation of exposure values and risk weighted exposure amounts for each exposure class and each jurisdiction shall include the incidence of credit risk mitigation techniques, including substitution effects.

196. The reporting of information on exposures to 'General governments' by jurisdiction of residence of the immediate counterparty other than the domestic jurisdiction of the reporting institution is subject to the thresholds laid down in Article 6(3) of this Implementing Regulation.

7.2. SCOPE OF THE TEMPLATE ON EXPOSURES TO 'GENERAL GOVERNMENTS'

197. The scope of the GOV template covers on-balance sheet, off-balance sheet and derivatives direct exposures to 'General governments' in the banking and trading book. In addition, a memorandum item on indirect exposures in the form of credit derivatives sold on general government exposures is also requested.

198. An exposure is a direct exposure when the immediate counterparty is an entity that is a 'General government' as referred to in point (b), of paragraph 42 of Annex V to this Implementing Regulation.

199. The template is divided in two sections. The first one is based on a breakdown of exposures by risk, regulatory approach and exposure classes whereas a second one is based on a breakdown by residual maturity

7.3. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

Columns	Instructions
0010-0260	**DIRECT EXPOSURES**
0010-0140	**ON-BALANCE SHEET EXPOSURES**
0010	**Total gross carrying amount of non-derivative financial assets** Aggregate of gross carrying amount, as determined in accordance with paragraph 34 of Part 1 of Annex V to this Implementing Regulation, of non-derivative financial assets to General governments, for all accounting portfolios under IFRS or national GAAP based on Council Directive 86/635/EEC defined in paragraphs 15 to 22 of Part 1 of Annex V to this Implementing Regulation, and listed in columns 0030 to 0120 Prudent valuation adjustments shall not reduce the gross carrying amount of trading and non-trading exposures measured at fair value.

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Columns	Instructions
0020	**Total carrying amount of non-derivative financial assets (net of short positions)** Aggregate of the carrying amount, as referred to in paragraph 27 of Part 1 of Annex V to this Implementing Regulation, of non-derivative financial assets to General governments for all accounting portfolios under IFRS or national GAAP based on Council Directive 86/635/EEC defined in paragraphs 15 to 22 of Part 1 of Annex V to this Implementing Regulation and listed in columns 0030 to 0120, net of short positions. Where the institution has a short position for the same residual maturity and the same immediate counterparty that is denominated in the same currency, the carrying amount of the short position shall be netted against the carrying amount of the direct position. That net amount shall be considered to be zero when it is a negative amount. Where an institution has a short position without a matching direct position, the amount of the short position shall be considered zero for the purposes of this column.
0030-0120	**NON-DERIVATIVE FINANCIAL ASSETS BY ACCOUNTING PORTFOLIOS** Aggregate carrying amount of non-derivative financial assets, as defined in the row above of this table, to General governments, broken down by accounting portfolio under the applicable accounting framework.
0030	**Financial assets held for trading** IFRS 7.8(a)(ii); IFRS 9 Appendix A
0040	**Trading financial assets** Articles 32 and 33 of Council Directive 86/635/EEC; Paragraph 16 of Part 1 of Annex V to this Implementing Regulation; Article 8(1), point (a), of Directive 2013/34/EU Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).
0050	**Non-trading financial assets mandatorily at fair value through profit or loss** IFRS 7.8(a)(ii); IFRS 9.4.1.4
0060	**Financial assets designated at fair value through profit or loss** IFRS 7.8(a)(i); IFRS 9.4.1.5 and Article 8(1), point (a) and Article 8(6) of Directive 2013/34/EU
0070	**Non-trading non-derivative financial assets measured at fair value through profit or loss** Article 36(2) of Council Directive 86/635/EEC; Article 8(1), point (a), of Directive 2013/34/EU Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).

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Columns	Instructions
0080	**Financial assets at fair value through other comprehensive income** IFRS 7.8(d); IFRS 9.4.1.2A
0090	**Non-trading non-derivative financial assets measured at fair value to equity** Article 8(1), point (a) and Article 8(8) of Directive 2013/34/EU Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).
0100	**Financial assets at amortised cost** IFRS 7.8(f); IFRS 9.4.1.2; Paragraph 15 of Part 1 of Annex V to this Implementing Regulation
0110	**Non-trading non-derivative financial assets measured at a cost-based method** Article 35 of Council Directive 86/635/EEC; Article 6(1), point (i) and Article 8(2) of Directive 2013/34/EU; Annex V, part 1, paragraph 16 to this Implementing Regulation Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).
0120	**Other non-trading non-derivative financial assets** Article 37 of Council Directive 86/635/EEC; Article 12(7) of Directive 2013/34/EU; Annex V, part 1, paragraph 16 to this Implementing Regulation Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).
0130	**Short positions** Carrying amount of short positions, as defined in IFRS 9 BA.7(b) where the direct counterparty is a General government as defined in paragraphs 155 to 160 of this Annex. Short positions arise where the institution sells securities acquired in a reverse repurchase loan or borrowed in a securities lending transaction. The carrying amount is the fair value of the short positions. Short positions shall be reported by residual maturity bucket, as listed in rows 0170 to 0230, and by immediate counterparty. The short positions reported in this column can be netted against positions with the same residual maturity and immediate counterparty and denominated in the same currency that are reported in columns 0030 to 0120 in order to obtain the net position that is reported in column 0020.

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Columns	Instructions
0140	**Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets** Carrying amount of short positions, as defined in IFRS 9 BA.7(b), that arise when the institution sells the securities acquired in reverse repurchase loans, where the direct counterparty of those securities is a General government and that are included in the held for trading or trading financial assets accounting portfolios (columns 0030 or 0040). Short positions that arise when the sold securities were borrowed in a securities lending transition shall not be included in this column.
0150	**Accumulated impairment** Aggregate accumulated impairment related to non-derivative financial assets reported in columns 0080 to 0120 (paragraphs 70 and 71 of Part 2 of Annex V to this Implementing Regulation)
0160	**Accumulated impairment - of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity** Aggregate of accumulated impairment related to non-derivative financial assets reported in columns 0080 and 0090.
0170	**Accumulated negative changes in fair value due to credit risk** Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 0050, 0060, 0070, 0080 and 0090 (paragraph 69 of Part 2 of Annex V to this Implementing Regulation)
0180	**Accumulated negative changes in fair value due to credit risk - of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss** Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 0050, 0060 and 0070.
0190	**Accumulated negative changes in fair value due to credit risk - of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity** Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 0080 and 0090.

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Columns	Instructions
0200-0230	**DERIVATIVES** Direct derivative positions shall be reported in columns 0200 to 0230. For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges, see instructions for the row breakdown.
0200-0210	**Derivatives with positive fair value** All derivative instruments with a General government counterparty with a positive fair value for the institution at the reporting date, regardless of whether those instruments are used in a qualifying hedging relationship, are held for trading, or are included in the trading portfolio under IFRS and national GAAP based on of Council Directive 86/635/EEC. Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (paragraphs 120, 124, 125 and 137 to 140 of Part 2 of Annex V to this Implementing Regulation).
0200	**Derivatives with positive fair value: Carrying amount** Carrying amount of the derivatives accounted for as financial assets at the reporting reference date. Under GAAP based on Council Directive 86/635/EEC, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments.
0210	**Derivatives with positive fair value: Notional amount** Under IFRS and national GAAP based on Council Directive 86/635/EEC, notional amount, as defined in paragraphs 133 to 135 of Part 2 of Annex V to this Implementing Regulation, of all derivative contracts concluded and not yet settled at the reporting reference date, where the counterparty is a General government as defined in paragraphs 191 to 196 of this Annex and the fair value of the derivative is positive for the institution at the reference date.
0220-0230	**Derivatives with negative fair value** All derivative instruments with a General government counterparty with a negative fair value for the institution at the reporting reference date, regardless of whether those instruments are used in a qualifying hedging relationship or are held for trading or included in the trading portfolio under IFRS and national GAAP based on Council Directive 86/635/EEC. Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (paragraphs 120, 124, 125 and 137 to 140 of Part 2 of Annex V to this Implementing Regulation).

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Columns	Instructions
0220	**Derivatives with negative fair value: Carrying amount** Carrying amount of the derivatives accounted for as financial liabilities at the reporting reference date. Under GAAP based on Council Directive 86/635/EEC, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments.
0230	**Derivatives with negative fair value: Notional amount** Under IFRS and national GAAP based on Council Directive 86/635/EEC, notional amount, as defined in paragraphs 133 to 135 of Part 2 of Annex V to this Implementing Regulation, of all derivative contracts concluded and not yet settled at the reference date, where the counterparty is a General government as defined in paragraphs 191 to 196 of this Annex and the fair value of the derivative is negative for the institution at the reference date.
0240-0260	**OFF-BALANCE SHEET EXPOSURES**
0240	**Nominal amount** Where the direct counterparty of the off-balance sheet item is a General government as defined in paragraphs 155 to 160 of this Annex, nominal amount of the commitments and financial guarantees that are not considered as a derivative in accordance with IFRS or under national GAAP based on Council Directive 86/635/EEC (paragraphs 102-119 of Part 2 of Annex V to this Implementing Regulation,). In accordance with paragraphs 43 and 44 of Part 2 of Annex V to this Implementing Regulation, the General government is the direct counterparty: (a) in a financial guarantee given, when it is the direct counterparty of the guaranteed debt instrument, and (b) in a loan commitment and other commitment given, when it is the counterparty whose credit risk is assumed by the reporting institution.
0250	**Provisions** Article 4, ‘Liabilities’, point (6)(c) and ‘Off balance sheet items’, Articles 27(11), 28(8) and Article 33 of Council Directive 86/635/EEC; IFRS 9.4.2.1(c)(ii),(d)(ii), 9.5.5.20;IAS 37, IFRS 4, part 2.11 of Annex V to this Implementing Regulation. Provisions on all off-balance sheet exposures regardless of how they are measured, except those that are measured at fair value through profit or loss in accordance with IFRS 9. Under IFRS, the impairment of a loan commitment given shall be reported in column 150 where the institution cannot separately identify the expected credit losses related to the drawn and undrawn amount of the debt instrument. In case the combined expected credit losses for that financial instrument exceed the gross carrying amount of the loan component of the instrument, the remaining balance of the expected credit losses shall be reported as a provision in column 0250.

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Columns	Instructions
0260	**Accumulated negative changes in fair value due to credit risk** For off-balance sheet items measured at fair value through profit or loss under IFRS 9, accumulated negative changes in fair value due to credit risk (paragraph 110 of Part 2 of Annex V to this Implementing Regulation)
0270-280	**Memorandum item: credit derivatives sold on general government exposures** Credit derivatives that do not meet the definition of financial guarantees in Annex V, part 2, paragraph 58 that the reporting institution has underwritten with counterparties other than General governments and whose reference exposure is a General government shall be reported. These columns shall not be reported for exposures broken down by risk, regulatory approach and exposure class (rows 0020 to 0160).
0270	**Derivatives with positive fair value - Carrying amount** Aggregated carrying amount of the credit derivatives sold on general government exposures reported which have a positive fair value for the institution at the reference reporting date, without considering prudent valuation adjustments. For derivatives under IFRS, the amount to be reported in this column is the carrying amount of the derivatives that are financial assets at the reporting date. For derivatives under GAAP based on Council Directive 86/635/EEC, the amount to be reported in this column shall be the fair value of the derivatives with a positive fair value at the reference reporting date, independently of how they are accounted for.
0280	**Derivatives with negative fair value - Carrying amount** Aggregated carrying amount of the credit derivatives sold on general government exposures reported which have a negative fair value for the institution at the reference reporting date, without considering prudent valuation adjustments. For derivatives under IFRS, the amount to be reported in this column shall be the carrying amount of the derivatives that are financial liabilities at the reporting date. For derivatives under GAAP based on Council Directive 86/635/EEC, the amount to be reported in this column is the fair value of the derivatives with a negative fair value at the reference reporting date, independently of how they are accounted for.
0290	**Exposure value** Exposure value for exposures subject to the credit risk framework. For exposures under the Standardised Approach (SA): see Article 111 of Regulation (EU) No 575/2013. For exposures under the IRB Approach: see Article 166 and the second sentence of Article 230(1) of Regulation (EU) No 575/2013.

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Columns	Instructions
	For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges, see instructions for the row breakdown. The exposures reported in columns 0270 and 0280 are not to be considered for the purposes of this column, as the value in this column is based solely on direct exposures.
0300	**Risk weighted exposure amount** Risk weighted exposure amount for exposures subject to the credit risk framework. For exposures under the Standardised Approach (SA): see Article 113, paragraphs 1 to 5 of Regulation (EU) No 575/2013. For exposures under the IRB Approach: see Article 153, paragraphs 1 and 3 of Regulation (EU) No 575/2013. For the reporting of direct exposures within the scope of Article 271 of Regulation (EU) No 575/2013 subject to own funds requirements for both counterparty credit risk and market risk, see instructions for the row breakdown. The exposures reported in columns 0270 and 0280 shall not be considered for the purposes of this column, as the value in this column is based solely on direct exposures.

Rows	Instructions
BREAKDOWN OF EXPOSURES BY REGULATORY APPROACH	
0010	**Total exposures** Aggregate of exposures to General governments, as defined in paragraphs 191 to 196 of this Annex.
0020-0155	**Exposures under the credit risk framework** Aggregate of exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II of Regulation (EU) No 575/2013. Exposures under the credit risk framework include exposures from both the non-trading book and the trading book subject to a capital charge for counterparty credit risk. Direct exposures within the scope of Article 271 of Regulation (EU) No 575/2013 subject to own funds requirements for both counterparty credit risk and market risk shall be reported both in the credit risk rows (0020 to 0155) and the market risk row (row 0160): the exposures due to counterparty credit risk shall be reported in the credit risk rows, while the exposures due to market risk shall be reported in the market risk row.
0030	**Standardised Approach** Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.

▼M2

Rows	Instructions
0040	**Central governments** Exposures to General governments that are central governments. These exposures are allocated to the 'Central governments or central banks' exposure class in accordance with Articles 112 and 114 of Regulation (EU) No 575/2013, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
0050	**Regional governments or local authorities** Exposures to General governments that are regional governments or local authorities. These exposures are allocated to the 'Regional governments or local authorities' exposure class in accordance with Articles 112 and 115 of Regulation (EU) No 575/2013, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
0060	**Public sector entities** Exposures to General governments that are public sector entities. These exposures are allocated to the 'Public sector entities' exposure class in accordance with Articles 112 and 116 of Regulation (EU) No 575/2013, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
0070	**International Organisations** Exposures to General governments that are international organisations. These exposures are allocated to the 'International Organisations' exposure classes in accordance with Articles 112 and 118 of Regulation (EU) No 575/2013, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
0075	**Other general government exposures subject to Standardised Approach** Exposures to General governments other than those included in rows 0040 to 0070 above, which are allocated to SA exposure classes in accordance with Article 112 of Regulation (EU) No 575/2013 for the purposes of calculating own funds requirements.
0080	**IRB Approach** Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.

▼M2

Rows	Instructions
0090	**Central governments** Exposures to General governments that are central governments and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3), point (a), of Regulation (EU) No 575/2013, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply..
0100	**Regional governments or local authorities [Central governments and central banks]** Exposures to General governments that are regional governments or local authorities and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3), point (a), of Regulation (EU) No 575/2013, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
0110	**Regional governments or local authorities [Institutions]** Exposures to General governments that are regional governments or local authorities and that are allocated to the 'Institutions' exposure class in accordance with Article 147(4), point (a), of Regulation (EU) No 575/2013, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
0120	**Public sector entities [Central governments and central banks]** Exposures to General governments that are public sector entities in accordance with Article 4(8) of Regulation (EU) No 575/2013 and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3), point (a), of that Regulation, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
0130	**Public sector entities [Institutions]** Exposures to General governments that are public sector entities in accordance with Article 4(8) of Regulation (EU) No 575/2013 and that are allocated to the 'Institutions' exposure class in accordance with Article 147(4), point (b), of that Regulation , as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.

▼**M2**

Rows	Instructions
0140	**International Organisations [Central governments and central banks]** Exposures to General governments that are International Organisations and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3), point (c), of Regulation (EU) No 575/2013, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
0155	**Other general government exposures subject to IRB Approach** Exposures to General governments other than those included in rows 0090 to 0140 above which are allocated to IRB exposure classes in accordance with Article 147 of Regulation (EU) No 575/2013 for the purposes of calculating own funds requirements.
0160	**Exposures subject to market risk** This row covers positions for which one of the following own funds requirements of Part Three, Title IV of Regulation (EU) No 575/2013 is calculated: — Own funds requirements for position risk in accordance with Article 326 of Regulation (EU) No 575/2013 — Own funds requirements for specific or general risk in accordance with Part Three, Title IV, Chapter 5 of Regulation (EU) No 575/2013. Direct exposures within the scope of Article 271 of Regulation (EU) No 575/2013 subject to own funds requirements for both counterparty credit risk and market risk shall be reported both in the credit risk rows (0020 to 0155) and the market risk row (row 0160): the exposure due to counterparty credit risk shall be reported in the credit risk rows, while the exposure due to market risk shall be reported in the market risk row.
0170-0230	**BREAKDOWN OF EXPOSURES BY RESIDUAL MATURITY** Residual maturity shall be computed in days between the contractual date of maturity and the reporting reference date for all positions. Exposures to General governments shall be broken-down by residual maturity and allocated to the buckets provided as follows: — **[0 - 3M]** : Less than 90 days; — **[3M - 1Y]** : Equal or greater than 90 days and less than 365 days; — **[1Y – 2Y]** : Equal or greater than 365 days and less than 730 days; — **[2Y – 3Y]** : Equal or greater than 730 days and less than 1 095 days;

▼**M2**

Rows	Instructions
	— **[3Y – 5Y]** : Equal or greater than 1 095 days and less than 1 825 days; — **[5Y – 10Y]** : Equal or greater than 1 825 days and less than 3 650 days; — **[10Y – more]** : Equal or greater than 3 650 days. Where the contractual date of maturity is earlier than the reporting reference date (i.e. the difference between reporting reference date and maturity date is a negative value), the exposure shall be allocated to the bucket [0 – 3M]. Exposures without a residual maturity shall be allocated to the residual maturity bucket on the basis of their period of notice or other contractual indications about the maturity. If there is no predefined period of notice nor other contractual indication about the maturity, exposures shall be allocated to the residual maturity bucket [10Y – more].

8. NPE LOSS COVERAGE (NPE LC)

8.1. GENERAL REMARKS

200. The NPE loss coverage templates contain information about non-performing exposures (NPEs) for the purposes of calculating the minimum loss coverage requirement for non-performing exposures as specified in Articles 47a, 47b and 47c of Regulation (EU) No 575/2013.

201. The block of templates consists of a set of three templates:

a) The calculation of deductions for NPEs (C 35.01): this is an overview template indicating the applicable amount of insufficient coverage, calculated as the difference between the total minimum coverage requirements for NPEs and the total provisions and adjustments or deductions already made. The template covers both the non-performing exposures where forbearance measure has not been granted, and non-performing forborne exposures.

b) Minimum coverage requirements and exposure values of non-performing exposures, excluding forborne exposures that fall under Article 47c(6) of Regulation (EU) No 575/2013 (C 35.02): the template calculates the total minimum coverage requirements for non-performing exposures that are not non-performing forborne exposures that fall under Article 47c(6) of Regulation (EU) No 575/2013, indicating the factors to be applied on the exposure values for the purposes of this calculation given whether the exposure is secured or unsecured and given the time since the exposure became non-performing.

c) Minimum coverage requirements and exposure values of non-performing forborne exposures that fall under Article 47c(6) of Regulation (EU) No 575/2013 (C 35.03): the template calculates the total minimum coverage requirements for non-performing forborne exposures that fall under Article 47c(6) of Regulation (EU) No 575/2013, indicating the factors to be applied on the exposure values for the purposes of this calculation given whether the exposure is secured or unsecured and given the time since the exposure became non-performing.

▼**M2**

202. The the minimum loss coverage requirement for non-performing exposures applies to (i) exposures, originated on and after 26 April 2019, that become non-performing, and (ii) exposures originated before 26 April 2019 when they are modified after that date in a way that increases their exposure value to the obligor (Article 469a of Regulation (EU) No 575/2013), that become non-performing.

203. Institutions shall calculate the deductions for NPEs in accordance with Article 47c(1), points (a) and (b), of Regulation (EU) No 575/2013,, including the calculation of minimum coverage requirements and total provisions and adjustments or deductions, at individual exposure level ('transaction based') and not at debtor or portfolio levels.

204. For the purposes of calculating the deductions for NPEs, institutions shall differentiate between the unsecured and secured part of a NPE in accordance with Article 47c(1) of Regulation (EU) No 575/2013. To this end, institutions shall report exposure values and minimum coverage requirements separately for the unsecured part of NPEs and for the secured part of NPEs.

205. For the purposes of mapping of relevant applicable factors and calculating minimum coverage requirements, institutions shall classify the secured part of NPEs depending on the type of credit protection in accordance with Article 47c(3) of Regulation (EU) No 575/2013 as follows: (i) 'secured by immovable property or residential loan guaranteed by an eligible protection provider as referred to in Art. 201', (ii) 'secured by other funded or unfunded credit protection' or (iii) 'guaranteed or insured by an official export credit agency',. When a non-performing exposure is secured by more than one type of credit protection, its exposure value shall be allocated according to the quality of the credit protection, starting from the one with the best quality.

8.2. C 35.01 – THE CALCULATION OF DEDUCTIONS FOR NON-PERFORMING EXPOSURES (NPE LC1)

8.2.1. Instructions concerning specific positions

Columns	Instructions
0010 – 0100	**Time passed since exposures classified as non-performing** The 'time passed since exposures classified as non-performing' shall mean the time in years passed, as of the reference date, since exposure has been classified as non-performing. For purchased non-performing exposures, the time in years shall start to run from the date on which the exposures was originally classified as non- performing, and not from the date of their purchase. Institutions shall report data on exposures for which the reference date falls under the corresponding time interval indicating the period in years following exposures' classification as non-performing, regardless of any application of forbearance measures. For the time interval, '> X year(s), <= Y year(s)', institutions shall report data on exposures for which the reference date corresponds to the period between the first and the last day of the Yth year following the classification of these exposures as non-performing.

▼M2

Columns	Instructions
0110	**Total** Institutions shall report the sum of all columns from 0010 to 0100.

Rows	Instructions
0010	**Applicable amount of insufficient coverage** Article 47c(1) of Regulation (EU) No 575/2013 For the calculation of the applicable amount of insufficient coverage, institutions shall deduct the total provisions and adjustments or deductions (capped) (row 0080) from the total minimum coverage requirement for non-performing exposures (row 0020). The applicable amount of insufficient coverage (i.e. the shortfall in the total minimum coverage requirement for non-performing exposures) shall be equal to or greater than zero.
0020	**Total minimum coverage requirement for non-performing exposures** Article 47c(1), point (a), of Regulation (EU) No 575/2013 For the calculation of the total minimum coverage requirement for non-performing exposures, institutions shall sum the minimum coverage requirement for the unsecured part of NPEs (row 0030) and for the secured part of NPEs (row 0040).
0030	**Unsecured part of NPEs** Article 47c(1), point (a)(i), Article 47c(2), Article 47c(6) of Regulation (EU) No 575/2013 Institution shall report the total minimum coverage requirement for the unsecured part of NPEs, i.e. the aggregate of calculations at exposure level. The amount reported in each column shall be equal to the sum of the amounts reported in row 0020 of C 35.02 and row 0020 of C 35.03 (where applicable) in the respective columns.
0040	**Secured part of NPEs** Article 47c(1), point (a)(ii), Article 47c(3), Article 47c(4), Article 47c(6) of Regulation (EU) No 575/2013. Institutions shall report the total minimum coverage requirement for the secured part of NPEs, i.e. the aggregate of calculations at exposure level. The amount reported in each column shall be equal to the sum of the amounts reported in row 0030-0050 of C 35.02 and row 0030-0040 of C 35.03 (where applicable) in the respective columns.
0050	**Exposure value** Article 47a(2) of Regulation (EU) No 575/2013 Institutions shall report the total exposure value of NPEs including both unsecured and secured exposures. This shall correspond to the sum of row 0060 and row 0070.

▼M2

Rows	Instructions
0060	**Unsecured part of NPEs** Article 47a(2) and Article 47c(1) of Regulation (EU) No 575/2013
0070	**Secured part of NPEs** Article 47a(2) and Article 47c(1) of Regulation (EU) No 575/2013
0080	**Total provisions and adjustments or deductions (capped)** Institutions shall report the capped amount of the sum of the items listed in rows 0100-0150 in accordance with Article 47c(1), point (b), of Regulation (EU) No 575/2013. The maximum limit for capped provisions and adjustment or deductions is the amount of minimum coverage requirement at exposure level. Capped amount shall be calculated separately for each exposure as the lower amount between minimum coverage requirement for this exposure and total provisions and adjustments or deductions for the same exposure.
0090	**Total provisions and adjustments or deductions (uncapped)** Institutions shall report the sum of uncapped amount of the items listed in rows 0100-0150 in accordance with Article 47c(1), point (b), of Regulation (EU) No 575/2013. Provisions and adjustment or deductions (uncapped) shall not be limited to the amount of minimum coverage requirement at exposure level.
0100	**Specific credit risk adjustments** Article 47c(1), point (b)(i) of Regulation (EU) No 575/2013
0110	**Additional valuation adjustments** Article 47c(1), point (b)(ii) of Regulation (EU) No 575/2013
0120	**Other own funds reductions** Article 47c(1), point (b)(iii) of Regulation (EU) No 575/2013
0130	**IRB shortfall** Article 47c(1), point (b)(iv) of Regulation (EU) No 575/2013
0140	**Difference between the purchase price and the amount owed by the debtor** Article 47c(1), point (b)(v) of Regulation (EU) No 575/2013
0150	**Amounts written-off by the institution since the exposure was classified as non-performing** Article 47c(1), point (b)(vi) of Regulation (EU) No 575/2013

▼M2

8.3. C 35.02 – MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING EXPOSURES EXCLUDING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF REGULATION (EU) No 575/2013 (NPE LC2)

8.3.1. Instructions concerning specific positions

Columns	Instructions
0010 – 0100	**Time passed since exposures classified as non-performing** The 'time passed since exposures classified as non-performing' shall mean the time in years passed since exposure has been classified as non-performing. Institutions shall report data on exposures for which the reference date falls under the corresponding time interval indicating the period in years following exposures' classification as non-performing, regardless of any application of forbearance measures. For the time interval, '> X year(s), <= Y year(s)', institutions shall report data on exposures for which the reference date corresponds to the period between the first and the last day of the Yth year following the classification of these exposures as non-performing.
0110	**Total** Institutions shall report the sum of all columns from 0010 to 0100.

Rows	Instructions
0010	**Total minimum coverage requirement** Article 47c(1), point (a), of Regulation (EU) No 575/2013 For the calculation of the total minimum coverage requirement for non-performing exposures, excluding forborne exposures that fall under Article 47c(6) of Regulation (EU) No 575/2013, institutions shall sum the minimum coverage requirement for the unsecured part of NPEs (row 0020) and the minimum coverage requirement for the secured part of NPEs (rows 0030-0050).
0020	**Unsecured part of NPEs** Article 47c(1), point (a)(i), Article 47c(2) of Regulation (EU) No 575/2013 The minimum coverage requirement shall be calculated by multiplying the aggregate exposure values in row 0070 by the corresponding factor per column.
0030	**Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider** Article 47c(1), point (a)(ii), and Article 47c(3), points (a), (b), (c), (d), (f), (h) and (i), of Regulation (EU) No 575/2013 The minimum coverage requirement shall be calculated by multiplying the aggregate exposure values in row 0080 by the corresponding factor per column.
0040	**Part of NPEs secured by other funded or unfunded credit protection** Article 47c(1), point (a)(ii), and Article 47c(3), points (a), (b), (c), (e) and (g), of Regulation (EU) No 575/2013 The minimum coverage requirement shall be calculated by multiplying the aggregate exposure values in row 0090 by the corresponding factor per column.

▼M2

Rows	Instructions
0050	**Part of NPEs guaranteed or insured by an official export credit agency** Article 47c(4) of Regulation (EU) No 575/2013. The minimum coverage requirement shall be calculated by multiplying the aggregate exposure values in row 0100 by the corresponding factor per column.
0060	**Exposure value** Article 47a(2) of Regulation (EU) No 575/2013 For the calculation of row 0060, institutions shall sum the exposure values reported for the unsecured part of NPEs (row 0070), the part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider (row 0080), the part of NPEs secured by other funded or unfunded credit protection (row 0090) and the part of NPEs guaranteed or insured by an official export credit agency (row 0100).
0070	**Unsecured part of NPEs** Article 47a(2), Article 47c(1), Article 47c(2) of Regulation (EU) No 575/2013 Institutions shall report the total exposure value of unsecured part of NPEs broken-down by time passed since exposures classified as non-performing.
0080	**Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider** Article 47a(2), Article 47c(1) and Article 47c(3), points (a), (b), (c), (d), (f), (h) and (i), of Regulation (EU) No 575/2013 Institutions shall report the total exposure value of the parts of NPEs secured by immovable property pursuant to Part Three, Title II of Regulation (EU) No 575/2013 or that is a residential loan guaranteed by an eligible protection provider as referred to in Article 201 of that Regulation.
0090	**Part of NPEs secured by other funded or unfunded credit protection** Article 47a(2), Article 47c(1) and Article 47c(3), points (a), (b), (c), (e) and (g), of Regulation (EU) No 575/2013 Institutions shall report the total exposure value of the parts of NPEs secured by other funded or unfunded credit protection pursuant to Part Three, Title II of Regulation (EU) No 575/2013.
0100	**Part of NPEs guaranteed or insured by an official export credit agency** Article 47a(2) and Article 47c(4) of Regulation (EU) No 575/2013 Institutions shall report the total exposure value of the parts of NPEs guaranteed or insured by an official export credit agency or guaranteed or counter-guaranteed by another eligible protection provider as referred to in article 47c(4) of Regulation (EU) No 575/2013.

▼M2

8.4. C 35.03 – MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF REGULATION (EU) No 575/2013 (NPE LC3)

8.4.1. Instructions concerning specific positions

Columns	Instructions
0010 – 0100	**Time passed since exposures classified as non-performing** The 'time passed since exposures classified as non-performing' shall mean the time in years passed since exposure has been classified as non-performing. Institutions shall report data on exposures for which the reference date falls under the corresponding time interval indicating the period in years following exposures' classification as non-performing, regardless of any application of forbearance measures. For the time interval, '> X year(s), <= Y year(s)', institutions shall report data on exposures for which the reference date corresponds to the period between the first and the last day of the Yth year following the classification of these exposures as non-performing.
0110	**Total** Institutions shall report the sum of all columns from 0010 to 0100.

Rows	Instructions
0010	**Total minimum coverage requirement** Article 47c(1), point (a), and Article 47c(6) of Regulation (EU) No 575/2013 For the calculation of total minimum coverage requirement of non-performing forborne exposures that fall under Article 47c (6) of Regulation (EU) No 575/2013, institutions shall sum minimum coverage requirements for the unsecured part of forborne NPEs (row 0020), the part of forborne NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider (row 0030) and the part of forborne NPEs secured by other funded or unfunded credit protection (row 0040).
0020	**Unsecured part of NPEs** Article 47c(1), point (a)(i), Article 47c(2), Article 47c(6) of Regulation (EU) No 575/2013 Institutions shall report the total minimum coverage requirement for the unsecured part of non-performing forborne exposures that fall under Article 47c(6) of Regulation (EU) No 575/2013, i.e. the aggregate of calculations at exposure level.
0030	**Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider** Article 47c(1), point (a)(ii), and Article 47c(3), points (a), (b), (c), (d), (f), (h) and (i), Article 47c(6) of Regulation (EU) No 575/2013 Institutions shall report the total minimum coverage requirement for parts of non-performing forborne exposures secured by immovable property pursuant to Part Three, Title II of Regulation (EU) No 575/2013 or that are residential loans guaranteed by an eligible protection provider as referred to in Article 201 of that Regulation, falling under Article 47c(6) of that Regulation, i.e. the aggregate of calculations at exposure level.

▼M2

Rows	Instructions
0040	**Part of NPEs secured by other funded or unfunded credit protection** Article 47c(1), point (a)(ii), and Article 47c(3), points (a), (b), (c), (e) and (g), Article 47c(6) of Regulation (EU) No 575/2013 Institutions shall report the total minimum coverage requirement for parts of non-performing forborne exposures se-cured by other funded or unfunded credit protection, falling under Article 47c(6) of Regulation (EU) No 575/2013, i.e. the aggregate of calculations at exposure level.
0050	**Exposure value** Article 47a(2) and Article 47c(6) of Regulation (EU) No 575/2013 For the calculation of exposure value, institutions shall sum exposure values for the unsecured part of NPEs (row 0060), the part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider (row 0070) and the part of NPEs secured by other funded or unfunded credit protection (row 0120), where applicable.
0060	**Unsecured part of NPEs** Article 47a(2), Article 47c(1), Article 47c(2), Article 47c(6) of Regulation (EU) No 575/2013 Institutions shall report the total exposure value of unsecured part of forborne NPEs that fall under Article 47c(6) of Regulation (EU) No 575/2013 where the first forbearance measure has been granted between the first and the last day of the second year after the classification of the exposure as non-performing (>1 year; <=2 years).
0070	**Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider** Article 47a(2), Article 47c(1) and Article 47c(3), points (a), (b), (c), (d), (f), (h) and (i), Article 47c(6) of Regulation (EU) No 575/2013 Institutions shall report the total exposure value of the parts of forborne NPEs that fall under Article 47c(6) of Regulation (EU) No 575/2013 secured by immovable property pursuant to Part Three, Title II of that Regulation or that is a residential loan guaranteed by an eligible protection provider as referred to in Article 201 of that Regulation.
0080	**> 2 and <= 3 years after classification as NPE** Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) of Regulation (EU) No 575/2013 secured by immovable property or residential loan guaranteed by an eligible protection provider where the first forbearance measure has been granted between the first and the last day of the third year after the classification of the exposure as non-performing.
0090	**> 3 and <= 4 years after classification as NPE** Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) of Regulation (EU) No 575/2013 secured by immovable property or residential loan guaranteed by an eligible protection provider where the first forbearance measure has been granted between the first and the last day of the fourth year after the classification of the exposure as non-performing.

▼M2

Rows	Instructions
0100	**> 4 and <= 5 years after classification as NPE** Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) of Regulation (EU) No 575/2013 secured by immovable property or residential loan guaranteed by an eligible protection provider where the first forbearance measure has been granted between the first and the last day of the fifth year after the classification of the exposure as non-performing.
0110	**> 5 and <= 6 years after classification as NPE** Institutions shall report exposure value of forborne NPEs secured that fall under Article 47c(6) of Regulation (EU) No 575/2013 by immovable property or residential loan guaranteed by an eligible protection provider where the first forbearance measure has been granted between the first and the last day of the sixth year after the classification of the exposure as non-performing.
0120	**Part of NPEs secured by other funded or unfunded credit protection** Article 47c(1), and Article 47c(3), points (a), (b), (c), (e) and (g), Article 47c(6) of Regulation (EU) No 575/2013 Institutions shall report the total exposure value of the parts of forborne NPEs that fall under Article 47c(6) of Regulation (EU) No 575/2013 secured by other funded or unfunded credit protection pursuant to Part Three, Title II of Regulation (EU) No 575/2013.
0130	**> 2 and <= 3 years after classification as NPE** Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) of Regulation (EU) No 575/2013 secured by other funded or unfunded credit protection, where the first forbearance measure has been granted between the first and the last day of the third year after the classification of the exposure as non-performing.
0140	**> 3 and <= 4 years after classification as NPE** Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) of Regulation (EU) No 575/2013 secured by other funded or unfunded credit protection, where the first forbearance measure has been granted between the first and the last day of the fourth year after the classification of the exposure as non-performing.
0150	**> 4 and <= 5 years after classification as NPE** Institutions shall report exposure value of forborne NPEs that fall under Article 47c (6) of Regulation (EU) No 575/2013 secured by other funded or unfunded credit protection, where the first forbearance measure has been granted between the first and the last day of the fifth year after the classification of the exposure as non-performing.
0160	**> 5 and <= 6 years after classification as NPE** Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) of Regulation (EU) No 575/2013 secured by other funded or unfunded credit protection, where the first forbearance measure has been granted between the first and the last day of the sixth year after the classification of the exposure as non-performing.

▼B

ANNEX III

REPORTING FINANCIAL INFORMATION ACCORDING TO IFRS

FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
		PART 1 [QUARTERLY FREQUENCY]
		Balance Sheet Statement [Statement of Financial Position]
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	**Statement of profit or loss**
3	F 03.00	**Statement of comprehensive income**
		Breakdown of financial assets by instrument and by counterparty sector
4.1	F 04.01	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	F 04.02.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	F 04.02.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	F 04.03.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	F 04.04.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	F 04.05	Subordinated financial assets
5.1	F 05.01	**Loans and advances other than held for trading, trading or held for sale assets by product**
6.1	F 06.01	**Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes**
		Financial assets subject to impairment that are past due
7.1	F 07.01	Financial assets subject to impairment that are past due

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FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
		Breakdown of financial liabilities
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8.2	F 08.02	Subordinated financial liabilities
		Loan commitments, financial guarantees and other commitments
9.1.1	F 09.01.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	F 09.02	Loan commitments, financial guarantees and other commitments received
10	F 10.00	**Derivatives - Trading and economic hedges**
		Hedge accounting
11.1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
11.3	F 11.03	Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge
11.4	F 11.04	Hedged items in fair value hedges
		Movements in allowances and provisions for credit losses
12.1	F 12.01	Movements in allowances and provisions for credit losses
12.2	F 12.02	Transfers between impairment stages (gross basis presentation)
		Collateral and guarantees received
13.1	F 13.01	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2.1	F 13.02.1	Collateral obtained by taking possession during the period [held at the reference date]
13.3.1	F 13.03.1	Collateral obtained by taking possession accumulated
14	F 14.00	**Fair value hierarchy: financial instruments at fair value**
15	F 15.00	**Derecognition and financial liabilities associated with transferred financial assets**
		Breakdown of selected statement of profit or loss items
16.1	F 16.01	Interest income and expenses by instrument and counterparty sector
16.2	F 16.02	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument
16.3	F 16.03	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument

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FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
16.4	F 16.04	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk
16.4.1	F 16.04.1	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument
16.5	F 16.05	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
16.6	F 16.06	Gains or losses from hedge accounting
16.7	F 16.07	Impairment on non-financial assets
16.8	F 16.08	Other administrative expenses
		Reconciliation between accounting and CRR scope of consolidation: Balance Sheet
17.1	F 17.01	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	F 17.02	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
17.3	F 17.03	Reconciliation between accounting and CRR scope of consolidation: Liabilities
		Information on performing and non-performing exposures
18	F 18.00	Information on performing and non-performing exposures
18.1	F 18.01	Inflows and outflows of non-performing exposures - loans and advances by counterparty sector
18.2	F 18.02	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	F 19.00	**Forborne exposures**
		PART 2 [QUATERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]
		Geographical breakdown
20.1	F 20.01	Geographical breakdown of assets by location of the activities
20.2	F 20.02	Geographical breakdown of liabilities by location of the activities
20.3	F 20.03	Geographical breakdown of main statement of profit or loss items by location of the activities
20.4	F 20.04	Geographical breakdown of assets by residence of the counterparty
20.5	F 20.05	Geographical breakdown of off-balance sheet exposures by residence of the counterparty

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FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
20.6	F 20.06	Geographical breakdown of liabilities by residence of the counterparty
20.7.1	F 20.07.1	Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes
21	F 21.00	**Tangible and intangible assets: assets subject to operating lease**
		Asset management, custody and other service functions
22.1	F 22.01	Fee and commission income and expenses by activity
22.2	F 22.02	Assets involved in the services provided
		Loans and advances: additional information
23.1	F 23.01	Loans and advances: Number of instruments
23.2	F 23.02	Loans and advances: Additional information on gross carrying amounts
23.3	F 23.03	Loans and advances collateralised by immovable property: Breakdown by LTV ratios
23.4	F 23.04	Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk
23.5	F 23.05	Loans and advances: Collateral received and financial guarantees received
23.6	F 23.06	Loans and advances: Accumulated partial write-offs
		Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year
24.1	F 24.01	Loans and advances: Inflows and outflows of non-performing exposures
24.2	F 24.02	Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures
24.3	F 24.03	Loans and advances: Inflow of write-offs of non-performing exposures
		Collateral obtained by taking possession and execution processes
25.1	F 25.01	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and Outflows
25.2	F 25.02	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Type of collateral obtained
25.3	F 25.03	Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)
26	F 26.00	**Forbearance management and quality of forbearance**

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FINREP TEMPLATES FOR IFRS		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
		PART 3 [SEMI-ANNUAL]
		Off-balance sheet activities: interests in unconsolidated structured entities
30.1	F 30.01	Interests in unconsolidated structured entities
30.2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities
		Related parties
31.1	F 31.01	Related parties: amounts payable to and amounts receivable from
31.2	F 31.02	Related parties: expenses and income generated by transactions with
		PART 4 [ANNUAL]
		Group structure
40.1	F 40.01	Group structure: ‘entity-by-entity’
40.2	F 40.02	Group structure: ‘instrument-by-instrument’
		Fair value
41.1	F 41.01	Fair value hierarchy: financial instruments at amortised cost
41.2	F 41.02	Use of the Fair Value Option
42	F 42.00	**Tangible and intangible assets: carrying amount by measurement method**
43	F 43.00	**Provisions**
		Defined benefit plans and employee benefits
44.1	F 44.01	Components of net defined benefit plan assets and liabilities
44.2	F 44.02	Movements in defined benefit plan obligations
44.3	F 44.03	Staff expenses by type of benefits
44.4	F 44.04	Staff expenses by structure and category of staff
		Breakdown of selected items of statement of profit or loss
45.1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio
45.2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale and investments in subsidiaries, joint ventures and associates
45.3	F 45.03	Other operating income and expenses
46	F 46.00	**Statement of changes in equity**
47	F 47.00	**Average duration and recovery periods**

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1. **Balance Sheet Statement [Statement of Financial Position]**

1.1 **Assets**

		References	*Breakdown in table*	**Carrying amount**
				Annex V.Part 1.27
				0010
0010	**Cash, cash balances at central banks and other demand deposits**	*IAS 1.54 (i)*		
0020	Cash on hand	*Annex V.Part 2.1*		
0030	Cash balances at central banks	*Annex V.Part 2.2*		
0040	Other demand deposits	*Annex V.Part 2.3*	5	
0050	**Financial assets held for trading**	*IFRS 9.Appendix A*		
0060	Derivatives	*IFRS 9.Appendix A*	10	
0070	Equity instruments	*IAS 32.11*	4	
0080	Debt securities	*Annex V.Part 1.31*	4	
0090	Loans and advances	*Annex V.Part 1.32*	4	
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 7.8(a)(ii); IFRS 9.4.1.4*	4	
0097	Equity instruments	*IAS 32.11*	4	
0098	Debt securities	*Annex V.Part 1.31*	4	
0099	Loans and advances	*Annex V.Part 1.32*	4	
0100	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*	4	
0120	Debt securities	*Annex V.Part 1.31*	4	
0130	Loans and advances	*Annex V.Part 1.32*	4	
0141	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8(h); IFRS 9.4.1.2A*	4	
0142	Equity instruments	*IAS 32.11*	4	
0143	Debt securities	*Annex V.Part 1.31*	4	
0144	Loans and advances	*Annex V.Part 1.32*	4	

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		References	*Breakdown in table*	**Carrying amount**
				Annex V.Part 1.27
				0010
0181	**Financial assets at amortised cost**	*IFRS 7.8(f); IFRS 9.4.1.2*	4	
0182	Debt securities	*Annex V.Part 1.31*	4	
0183	Loans and advances	*Annex V.Part 1.32*	4	
0240	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.22*	11	
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(a); IFRS 9.6.5.8*		
0260	**Investments in subsidiaries, joint ventures and associates**	*IAS 1.54(e); Annex V.Part 1.21, Part 2.4*	40	
0270	**Tangible assets**			
0280	Property, Plant and Equipment	*IAS 16.6; IAS 1.54(a); IFRS 16.47(a)*	21, 42	
0290	Investment property	*IAS 40.5; IAS 1.54(b); IFRS 16.48*	21, 42	
0300	**Intangible assets**	*IAS 1.54(c); CRR art 4(1)(115)*		
0310	Goodwill	*IFRS 3.B67(d); CRR art 4(1)(113)*		
0320	Other intangible assets	*IAS 38.8,118; IFRS 16.47 (a)*	21, 42	
0330	**Tax assets**	*IAS 1.54(n-o)*		
0340	Current tax assets	*IAS 1.54(n); IAS 12.5*		
0350	Deferred tax assets	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)*		
0360	**Other assets**	*Annex V.Part 2.5*		
0370	**Non-current assets and disposal groups classified as held for sale**	*IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7*		
0380	**TOTAL ASSETS**	*IAS 1.9(a), IG 6*		

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1.2 **Liabilities**

		References	*Breakdown in table*	**Carrying amount**
				Annex V.Part 1.27
				0010
0010	**Financial liabilities held for trading**	*IFRS 7.8 (e) (ii); IFRS 9.BA.6*	8	
0020	Derivatives	*IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)*	10	
0030	Short positions	*IFRS 9.BA7(b)*	8	
0040	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	8	
0050	Debt securities issued	*Annex V.Part 1.37*	8	
0060	Other financial liabilities	*Annex V.Part 1.38-41*	8	
0070	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*	8	
0080	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	8	
0090	Debt securities issued	*Annex V.Part 1.37*	8	
0100	Other financial liabilities	*Annex V.Part 1.38-41*	8	
0110	**Financial liabilities measured at amortised cost**	*IFRS 7.8(g); IFRS 9.4.2.1*	8	
0120	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	8	
0130	Debt securities issued	*Annex V.Part 1.37*	8	
0140	Other financial liabilities	*Annex V.Part 1.38-41*	8	
0150	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.26*	11	
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(b), IFRS 9.6.5.8*		
0170	**Provisions**	*IAS 37.10; IAS 1.54(l)*	43	

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		References	*Breakdown in table*	**Carrying amount**
				Annex V.Part 1.27
				0010
0180	Pensions and other post employment defined benefit obligations	*IAS 19.63; IAS 1.78(d); Annex V.Part 2.9*	43	
0190	Other long term employee benefits	*IAS 19.153; IAS 1.78(d); Annex V.Part 2.10*	43	
0200	Restructuring	*IAS 37.71*	43	
0210	Pending legal issues and tax litigation	*IAS 37.14, Appendix C. Examples 6 and 10*	43	
0220	Commitments and guarantees given	*IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11*	91243	
0230	Other provisions	*IAS 37.14*	43	
0240	**Tax liabilities**	*IAS 1.54(n-o)*		
0250	Current tax liabilities	*IAS 1.54(n); IAS 12.5*		
0260	Deferred tax liabilities	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)*		
0270	**Share capital repayable on demand**	*IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12*		
0280	**Other liabilities**	*Annex V.Part 2.13*		
0290	**Liabilities included in disposal groups classified as held for sale**	*IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14*		
0300	**TOTAL LIABILITIES**	*IAS 1.9(b);IG 6*		

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1.3 **Equity**

		References	*Breakdown in table*	**Carrying amount**
				0010
0010	**Capital**	*IAS 1.54(r), BAD art 22*	46	
0020	Paid up capital	*IAS 1.78(e)*		
0030	Unpaid capital which has been called up			
0040	**Share premium**	*IAS 1.78(e); CRR art 4(1)(124)*	46	
0050	**Equity instruments issued other than capital**	*Annex V.Part 2.18-19*	46	
0060	Equity component of compound financial instruments	*IAS 32.28-29; Annex V.Part 2.18*		
0070	Other equity instruments issued	*Annex V.Part 2.19*		
0080	**Other equity**	*IFRS 2.10; Annex V.Part 2.20*		
0090	**Accumulated other comprehensive income**	*CRR art 4(1)(100)*	46	
0095	Items that will not be reclassified to profit or loss	*IAS 1.82A(a)*		
0100	*Tangible assets*	*IAS 16.39-41*		
0110	*Intangible assets*	*IAS 38.85-87*		
0120	*Actuarial gains or (-) losses on defined benefit pension plans*	*IAS 1.7, IG6; IAS 19.120(c)*		
0122	*Non-current assets and disposal groups classified as held for sale*	*IFRS 5.38, IG Example 12*		
0124	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*	*IAS 1.IG6; IAS 28.10*		
0320	*Fair value changes of equity instruments measured at fair value through other comprehensive income*	*IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21*		

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		References	*Breakdown in table*	**Carrying amount**
				0010
0330	*Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income*	*IAS 1.7(e);IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.22*		
0340	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*	*IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.22*		
0350	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*	*IAS 1.7(e);IFRS 9.5.7.5;.6.5.8(a); Annex V.Part 2.57*		
0360	*Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk*	*IAS 1.7(f); IFRS 9 5.7.7; Annex V.Part 2.23*		
0128	Items that may be reclassified to profit or loss	*IAS 1.82A(a) (ii)*		
0130	*Hedge of net investments in foreign operations [effective portion]*	*IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.24*		
0140	*Foreign currency translation*	*IAS 21.52(b); IAS 21.32, 38-49*		
0150	*Hedging derivatives. Cash flow hedges reserve [effective portion]*	*IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i);.24E; IFRS 9.6.5.11(b); Annex V.Part 2.25*		
0155	*Fair value changes of debt instruments measured at fair value through other comprehensive income*	*IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26*		
0165	*Hedging instruments [not designated elements]*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24 E (b)(c); Annex V.Part 2.60*		
0170	*Non-current assets and disposal groups classified as held for sale*	*IFRS 5.38, IG Example 12*		

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		References	*Breakdown in table*	**Carrying amount**
				0010
0180	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*	*IAS 1.IG6; IAS 28.10*		
0190	**Retained earnings**	*CRR art 4(1)(123)*		
0200	**Revaluation reserves**	*IFRS 1.30, D5-D8; Annex V.Part 2.28*		
0210	**Other reserves**	*IAS 1.54; IAS 1.78(e)*		
0220	Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	*IAS 28.11; Annex V.Part 2.29*		
0230	Other	*Annex V.Part 2.29*		
0240	(-) **Treasury shares**	*IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30*	46	
0250	**Profit or loss attributable to owners of the parent**	*IAS 1.81B (b)(ii)*	2	
0260	(-) **Interim dividends**	*IAS 32.35*		
0270	**Minority interests [Non-controlling interests]**	*IAS 1.54(q)*		
0280	Accumulated Other Comprehensive Income	*CRR art 4(1)(100)*	46	
0290	Other items		46	
0300	**TOTAL EQUITY**	*IAS 1.9(c), IG 6*	46	
0310	**TOTAL EQUITY AND TOTAL LIABILITIES**	*IAS 1.IG6*		

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2. **Statement of profit or loss**

		References	*Breakdown in table*	Current period
				0010
0010	**Interest income**	*IAS 1.97; Annex V.Part 2.31*	16	
0020	Financial assets held for trading	*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
0025	Non-trading financial assets mandatorily at fair value through profit or loss	*IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1*		
0030	Financial assets designated at fair value through profit or loss	*IFRS 7.20(a)(i), B5(e)*		
0041	Financial assets at fair value through other comprehensive income	*IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A*		
0051	Financial assets at amortised cost	*IFRS 7.20(b);IFRS 9.4.1.2; IFRS 9.5.7.2*		
0070	Derivatives - Hedge accounting, interest rate risk	*IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35*		
0080	Other assets	*Annex V.Part 2.36*		
0085	Interest income on liabilities	*IFRS 9.5.7.1, Annex V.Part 2.37*		
0090	**(Interest expenses)**	*IAS 1.97; Annex V.Part 2.31*	16	
0100	(Financial liabilities held for trading)	*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
0110	(Financial liabilities designated at fair value through profit or loss)	*IFRS 7.20(a)(i), B5(e)*		
0120	(Financial liabilities measured at amortised cost)	*IFRS 7.20(b); IFRS 9.5.7.2*		
0130	(Derivatives - Hedge accounting, interest rate risk)	*IAS 39.9; Annex V.Part 2.35*		
0140	(Other liabilities)	*Annex V.Part 2.38*		
0145	(Interest expense on assets)	*IFRS 9.5.7.1, Annex V.Part 2.39*		

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		References	*Breakdown in table*	Current period
				0010
0150	**(Expenses on share capital repayable on demand)**	*IFRIC 2.11*		
0160	**Dividend income**	*Annex V.Part 2.40*	31	
0170	Financial assets held for trading	*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40*		
0175	Non-trading financial assets mandatorily at fair value through profit or loss	*IFRS 7.20(a)(i), B5(e),IFRS 9.5.7.1A; Annex V.Part 2.40*		
0191	Financial assets at fair value through other comprehensive income	*IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41*		
0192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	*Annex V Part 2 .42*		
0200	**Fee and commission income**	*IFRS 7.20(c)*	22	
0210	**(Fee and commission expenses)**	*IFRS 7.20(c)*	22	
0220	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	*Annex V.Part 2.45*	16	
0231	Financial assets at fair value through other comprehensive income	*IFRS 9.4.12A; IFRS 9.5.7.10-11*		
0241	Financial assets at amortised cost	*IFRS 7.20(a)(v);IFRS 9.4.1.2; IFRS 9.5.7.2*		
0260	Financial liabilities measured at amortised cost	*IFRS 7.20(a)(v); IFRS 9.5.7.2*		
0270	Other			
0280	**Gains or (-) losses on financial assets and liabilities held for trading, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46*	16	
0287	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46*		

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		References	*Breakdown in table*	Current period
				0010
0290	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44*	16, 45	
0300	**Gains or (-) losses from hedge accounting, net**	*Annex V.Part 2.47*	16	
0310	**Exchange differences [gain or (-) loss], net**	*IAS 21.28, 52 (a)*		
0320	**Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net**	*Annex V.Part 2.56*		
0330	**Gains or (-) losses on derecognition of non-financial assets, net**	*IAS 1.34; Annex V. Part 2.48*	45	
0340	**Other operating income**	*Annex V.Part 2.314-316*	45	
0350	**(Other operating expenses)**	*Annex V.Part 2.314-316*	45	
0355	**TOTAL OPERATING INCOME, NET**			
0360	**(Administrative expenses)**			
0370	(Staff expenses)	*IAS 19.7; IAS 1.102, IG 6*	44	
0380	(Other administrative expenses)		16	
0385	**(Cash contributions to resolution funds and deposit guarantee schemes)**	*Annex V.Part 2.48i*		
0390	**(Depreciation)**	*IAS 1.102, 104*		
0400	(Property, Plant and Equipment)	*IAS 1.104; IAS 16.73(e)(vii)*		
0410	(Investment Properties)	*IAS 1.104; IAS 40.79(d)(iv)*		
0420	(Other intangible assets)	*IAS 1.104; IAS 38.118(e)(vi)*		
0425	**Modification gains or (-) losses, net**	*IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49*		

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		References	*Breakdown in table*	Current period
				0010
0426	Financial assets at fair value through other comprehensive income	*IFRS 7.35J*		
0427	Financial assets at amortised cost	*IFRS 7.35J*		
0430	**(Provisions or (-) reversal of provisions)**	*IAS 37.59, 84; IAS 1.98(b)(f)(g)*	91243	
0435	(payment commitments to resolution funds and deposit guarantee schemes)	*Annex V.Part 2.48i*		
0440	(Commitments and guarantees given)	*IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50*		
0450	(Other provisions)			
0460	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	*IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53*	12	
0481	(Financial assets at fair value through other comprehensive income)	*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8*	12	
0491	(Financial assets at amortised cost)	*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8*	12	
0510	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**	*IAS 28.40-43*	16	
0520	**(Impairment or (-) reversal of impairment on non-financial assets)**	*IAS 36.126(a)(b)*	16	
0530	(Property, plant and equipment)	*IAS 16.73(e)(v-vi)*		
0540	(Investment properties)	*IAS 40.79(d)(v)*		
0550	(Goodwill)	*IFRS 3.Appendix B67(d)(v); IAS 36.124*		
0560	(Other intangible assets)	*IAS 38.118 (e)(iv)(v)*		
0570	(Other)	*IAS 36.126 (a)(b)*		

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		References	*Breakdown in table*	Current period
				0010
0580	**Negative goodwill recognised in profit or loss**	*IFRS 3.Appendix B64(n)(i)*		
0590	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**	*Annex V.Part 2.54*		
0600	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**	*IFRS 5.37; Annex V.Part 2.55*		
0610	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**	*IAS 1.102, IG 6; IFRS 5.33 A*		
0620	**(Tax expense or (-) income related to profit or loss from continuing operations)**	*IAS 1.82(d); IAS 12.77*		
0630	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	*IAS 1, IG 6*		
0640	**Profit or (-) loss after tax from discontinued operations**	*IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56*		
0650	Profit or (-) loss before tax from discontinued operations	*IFRS 5.33(b)(i)*		
0660	(Tax expense or (-) income related to discontinued operations)	*IFRS 5.33 (b)(ii),(iv)*		
0670	**PROFIT OR (-) LOSS FOR THE YEAR**	*IAS 1.81A(a)*		
0680	Attributable to minority interest [non-controlling interests]	*IAS 1.81B (b)(i)*		
0690	Attributable to owners of the parent	*IAS 1.81B (b)(ii)*		

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3. **Statement of comprehensive income**

		References	Current period
			0010
0010	**Profit or (-) loss for the year**	*IAS 1.7, IG6*	
0020	**Other comprehensive income**	*IAS 1.7, IG6*	
0030	**Items that will not be reclassified to profit or loss**	*IAS 1.82A(a)(i)*	
0040	Tangible assets	*IAS 1.7, IG6; IAS 16.39-40*	
0050	Intangible assets	*IAS 1.7; IAS 38.85-86*	
0060	Actuarial gains or (-) losses on defined benefit pension plans	*IAS 1.7, IG6; IAS 19.120(c)*	
0070	Non-current assets and disposal groups held for sale	*IFRS 5.38*	
0080	Share of other recognised income and expense of entities accounted for using the equity method	*IAS 1.IG6; IAS 28.10*	
0081	Fair value changes of equity instruments measured at fair value through other comprehensive income	*IAS 1.7(d)*	
0083	Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	*IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.57*	
0084	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*	*IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.57*	
0085	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*	*IFRS 9.5.7.5;.6.5.8(a); Annex V.Part 2.57*	
0086	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*IAS 1.7(f)*	
0090	Income tax relating to items that will not be reclassified	*IAS 1.91(b); Annex V.Part 2.66*	
0100	**Items that may be reclassified to profit or loss**	*IAS 1.82A(a)(ii)*	
0110	Hedge of net investments in foreign operations [effective portion]	*IFRS 9.6.5.13(a); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.58*	

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		References	Current period
			0010
0120	*Valuation gains or (-) losses taken to equity*	*IAS 1.IG6;IFRS 9.6.5.13(a); IFRS 7.24C(b)(i);.24E(a); Annex V.Part 2.58*	
0130	*Transferred to profit or loss*	*IAS 1.7, 92-95; IAS 21.48-49; IFRS 9.6.5.14; Annex V.Part 2.59*	
0140	*Other reclassifications*	*Annex V.Part 2.65*	
0150	Foreign currency translation	*IAS 1.7, IG6; IAS 21.52(b)*	
0160	*Translation gains or (-) losses taken to equity*	*IAS 21.32, 38-47*	
0170	*Transferred to profit or loss*	*IAS 1.7, 92-95; IAS 21.48-49*	
0180	*Other reclassifications*	*Annex V.Part 2.65*	
0190	Cash flow hedges [effective portion]	*IAS 1.7, IG6; IAS 39.95(a)-96 IFRS 9.6.5.11(b); IFRS 7.24C(b)(i);.24E(a);*	
0200	*Valuation gains or (-) losses taken to equity*	*IAS 1.7(e),IG6; IFRS 9.6.5.11(a)(b)(d); IFRS 7.24C(b)(i), .24E(a)*	
0210	*Transferred to profit or loss*	*IAS 1.7, 92-95, IG6; IFRS 9.6.5.11(d)(ii)(iii);IFRS 7.24C(b)(iv),.24E(a) Annex V.Part 2.59*	
0220	*Transferred to initial carrying amount of hedged items*	*IAS 1.IG6;IFRS 9.6.5.11(d)(i)*	
0230	*Other reclassifications*	*Annex V.Part 2.65*	
0231	Hedging instruments [not designated elements]	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E(b)(c); Annex V.Part 2.60*	
0232	*Valuation gains or (-) losses taken to equity*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E (b)(c)*	
0233	*Transferred to profit or loss*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E(b)(c); Annex V.Part 2.61*	
0234	*Other reclassifications*	*Annex V.Part 2.65*	

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		References	Current period
			0010
0241	Debt instruments at fair value through other comprehensive income	*IAS 1.7(da), IG 6; IAS 1.IG6; IFRS 9.5.6.4; Annex V.Part 2.62-63*	
0251	*Valuation gains or (-) losses taken to equity*	*IFRS 7.20(a)(ii); IAS 1.IG6; IFRS 9.5.6.4*	
0261	*Transferred to profit or loss*	*IAS 1.7, IAS 1.92-95, IAS 1.IG6; IFRS 9.5.6.7; Annex V.Part 2.64*	
0270	*Other reclassifications*	*IFRS 5.IG Example 12;IFRS 9.5.6.5; Annex V.Part 2.64-65*	
0280	Non-current assets and disposal groups held for sale	*IFRS 5.38*	
0290	*Valuation gains or (-) losses taken to equity*	*IFRS 5.38*	
0300	*Transferred to profit or loss*	*IAS 1.7, 92-95; IFRS 5.38*	
0310	*Other reclassifications*	*IFRS 5.IG Example 12*	
0320	Share of other recognised income and expense of Investments in subsidaries, joint ventures and associates	*IAS 1.IG6; IAS 28.10*	
0330	Income tax relating to items that may be reclassified to profit or (-) loss	*IAS 1.91(b), IG6; Annex V.Part 2.66*	
0340	**Total comprehensive income for the year**	*IAS 1.7, 81A(a), IG6*	
0350	Attributable to minority interest [Non-controlling interest]	*IAS 1.83(b)(i), IG6*	
0360	Attributable to owners of the parent	*IAS 1.83(b)(ii), IG6*	

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4. **Breakdown of financial assets by instrument and by counterparty sector**

4.1 **Financial assets held for trading**

		References	**Carrying amount**
			Annex V.Part 1.27
			0010
0005	**Derivatives**		
0010	**Equity instruments**	*IAS 32.11, Annex V.Part 1.44(b)*	
0030	of which: credit institutions	*Annex V.Part 1.42(c)*	
0040	of which: other financial corporations	*Annex V.Part 1.42(d)*	
0050	of which: non-financial corporations	*Annex V.Part 1.42(e)*	
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*	
0070	Central banks	*Annex V.Part 1.42(a)*	
0080	General governments	*Annex V.Part 1.42(b)*	
0090	Credit institutions	*Annex V.Part 1.42(c)*	
0100	Other financial corporations	*Annex V.Part 1.42(d)*	
0110	Non-financial corporations	*Annex V.Part 1.42(e)*	
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	
0130	Central banks	*Annex V.Part 1.42(a)*	
0140	General governments	*Annex V.Part 1.42(b)*	
0150	Credit institutions	*Annex V.Part 1.42(c)*	
0160	Other financial corporations	*Annex V.Part 1.42(d)*	
0170	Non-financial corporations	*Annex V.Part 1.42(e)*	
0180	Households	*Annex V.Part 1.42(f)*	
0190	**FINANCIAL ASSETS HELD FOR TRADING**	*IFRS 9.Appendix A*	

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4.2.1 **Non-trading financial assets mandatorily at fair value through profit or loss**

		References	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.27	*Annex V.Part 2.69*
			0010	0020
0010	**Equity instruments**	*IAS 32.11, Annex V.Part 1.44(b)*		
0020	of which: credit institutions	*Annex V.Part 1.42(c)*		
0030	of which: other financial corporations	*Annex V.Part 1.42(d)*		
0040	of which: non-financial corporations	*Annex V.Part 1.42(e)*		
0050	**Debt securities**	*Annex V.Part 1.31, 44(b)*		
0060	Central banks	*Annex V.Part 1.42(a)*		
0070	General governments	*Annex V.Part 1.42(b)*		
0080	Credit institutions	*Annex V.Part 1.42(c)*		
0090	Other financial corporations	*Annex V.Part 1.42(d)*		
0100	Non-financial corporations	*Annex V.Part 1.42(e)*		
0110	**Loans and advances**	*Annex V.Part 1.32, 44(a)*		
0120	Central banks	*Annex V.Part 1.42(a)*		
0130	General governments	*Annex V.Part 1.42(b)*		
0140	Credit institutions	*Annex V.Part 1.42(c)*		
0150	Other financial corporations	*Annex V.Part 1.42(d)*		
0160	Non-financial corporations	*Annex V.Part 1.42(e)*		
0170	Households	*Annex V.Part 1.42(f)*		
0180	**NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS**	*IFRS 7.8(a)(ii); IFRS 9.4.1.4*		

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4.2.2 **Financial assets designated at fair value through profit or loss**

		References	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.27	*Annex V.Part 2.69*
			0010	0020
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*		
0070	Central banks	*Annex V.Part 1.42(a)*		
0080	General governments	*Annex V.Part 1.42(b)*		
0090	Credit institutions	*Annex V.Part 1.42(c)*		
0100	Other financial corporations	*Annex V.Part 1.42(d)*		
0110	Non-financial corporations	*Annex V.Part 1.42(e)*		
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*		
0130	Central banks	*Annex V.Part 1.42(a)*		
0140	General governments	*Annex V.Part 1.42(b)*		
0150	Credit institutions	*Annex V.Part 1.42(c)*		
0160	Other financial corporations	*Annex V.Part 1.42(d)*		
0170	Non-financial corporations	*Annex V.Part 1.42(e)*		
0180	Households	*Annex V.Part 1.42(f)*		
0190	**FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*		

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4.3.1 **Financial assets at fair value through other comprehensive income**

		References	Carrying amount	Gross carrying amount *Annex V.Part 1.34(b)*				
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets
		Annex V.Part 1.27	*IFRS 9.5.5.5; IFRS 7.35M(a)*	*IFRS 9.B5.5.22-24; Annex V.Part 2.75*	*IFRS 9.5.5.3, IFRS 7.35M(b)(i)*	*IFRS 9.5.5.1, 7.35M(b)(ii)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67*	
		0010	0015	0020	0030	0040	0041	
0010	**Equity instruments**	*IAS 32.11; Annex V.. Part 1.44(b)*						
0020	of which: credit institutions	*Annex V.Part 1.42(c)*						
0030	of which: other financial corporations	*Annex V.Part 1.42(d)*						
0040	of which: non-financial corporations	*Annex V.Part 1.42(e)*						
0050	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0060	Central banks	*Annex V.Part 1.42(a)*						

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		References	Carrying amount	Gross carrying amount *Annex V.Part 1.34(b)*				
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets
		Annex V.Part 1.27	*IFRS 9.5.5.5; IFRS 7.35M(a)*	*IFRS 9.B5.5.22-24; Annex V.Part 2.75*	*IFRS 9.5.5.3, IFRS 7.35M(b)(i)*	*IFRS 9.5.5.1, 7.35M(b)(ii)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67*	
		0010	0015	0020	0030	0040	0041	
0070	General governments	*Annex V.Part 1.42(b)*						
0080	Credit institutions	*Annex V.Part 1.42(c)*						
0090	Other financial corporations	*Annex V.Part 1.42(d)*						
0100	Non-financial corporations	*Annex V.Part 1.42(e)*						
0110	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0120	Central banks	*Annex V.Part 1.42(a)*						
0130	General governments	*Annex V.Part 1.42(b)*						

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		References	Carrying amount	Gross carrying amount *Annex V.Part 1.34(b)*				
				Assets without significant increase in credit risk since initial recognition (Stage 1)	**of which: instruments with low credit risk**	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired assets (Stage 3)**	**Purchased or originated credit-impaired financial assets**
		Annex V.Part 1.27	*IFRS 9.5.5.5; IFRS 7.35M(a)*	*IFRS 9.B5.5.22-24; Annex V.Part 2.75*	*IFRS 9.5.5.3, IFRS 7.35M(b)(i)*	*IFRS 9.5.5.1, 7.35M(b)(ii)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67*	
		0010	0015	0020	0030	0040	0041	
0140	Credit institutions	*Annex V.Part 1.42(c)*						
0150	Other financial corporations	*Annex V.Part 1.42(d)*						
0160	Non-financial corporations	*Annex V.Part 1.42(e)*						
0165	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						
0170	Households	*Annex V.Part 1.42(f)*						
0180	**FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**	*IFRS 7.8(h); IFRS 9.4.1.2A*						

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		References	Accumulated impairment *Annex V.Part 2.70(b), 71*				Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired assets (Stage 3)**	**Purchased or originated credit-impaired financial assets**		
			IFRS 9.5.5.5; IFRS7.35H(a); IFRS 7.16A	*IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i); IFRS 7.16A*	*IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)*	*IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74*	*IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74*
			0050	0060	0070	0071	0080	0090
0010	**Equity instruments**	*IAS 32.11; Annex V.. Part 1.44(b)*						
0020	of which: credit institutions	*Annex V.Part 1.42(c)*						
0030	of which: other financial corporations	*Annex V.Part 1.42(d)*						
0040	of which: non-financial corporations	*Annex V.Part 1.42(e)*						
0050	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0060	Central banks	*Annex V.Part 1.42(a)*						

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		References	Accumulated impairment *Annex V.Part 2.70(b), 71*				Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired assets (Stage 3)**	**Purchased or originated credit-impaired financial assets**		
			IFRS 9.5.5.5; IFRS7.35H(a); IFRS 7.16A	*IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i); IFRS 7.16A*	*IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)*	*IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74*	*IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74*
			0050	0060	0070	0071	0080	0090
0070	General governments	*Annex V.Part 1.42(b)*						
0080	Credit institutions	*Annex V.Part 1.42(c)*						
0090	Other financial corporations	*Annex V.Part 1.42(d)*						
0100	Non-financial corporations	*Annex V.Part 1.42(e)*						
0110	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0120	Central banks	*Annex V.Part 1.42(a)*						
0130	General governments	*Annex V.Part 1.42(b)*						

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		References	Accumulated impairment *Annex V.Part 2.70(b), 71*				Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Credit-impaired assets (Stage 3)	Purchased or originated credit-impaired financial assets		
			IFRS 9.5.5.5; IFRS7.35H(a); IFRS 7.16A	*IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i); IFRS 7.16A*	*IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)*	*IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74*	*IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74*
			0050	0060	0070	0071	0080	0090
0140	Credit institutions	*Annex V.Part 1.42(c)*						
0150	Other financial corporations	*Annex V.Part 1.42(d)*						
0160	Non-financial corporations	*Annex V.Part 1.42(e)*						
0165	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						
0170	Households	*Annex V.Part 1.42(f)*						
0180	**FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**	*IFRS 7.8(h); IFRS 9.4.1.2A*						

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4.4.1 **Financial assets at amortised cost**

		References	Carrying amount	Gross carrying amount *Annex V.Part 1.34(b)*				
				Assets without significant increase in credit risk since initial recognition (Stage 1)	**of which: instruments with low credit risk**	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired assets (Stage 3)**	**Purchased or originated credit-impaired financial assets**
			Annex V.Part 1.27	*IFRS 9.5.5.5; IFRS 7.35M(a)*	*IFRS 9.B5.5.22-24; Annex V.Part 2.75*	*IFRS 9.5.5.3, IFRS 7.35M(b)(i)*	*IFRS 9.5.5.1, 7.35M(b)(ii)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67*
			0010	0015	0020	0030	0040	0041
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0020	Central banks	*Annex V.Part 1.42(a)*						
0030	General governments	*Annex V.Part 1.42(b)*						
0040	Credit institutions	*Annex V.Part 1.42(c)*						
0050	Other financial corporations	*Annex V.Part 1.42(d)*						
0060	Non-financial corporations	*Annex V.Part 1.42(e)*						
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0080	Central banks	*Annex V.Part 1.42(a)*						

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		References	Carrying amount	Gross carrying amount *Annex V.Part 1.34(b)*				
				Assets without significant increase in credit risk since initial recognition (Stage 1)	**of which: instruments with low credit risk**	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired assets (Stage 3)**	**Purchased or originated credit-impaired financial assets**
			Annex V.Part 1.27	*IFRS 9.5.5.5; IFRS 7.35M(a)*	*IFRS 9.B5.5.22-24; Annex V.Part 2.75*	*IFRS 9.5.5.3, IFRS 7.35M(b)(i)*	*IFRS 9.5.5.1, 7.35M(b)(ii)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67*
			0010	0015	0020	0030	0040	0041
0090	General governments	*Annex V.Part 1.42(b)*						
0100	Credit institutions	*Annex V.Part 1.42(c)*						
0110	Other financial corporations	*Annex V.Part 1.42(d)*						
0120	Non-financial corporations	*Annex V.Part 1.42(e)*						
0125	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						
0130	Households	*Annex V.Part 1.42(f)*						
0140	**FINANCIAL ASSETS AT AMORTISED COST**	*IFRS 7.8(f); IFRS 9.4.1.2*						

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		References	Accumulated impairment *Annex V.Part 2.70(a), 71*				Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired assets (Stage 3)**	**Purchased or originated credit-impaired financial assets**		
			IFRS 9.5.5.5; IFRS7.35H(a)	*IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)*	*IFRS 5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)*	*IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74*	*IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74*
			0050	0060	0070	0071	0080	0090
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0020	Central banks	*Annex V.Part 1.42(a)*						
0030	General governments	*Annex V.Part 1.42(b)*						
0040	Credit institutions	*Annex V.Part 1.42(c)*						
0050	Other financial corporations	*Annex V.Part 1.42(d)*						
0060	Non-financial corporations	*Annex V.Part 1.42(e)*						
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0080	Central banks	*Annex V.Part 1.42(a)*						

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		References	Accumulated impairment *Annex V.Part 2.70(a), 71*				Accumulated partial write-offs	Accumulated total write-offs
			Assets without significant increase in credit risk since initial recognition (Stage 1)	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired assets (Stage 3)**	**Purchased or originated credit-impaired financial assets**		
			IFRS 9.5.5.5; IFRS7.35H(a)	*IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)*	*IFRS 5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)*	*IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74*	*IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74*
			0050	0060	0070	0071	0080	0090
0090	General governments	*Annex V.Part 1.42(b)*						
0100	Credit institutions	*Annex V.Part 1.42(c)*						
0110	Other financial corporations	*Annex V.Part 1.42(d)*						
0120	Non-financial corporations	*Annex V.Part 1.42(e)*						
0125	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						
0130	Households	*Annex V.Part 1.42(f)*						
0140	**FINANCIAL ASSETS AT AMORTISED COST**	*IFRS 7.8(f); IFRS 9.4.1.2*						

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4.5 **Subordinated financial assets**

		References	**Carrying amount**
			Annex V.Part 1.27
			0010
0010	**Loans and advances**	*Annex V.Part 1.32*	
0020	**Debt securities**	*Annex V.Part 1.31*	
0030	**SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS**	*Annex V.Part 2.78, 100*	

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5. **Breakdown of non-trading loans and advances by product**

5.1 **Loans and advances other than held for trading, trading or held for sale assets by product**

			References	**Gross carrying amount**	**Carrying amount** *Annex V.Part 1.27*					
					Central banks	**General governments**	**Credit institutions**	**Other financial corporations**	**Non-financial corporations**	**Households**
				Annex V.Part 1.34	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(f)*
				0005	0010	0020	0030	0040	0050	0060
By product	0010	**On demand [call] and short notice [current account]**	*Annex V.Part 2.85(a)*							
	0020	**Credit card debt**	*Annex V.Part 2.85(b)*							
	0030	**Trade receivables**	*Annex V.Part 2.85(c)*							
	0040	**Finance leases**	*Annex V.Part 2.85(d)*							
	0050	**Reverse repurchase loans**	*Annex V.Part 2.85(e)*							
	0060	**Other term loans**	*Annex V.Part 2.85(f)*							
	0070	**Advances that are not loans**	*Annex V.Part 2.85(g)*							
	0080	**LOANS AND ADVANCES**	*Annex V.Part 1.32, 44(a)*							

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			References	**Gross carrying amount**	**Carrying amount** *Annex V.Part 1.27*					
					Central banks	**General governments**	**Credit institutions**	**Other financial corporations**	**Non-financial corporations**	**Households**
				Annex V.Part 1.34	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(f)*
				0005	0010	0020	0030	0040	0050	0060
By collateral	0090	of which: Loans collateralized by immovable property	*Annex V.Part 2.86(a), 87*							
	0100	of which: other collateralized loans	*Annex V.Part 2.86(b), 87*							
By purpose	0110	of which: credit for consumption	*Annex V.Part 2.88(a)*							
	0120	of which: lending for house purchase	*Annex V.Part 2.88(b)*							
By subordination	0130	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*							

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6. **Breakdown of non-trading loans and advances to non-financial corporations by NACE codes**

6.1 **Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes**

		References	**Non-financial corporations** *Annex V.Part 1.42(e), Part 2.91*					
			Gross carrying amount	**of which: loans and advances subject to impairment**	**Of which: non-performing**		**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
						of which: defaulted		
			Annex V.Part 1.34	*Annex V.Part 2.93*	*Annex V.Part 2. 213-232*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.70-71*	*Annex V.Part 2.69*
			0010	0011	0012	0013	0021	0022
0010	**A Agriculture, forestry and fishing**	*NACE Regulation*						
0020	**B Mining and quarrying**	*NACE Regulation*						
0030	**C Manufacturing**	*NACE Regulation*						
0040	**D Electricity, gas, steam and air conditioning supply**	*NACE Regulation*						
0050	**E Water supply**	*NACE Regulation*						
0060	**F Construction**	*NACE Regulation*						
0070	**G Wholesale and retail trade**	*NACE Regulation*						
0080	**H Transport and storage**	*NACE Regulation*						

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		References	Non-financial corporations *Annex V.Part 1.42(e), Part 2.91*					
			Gross carrying amount	**of which: loans and advances subject to impairment**	**Of which: non-performing**		**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
						of which: defaulted		
			Annex V.Part 1.34	*Annex V.Part 2.93*	*Annex V.Part 2. 213-232*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.70-71*	*Annex V.Part 2.69*
			0010	0011	0012	0013	0021	0022
0090	**I Accommodation and food service activities**	*NACE Regulation*						
0100	**J Information and communication**	*NACE Regulation*						
0105	**K Financial and insurance activities**	*NACE Regulation, Annex V.Part 2.92*						
0110	**L Real estate activities**	*NACE Regulation*						
0120	**M Professional, scientific and technical activities**	*NACE Regulation*						
0130	**N Administrative and support service activities**	*NACE Regulation*						
0140	**O Public administration and defence, compulsory social security**	*NACE Regulation*						
0150	**P Education**	*NACE Regulation*						

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		References	Non-financial corporations *Annex V.Part 1.42(e), Part 2.91*					
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	of which: defaulted	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.34	*Annex V.Part 2.93*	*Annex V.Part 2. 213-232*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.70-71*	*Annex V.Part 2.69*
			0010	0011	0012	0013	0021	0022
0160	**Q Human health services and social work activities**	*NACE Regulation*						
0170	**R Arts, entertainment and recreation**	*NACE Regulation*						
0180	**S Other services**	*NACE Regulation*						
0190	**LOANS AND ADVANCES**	*Annex V.Part 1.32, Part 2.90*						

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7. **Financial assets subject to impairment that are past due**

7.1 **Financial assets subject to impairment that are past due**

		References	**Carrying amount** *Annex V.Part 1.27*					
			Assets without significant increase in credit risk since initial recognition (Stage 1)			**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96					
			0010	0020	0030	0040	0050	0060
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0070	Central banks	*Annex V.Part 1.42(a)*						
0080	General governments	*Annex V.Part 1.42(b)*						
0090	Credit institutions	*Annex V.Part 1.42(c)*						
0100	Other financial corporations	*Annex V.Part 1.42(d)*						
0110	Non-financial corporations	*Annex V.Part 1.42(e)*						
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0130	Central banks	*Annex V.Part 1.42(a)*						
0140	General governments	*Annex V.Part 1.42(b)*						

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		References	Carrying amount *Annex V.Part 1.27*					
			Assets without significant increase in credit risk since initial recognition (Stage 1)			**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96					
			0010	0020	0030	0040	0050	0060
0150	Credit institutions	*Annex V.Part 1.42(c)*						
0160	Other financial corporations	*Annex V.Part 1.42(d)*						
0170	Non-financial corporations	*Annex V.Part 1.42(e)*						
0180	Households	*Annex V.Part 1.42(f)*						
0190	**TOTAL DEBT INSTRUMENTS**	*Annex V Part 2.94-95*						
	Loans and advances by product, by collateral and by subordination							
0200	On demand [call] and short notice [current account]	*Annex V.Part 2.85(a)*						
0210	Credit card debt	*Annex V.Part 2.85(b)*						

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		References	Carrying amount *Annex V.Part 1.27*					
			Assets without significant increase in credit risk since initial recognition (Stage 1)			**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96					
			0010	0020	0030	0040	0050	0060
0220	Trade receivables	*Annex V.Part 2.85(c)*						
0230	Finance leases	*Annex V.Part 2.85(d)*						
0240	Reverse repurchase loans	*Annex V.Part 2.85(e)*						
0250	Other term loans	*Annex V.Part 2.85(f)*						
0260	Advances that are not loans	*Annex V.Part 2.85(g)*						
0270	of which: Loans collateralized by inmovable property	*Annex V.Part 2.86(a), 87*						
0280	of which: other collateralized loans	*Annex V.Part 2.86(b), 87*						
0290	of which: credit for consumption	*Annex V.Part 2.88(a)*						
0300	of which: lending for house purchase	*Annex V.Part 2.88(b)*						
0310	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*						

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		References	Carrying amount *Annex V.Part 1.27*					
			Credit-impaired assets (Stage 3)			**Purchased or originated credit-impaired financial assets**		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96					
			0070	0080	0090	0100	0110	0120
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0070	Central banks	*Annex V.Part 1.42(a)*						
0080	General governments	*Annex V.Part 1.42(b)*						
0090	Credit institutions	*Annex V.Part 1.42(c)*						
0100	Other financial corporations	*Annex V.Part 1.42(d)*						
0110	Non-financial corporations	*Annex V.Part 1.42(e)*						
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0130	Central banks	*Annex V.Part 1.42(a)*						
0140	General governments	*Annex V.Part 1.42(b)*						

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		References	Carrying amount *Annex V.Part 1.27*					
			Credit-impaired assets (Stage 3)			**Purchased or originated credit-impaired financial assets**		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96					
			0070	0080	0090	0100	0110	0120
0150	Credit institutions	*Annex V.Part 1.42(c)*						
0160	Other financial corporations	*Annex V.Part 1.42(d)*						
0170	Non-financial corporations	*Annex V.Part 1.42(e)*						
0180	Households	*Annex V.Part 1.42(f)*						
0190	**TOTAL DEBT INSTRUMENTS**	*Annex V Part 2.94-95*						
	Loans and advances by product, by collateral and by subordination							
0200	On demand [call] and short notice [current account]	*Annex V.Part 2.85(a)*						
0210	Credit card debt	*Annex V.Part 2.85(b)*						

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		References	Carrying amount *Annex V.Part 1.27*					
			Credit-impaired assets (Stage 3)			Purchased or originated credit-impaired financial assets		
			≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96					
			0070	0080	0090	0100	0110	0120
0220	Trade receivables	*Annex V.Part 2.85(c)*						
0230	Finance leases	*Annex V.Part 2.85(d)*						
0240	Reverse repurchase loans	*Annex V.Part 2.85(e)*						
0250	Other term loans	*Annex V.Part 2.85(f)*						
0260	Advances that are not loans	*Annex V.Part 2.85(g)*						
0270	of which: Loans collateralized by inmovable property	*Annex V.Part 2.86(a), 87*						
0280	of which: other collateralized loans	*Annex V.Part 2.86(b), 87*						
0290	of which: credit for consumption	*Annex V.Part 2.88(a)*						
0300	of which: lending for house purchase	*Annex V.Part 2.88(b)*						
0310	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*						

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8. **Breakdown of financial liabilities**

8.1 **Breakdown of financial liabilities by product and by counterparty sector**

		References National GAAP compatible IFRS	**Carrying amount** *Annex V.Part 1.27*				**Accumulated changes in fair value due to credit risk**
			Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Hedge accounting**	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*	*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
			0010	0020	0030	0037	0040
0010	**Derivatives**	*IFRS 9.BA.7(a)*					
0020	**Short positions**	*FRS 9.BA.7(b)*					
0030	Equity instruments	*IAS 32.11*					
0040	Debt securities	*Annex V.Part 1.31*					
0050	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*					
0060	Central banks	*Annex V.Part 1.42(a), 44(c)*					
0070	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					
0080	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
0090	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
0100	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
0110	General governments	*Annex V.Part 1.42(b), 44(c)*					

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		References National GAAP compatible IFRS	**Carrying amount** *Annex V.Part 1.27*				**Accumulated changes in fair value due to credit risk**
			Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Hedge accounting**	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*	*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
			0010	0020	0030	0037	0040
0120	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					
0130	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
0140	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
0150	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
0160	Credit institutions	*Annex V.Part 1.42(c),44(c)*					
0170	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					
0180	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
0190	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
0200	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
0210	Other financial corporations	*Annex V.Part 1.42(d),44(c)*					
0220	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					

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		References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27*				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
		IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*	*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*	
		0010	0020	0030	0037	0040	
0230	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
0240	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
0250	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
0260	Non-financial corporations	*Annex V.Part 1.42(e), 44(c)*					
0270	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					
0280	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
0290	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
0300	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
0310	Households	*Annex V.Part 1.42(f), 44(c)*					
0320	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					
0330	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					

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		References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27*				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*	*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
			0010	0020	0030	0037	0040
0340	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
0350	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
0360	**Debt securities issued**	*Annex V.Part 1.37, Part 2.98*					
0370	Certificates of deposits	*Annex V.Part 2.98(a)*					
0380	Asset-backed securities	*CRR art 4(1)(61)*					
0390	Covered bonds	*CRR art 129*					
0400	Hybrid contracts	*Annex V.Part 2.98(d)*					
0410	Other debt securities issued	*Annex V.Part 2.98(e)*					
0420	*Convertible compound financial instruments*	*IAS 32.AG 31*					
0430	*Non-convertible*						
0440	**Other financial liabilities**	*Annex V.Part 1.38-41*					
0445	of which: lease liabilities	*IFRS 16.22, 26-28, 47(b)*					
0450	**FINANCIAL LIABILITIES**						

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8.2 **Subordinated financial liabilities**

		References	Carriyng amount	
			Designated at fair value through profit or loss	**At amortized cost**
			IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	*IFRS 7.8(g); IFRS 9.4.2.1*
			0010	0020
0010	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V. Part 1.36*		
0020	**Debt securities issued**	*Annex V.Part 1.37*		
0030	**SUBORDINATED FINANCIAL LIABILITIES**	*Annex V.Part 2.99-100*		

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9. **Loan commitments, financial guarantees and other commitments**

9.1.1 **Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

		References National GAAP compatible IFRS	**Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V.Part 2.107-108, 118*				**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired** (Stage 2)	**Credit-impaired instruments** (Stage 3)	**Purchased or originated credit-impaired instruments**	**Instruments without significant increase in credit risk since initial recognition** (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired** (Stage 2)
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M*	*IFRS 7.35M; Annex V.Part 2.107*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)*
			0010	0020	0030	0035	0040	0050
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*						
0021	of which: non-performing	*Annex V.Part 2.117*						
0030	Central banks	*Annex V.Part 1.42(a)*						
0040	General governments	*Annex V.Part 1.42(b)*						
0050	Credit institutions	*Annex V.Part 1.42(c)*						
0060	Other financial corporations	*Annex V.Part 1.42(d)*						

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		References National GAAP compatible IFRS	**Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V.Part 2.107-108, 118*				**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired** (Stage 2)	**Credit-impaired instruments** (Stage 3)	**Purchased or originated credit-impaired instruments**	**Instruments without significant increase in credit risk since initial recognition** (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired** (Stage 2)
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M*	*IFRS 7.35M; Annex V.Part 2.107*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)*
			0010	0020	0030	0035	0040	0050
0070	Non-financial corporations	*Annex V.Part 1.42(e)*						
0080	Households	*Annex V.Part 1.42(f)*						
0090	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*						
0101	of which: non-performing	*Annex V.Part 2.117*						
0110	Central banks	*Annex V.Part 1.42(a)*						

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		References National GAAP compatible IFRS	**Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V.Part 2.107-108, 118*				**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired** (Stage 2)	**Credit-impaired instruments** (Stage 3)	**Purchased or originated credit-impaired instruments**	**Instruments without significant increase in credit risk since initial recognition** (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired** (Stage 2)
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M*	*IFRS 7.35M; Annex V.Part 2.107*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)*
			0010	0020	0030	0035	0040	0050
0120	General governments	*Annex V.Part 1.42(b)*						
0130	Credit institutions	*Annex V.Part 1.42(c)*						
0140	Other financial corporations	*Annex V.Part 1.42(d)*						
0150	Non-financial corporations	*Annex V.Part 1.42(e)*						
0160	Households	*Annex V.Part 1.42(f)*						
0170	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*						

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		References National GAAP compatible IFRS	**Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V.Part 2.107-108, 118*				**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*	
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired** (Stage 2)	**Credit-impaired instruments** (Stage 3)	**Purchased or originated credit-impaired instruments**	**Instruments without significant increase in credit risk since initial recognition** (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired** (Stage 2)
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M*	*IFRS 7.35M; Annex V.Part 2.107*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)*
			0010	0020	0030	0035	0040	0050
0181	of which: non-performing	*Annex V.Part 2.117*						
0190	Central banks	*Annex V.Part 1.42(a)*						
0200	General governments	*Annex V.Part 1.42(b)*						
0210	Credit institutions	*Annex V.Part 1.42(c)*						
0220	Other financial corporations	*Annex V.Part 1.42(d)*						
0230	Non-financial corporations	*Annex V.Part 1.42(e)*						
0240	Households	*Annex V.Part 1.42(f)*						

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		References National GAAP compatible IFRS	**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*		**Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4**		**Commitments and financial guarantees measured at fair value**	
			Credit-impaired instruments (Stage 3)	**Purchased or originated credit-impaired instruments**	**Nominal amount**	**Provision**	**Nominal amount**	**Accumulated negative changes in fair value due to credit risk on non-performing commitments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	*IFRS 7.35M;Annex V.Part 2.107*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111*	*IFRS 9.2.3(a), 9.B2.5;Annex V Part 2.110, 118*	*Annex V Part 2.69*
			0060	0065	0100	0110	0120	0130
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*						
0021	of which: non-performing	*Annex V.Part 2.117*						
0030	Central banks	*Annex V.Part 1.42(a)*						
0040	General governments	*Annex V.Part 1.42(b)*						
0050	Credit institutions	*Annex V.Part 1.42(c)*						
0060	Other financial corporations	*Annex V.Part 1.42(d)*						

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		References National GAAP compatible IFRS	**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*		**Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4**		**Commitments and financial guarantees measured at fair value**	
			Credit-impaired instruments (Stage 3)	**Purchased or originated credit-impaired instruments**	**Nominal amount**	**Provision**	**Nominal amount**	**Accumulated negative changes in fair value due to credit risk on non-performing commitments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	*IFRS 7.35M;Annex V.Part 2.107*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111*	*IFRS 9.2.3(a), 9.B2.5;Annex V Part 2.110, 118*	*Annex V Part 2.69*
			0060	0065	0100	0110	0120	0130
0070	Non-financial corporations	*Annex V.Part 1.42(e)*						
0080	Households	*Annex V.Part 1.42(f)*						
0090	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*						
0101	of which: non-performing	*Annex V.Part 2.117*						
0110	Central banks	*Annex V.Part 1.42(a)*						

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		References National GAAP compatible IFRS	**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*		**Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4**		**Commitments and financial guarantees measured at fair value**	
			Credit-impaired instruments (Stage 3)	**Purchased or originated credit-impaired instruments**	**Nominal amount**	**Provision**	**Nominal amount**	**Accumulated negative changes in fair value due to credit risk on non-performing commitments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	*IFRS 7.35M;Annex V.Part 2.107*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111*	*IFRS 9.2.3(a), 9.B2.5;Annex V Part 2.110, 118*	*Annex V Part 2.69*
			0060	0065	0100	0110	0120	0130
0120	General governments	*Annex V.Part 1.42(b)*						
0130	Credit institutions	*Annex V.Part 1.42(c)*						
0140	Other financial corporations	*Annex V.Part 1.42(d)*						
0150	Non-financial corporations	*Annex V.Part 1.42(e)*						
0160	Households	*Annex V.Part 1.42(f)*						
0170	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*						

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		References National GAAP compatible IFRS	**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*		**Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4**		**Commitments and financial guarantees measured at fair value**	
			Credit-impaired instruments (Stage 3)	**Purchased or originated credit-impaired instruments**	**Nominal amount**	**Provision**	**Nominal amount**	**Accumulated negative changes in fair value due to credit risk on non-performing commitments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)	*IFRS 7.35M;Annex V.Part 2.107*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118*	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111*	*IFRS 9.2.3(a), 9.B2.5;Annex V Part 2.110, 118*	*Annex V Part 2.69*
			0060	0065	0100	0110	0120	0130
0181	of which: non-performing	*Annex V.Part 2.117*						
0190	Central banks	*Annex V.Part 1.42(a)*						
0200	General governments	*Annex V.Part 1.42(b)*						
0210	Credit institutions	*Annex V.Part 1.42(c)*						
0220	Other financial corporations	*Annex V.Part 1.42(d)*						
0230	Non-financial corporations	*Annex V.Part 1.42(e)*						
0240	Households	*Annex V.Part 1.42(f)*						

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9.2 **Loan commitments, financial guarantees and other commitments received**

		References	**Maximum amount of the guarantee that can be considered**	**Nominal amount**
			IFRS 7.36 (b); Annex V.Part 2.119	*Annex V.Part 2.119*
			0010	0020
0010	**Loan commitments received**	*IFRS 9.2.1(g), .BCZ2.2; Annex V.Part 1.44(h), Part 2.102-103, 113*		
0020	Central banks	*Annex V.Part 1.42(a)*		
0030	General governments	*Annex V.Part 1.42(b)*		
0040	Credit institutions	*Annex V.Part 1.42(c)*		
0050	Other financial corporations	*Annex V.Part 1.42(d)*		
0060	Non-financial corporations	*Annex V.Part 1.42(e)*		
0070	Households	*Annex V.Part 1.42(f)*		
0080	**Financial guarantees received**	*IFRS 9.2.1(e), .B2.5, .BC2.17, IFRS 8.Appendix A; IFRS 4 Annex A; Annex V.Part 1.44(h), Part 2.102-103, 114*		
0090	Central banks	*Annex V.Part 1.42(a)*		
0100	General governments	*Annex V.Part 1.42(b)*		
0110	Credit institutions	*Annex V.Part 1.42(c)*		
0120	Other financial corporations	*Annex V.Part 1.42(d)*		

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		References	**Maximum amount of the guarantee that can be considered**	**Nominal amount**
			IFRS 7.36 (b); Annex V.Part 2.119	*Annex V.Part 2.119*
			0010	0020
0130	Non-financial corporations	*Annex V.Part 1.42(e)*		
0140	Households	*Annex V.Part 1.42(f)*		
0150	**Other Commitments received**	*Annex V.Part 1.44(h), Part 2.102-103, 115*		
0160	Central banks	*Annex V.Part 1.42(a)*		
0170	General governments	*Annex V.Part 1.42(b)*		
0180	Credit institutions	*Annex V.Part 1.42(c)*		
0190	Other financial corporations	*Annex V.Part 1.42(d)*		
0200	Non-financial corporations	*Annex V.Part 1.42(e)*		
0210	Households	*Annex V.Part 1.42(f)*		

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10. **Derivatives – Trading and economic hedges**

	By type of risk / By product or by type of market	*References*	Carrying amount		Notional amount	
			Financial assets Held for trading and trading	**Financial liabilities Held for trading and trading**	**Total Trading**	**of which: sold**
		Annex V.Part 2.120, 131	*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040	
0010	**Interest rate**	*Annex V.Part 2.129(a)*				
0020	of which: economic hedges	*Annex V.Part 2.137-139*				
0030	OTC options	*Annex V.Part 2.136*				
0040	OTC other	*Annex V.Part 2.136*				
0050	Organized market options	*Annex V.Part 2.136*				
0060	Organized market other	*Annex V.Part 2.136*				
0070	**Equity**	*Annex V.Part 2.129(b)*				
0080	of which: economic hedges	*Annex V.Part 2.137-139*				
0090	OTC options	*Annex V.Part 2.136*				
0100	OTC other	*Annex V.Part 2.136*				
0110	Organized market options	*Annex V.Part 2.136*				
0120	Organized market other	*Annex V.Part 2.136*				
0130	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
0140	of which: economic hedges	*Annex V.Part 2.137-139*				

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	By type of risk / By product or by type of market	*References*	Carrying amount		Notional amount	
			Financial assets Held for trading and trading	**Financial liabilities Held for trading and trading**	**Total Trading**	**of which: sold**
		Annex V.Part 2.120, 131	*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040	
0150	OTC options	*Annex V.Part 2.136*				
0160	OTC other	*Annex V.Part 2.136*				
0170	Organized market options	*Annex V.Part 2.136*				
0180	Organized market other	*Annex V.Part 2.136*				
0190	**Credit**	*Annex V.Part 2.129(d)*				
0195	of which: economic hedges with use of the fair value option	*IFRS 9.6.7.1; Annex V.Part 2.140*				
0201	of which: other economic hedges	*Annex V.Part 2.137-140*				
0210	Credit default swap					
0220	Credit spread option					
0230	Total return swap					
0240	Other					
0250	**Commodity**	*Annex V.Part 2.129(e)*				
0260	of which: economic hedges	*Annex V.Part 2.137-139*				
0270	**Other**	*Annex V.Part 2.129(f)*				

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	By type of risk / By product or by type of market	*References*	Carrying amount		Notional amount	
			Financial assets Held for trading and trading	**Financial liabilities Held for trading and trading**	**Total Trading**	**of which: sold**
		Annex V.Part 2.120, 131	*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040	
0280	of which: economic hedges	*Annex V.Part 2.137-139*				
0290	**DERIVATIVES**	*IFRS 9.Appendix A*				
0300	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*				
0310	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*				
0320	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*				

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11. **Hedge accounting**

11.1 **Derivatives – Hedge accounting: Breakdown by type of risk and type of hedge**

	By product or by type of market	*References*	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
		IFRS 7.24A; Annex V.Part 2.120, 131	*IFRS 7.24A; Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040	
0010	**Interest rate**	*Annex V.Part 2.129(a)*				
0020	OTC options	*Annex V.Part 2.136*				
0030	OTC other	*Annex V.Part 2.136*				
0040	Organized market options	*Annex V.Part 2.136*				
0050	Organized market other	*Annex V.Part 2.136*				
0060	**Equity**	*Annex V.Part 2.129(b)*				
0070	OTC options	*Annex V.Part 2.136*				
0080	OTC other	*Annex V.Part 2.136*				
0090	Organized market options	*Annex V.Part 2.136*				
0100	Organized market other	*Annex V.Part 2.136*				
0110	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
0120	OTC options	*Annex V.Part 2.136*				
0130	OTC other	*Annex V.Part 2.136*				
0140	Organized market options	*Annex V.Part 2.136*				
0150	Organized market other	*Annex V.Part 2.136*				

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	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
		IFRS 7.24A; Annex V.Part 2.120, 131	*IFRS 7.24A; Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040	
0160	**Credit**	*Annex V.Part 2.129(d)*				
0170	Credit default swap	*Annex V.Part 2.136*				
0180	Credit spread option	*Annex V.Part 2.136*				
0190	Total return swap	*Annex V.Part 2.136*				
0200	Other	*Annex V.Part 2.136*				
0210	**Commodity**	*Annex V.Part 2.129(e)*				
0220	**Other**	*Annex V.Part 2.129(f)*				
0230	**FAIR VALUE HEDGES**	*IFRS 7.24A; IAS 39.86(a); IFRS 9.6.5.2(a)*				
0240	**Interest rate**	*Annex V.Part 2.129(a)*				
0250	OTC options	*Annex V.Part 2.136*				
0260	OTC other	*Annex V.Part 2.136*				
0270	Organized market options	*Annex V.Part 2.136*				
0280	Organized market other	*Annex V.Part 2.136*				
0290	**Equity**	*Annex V.Part 2.129(b)*				
0300	OTC options	*Annex V.Part 2.136*				
0310	OTC other	*Annex V.Part 2.136*				
0320	Organized market options	*Annex V.Part 2.136*				

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	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
		IFRS 7.24A; Annex V.Part 2.120, 131	*IFRS 7.24A; Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040	
0330	Organized market other	*Annex V.Part 2.136*				
0340	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
0350	OTC options	*Annex V.Part 2.136*				
0360	OTC other	*Annex V.Part 2.136*				
0370	Organized market options	*Annex V.Part 2.136*				
0380	Organized market other	*Annex V.Part 2.136*				
0390	**Credit**	*Annex V.Part 2.129(d)*				
0400	Credit default swap	*Annex V.Part 2.136*				
0410	Credit spread option	*Annex V.Part 2.136*				
0420	Total return swap	*Annex V.Part 2.136*				
0430	Other	*Annex V.Part 2.136*				
0440	**Commodity**	*Annex V.Part 2.129(e)*				
0450	**Other**	*Annex V.Part 2.129(f)*				
0460	**CASH FLOW HEDGES**	*IFRS 7.24A; IAS 39.86(b); IFRS 9.6.5.2(b)*				
0470	**HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION**	*IFRS 7.24A; IAS 39.86(c); IFRS 9.6.5.2(c)*				

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	By product or by type of market	*References*	Carrying amount		Notional amount	
			Assets	**Liabilities**	**Total Hedging**	**of which: sold**
		IFRS 7.24A; Annex V.Part 2.120, 131	*IFRS 7.24A; Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040	
0480	**PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK**	*IAS 39.71, 81A, 89A, AG 114-132*				
0490	**PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK**	*IAS 39.71*				
0500	**DERIVATIVES-HEDGE ACCOUNTING**	*IFRS 7.24A; IAS 39.9; IFRS 9.6.1*				
0510	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*				
0520	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*				
0530	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*				

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11.3 **Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge**

		References	Carrying amount		
			Fair value hedge	**Cash flow hedge**	**Hedge of net investment in a foreign operation**
			Annex V.Part 2.145	*Annex V.Part 2.145*	*Annex V.Part 2.145*
			0010	0020	0030
0010	**Non-derivative financial assets**	*IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2*			
0020	of which: Financial assets held for trading	*IFRS 9.Appendix A*			
0030	of which: Non-trading financial assets mandatorily at fair value through profit or loss	*IFRS 9.4.1.4; IFRS 7.8(a)(ii)*			
0040	of which: Financial assets designated at fair value through profit or loss	*IFRS 9.4.1.5; IFRS 7.8(a)(i)*			
0050	**Non-derivative financial liabilities**	*IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2*			
0060	Financial liabilities held for trading	*IFRS 9.Appendix A*			
0070	Financial liabilities designated at fair value through profit or loss	*IFRS 9.4.2.1; IFRS 9.6.2.2*			
0080	Financial assets at amortised cost	*IFRS 9.4.2.1; IFRS 9.6.2.2*			

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11.4 **Hedged items in fair value hedges**

		References	**Micro-hedges**	**Micro-hedges - Net position hedge**	**Hedge adjustments on micro-hedges**		**Macro hedges**
			Carrying amount	**Assets or liabilities included in hedge of a net position (before netting)**	**Hedge adjustments included in the carrying amount of assets/liabilities**	**Remaining adjustments for discontinued micro hedges including hedges of net positions**	**Hedged items in portfolio hedge of interest rate risk**
			IFRS 7.24B(a), Annex V.Part 2.146, 147	*IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151*	*IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149*	*IFRS 7.24B(a)(v); Annex V.Part 2.148, 150*	*IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152*
			0010	0020	0030	0040	0050
	ASSETS						
0010	**Financial assets measured at fair value through other comprehensive income**	*IFRS 9.4.1.2A; IFRS 7.8(h); Annex V. Part 2.146, 151*					
0020	Interest rate	*Annex V.Part 2.129(a)*					
0030	Equity	*Annex V.Part 2.129(b)*					
0040	Foreign exchange and gold	*Annex V.Part 2.129(c)*					
0050	Credit	*Annex V.Part 2.129(d)*					
0060	Commodity	*Annex V.Part 2.129(e)*					
0070	Other	*Annex V.Part 2.129(f)*					
0080	**Financial assets measured at amortised cost**	*IFRS 9.4.1.2A; IFRS 7.8(f); Annex V. Part 2.146, 151*					
0090	Interest rate	*Annex V.Part 2.129(a)*					
0100	Equity	*Annex V.Part 2.129(b)*					

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		References	**Micro-hedges**	**Micro-hedges - Net position hedge**	**Hedge adjustments on micro-hedges**		**Macro hedges**
			Carrying amount	**Assets or liabilities included in hedge of a net position (before netting)**	**Hedge adjustments included in the carrying amount of assets/liabilities**	**Remaining adjustments for discontinued micro hedges including hedges of net positions**	**Hedged items in portfolio hedge of interest rate risk**
			IFRS 7.24B(a), Annex V.Part 2.146, 147	*IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151*	*IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149*	*IFRS 7.24B(a)(v); Annex V.Part 2.148, 150*	*IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152*
			0010	0020	0030	0040	0050
0110	Foreign exchange and gold	*Annex V.Part 2.129(c)*					
0120	Credit	*Annex V.Part 2.129(d)*					
0130	Commodity	*Annex V.Part 2.129(e)*					
0140	Other	*Annex V.Part 2.129(f)*					
	LIABILITIES						
0150	**Financial liabilities measured at amortised costs**	*IFRS 9.4.2.1; IFRS 7.8(g); Annex V. Part 2.146, 151*					
0160	Interest rate	*Annex V.Part 2.129(a)*					
0170	Equity	*Annex V.Part 2.129(b)*					
0180	Foreign exchange and gold	*Annex V.Part 2.129(c)*					
0190	Credit	*Annex V.Part 2.129(d)*					
0200	Commodity	*Annex V.Part 2.129(e)*					
0210	Other	*Annex V.Part 2.129(f)*					

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12. **Movements in allowances and provisions for credit losses**

12.1 **Movements in allowances and provisions for credit losses**

		References	**Opening balance**	**Increases due to origination and acquisition**	**Decreases due to derecognition**	**Changes due to change in credit risk (net)**	**Changes due to modifications without derecognition (net)**	**Changes due to update in the institution's methodology for estimation (net)**
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0010	**Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)**	*IFRS 9.5.5.5*						
0015	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						
0020	Debt securities	*Annex V.Part 1.31, 44(b)*						
0030	*Central banks*	*Annex V.Part 1.42(a)*						
0040	*General governments*	*Annex V.Part 1.42(b)*						
0050	*Credit institutions*	*Annex V.Part 1.42(c)*						
0060	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0070	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0080	Loans and advances	*Annex V.Part 1.32, 44(a)*						

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		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0090	*Central banks*	*Annex V.Part 1.42(a)*						
0100	*General governments*	*Annex V.Part 1.42(b)*						
0110	*Credit institutions*	*Annex V.Part 1.42(c)*						
0120	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0130	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0140	*Households*	*Annex V.Part 1.42(f)*						
0160	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0170	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0180	**Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	*IFRS 9.5.5.3*						
0185	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						

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		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0190	Debt securities	*Annex V.Part 1.31, 44(b)*						
0200	*Central banks*	*Annex V.Part 1.42(a)*						
0210	*General governments*	*Annex V.Part 1.42(b)*						
0220	*Credit institutions*	*Annex V.Part 1.42(c)*						
0230	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0240	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0250	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0260	*Central banks*	*Annex V.Part 1.42(a)*						
0270	*General governments*	*Annex V.Part 1.42(b)*						

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		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0280	*Credit institutions*	*Annex V.Part 1.42(c)*						
0290	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0300	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0310	*Households*	*Annex V.Part 1.42(f)*						
0330	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0340	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0350	of which: non-performing	*Annex V.Part 2.213-232*						
0360	**Allowances for credit-impaired debt instruments (Stage 3)**	*IFRS 9.5.5.1, 9. Appendix A*						
0365	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						

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		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0370	Debt securities	*Annex V.Part 1.31, 44(b)*						
0380	*Central banks*	*Annex V.Part 1.42(a)*						
0390	*General governments*	*Annex V.Part 1.42(b)*						
0400	*Credit institutions*	*Annex V.Part 1.42(c)*						
0410	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0420	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0430	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0440	*Central banks*	*Annex V.Part 1.42(a)*						
0450	*General governments*	*Annex V.Part 1.42(b)*						
0460	*Credit institutions*	*Annex V.Part 1.42(c)*						

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		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0470	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0480	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0490	*Households*	*Annex V.Part 1.42(f)*						
0500	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0510	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0600	**Allowances for purchased or originated credit-impaired financial assets**	*Annex V.Part 2.156*						
0610	Debt securities	*Annex V.Part 1.31, 44(b)*						
0620	*Central banks*	*Annex V.Part 1.42(a)*						
0630	*General governments*	*Annex V.Part 1.42(b)*						
0640	*Credit institutions*	*Annex V.Part 1.42(c)*						

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		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0650	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0660	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0670	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0680	*Central banks*	*Annex V.Part 1.42(a)*						
0690	*General governments*	*Annex V.Part 1.42(b)*						
0700	*Credit institutions*	*Annex V.Part 1.42(c)*						
0710	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0720	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0730	*Households*	*Annex V.Part 1.42(f)*						
0740	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						

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		References	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0750	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0520	**Total allowance for debt instruments**	*IFRS 7.B8E*						
0530	Commitments and financial guarantees given (Stage 1)	*IFRS 9.2.1|(g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157*						
0540	Commitments and financial guarantees given (Stage 2)	*IFRS 9.2.1|(g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157*						
0550	of which: non-performing	*Annex V.Part 2.117*						
0560	Commitments and financial guarantees given (Stage 3)	*IFRS 9.2.1|(g); 2.3(c); 5.5.1, B2.5; Annex V.Part 2.157*						
0565	Commitments and financial guarantees given (Purchased or originated credit-impaired)	*Annex V.Part 2.156*						
0570	**Total provisions on commitments and financial guarantees given**	*IFRS 7.B8E; Annex V.Part 2.157*						

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		References	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0010	**Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)**	*IFRS 9.5.5.5*						
0015	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						
0020	Debt securities	*Annex V.Part 1.31, 44(b)*						
0030	*Central banks*	*Annex V.Part 1.42(a)*						
0040	*General governments*	*Annex V.Part 1.42(b)*						
0050	*Credit institutions*	*Annex V.Part 1.42(c)*						
0060	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0070	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0080	Loans and advances	*Annex V.Part 1.32, 44(a)*						

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		References	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0090	*Central banks*	*Annex V.Part 1.42(a)*						
0100	*General governments*	*Annex V.Part 1.42(b)*						
0110	*Credit institutions*	*Annex V.Part 1.42(c)*						
0120	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0130	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0140	*Households*	*Annex V.Part 1.42(f)*						
0160	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0170	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0180	**Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	*IFRS 9.5.5.3*						
0185	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						

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		References	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0190	Debt securities	*Annex V.Part 1.31, 44(b)*						
0200	*Central banks*	*Annex V.Part 1.42(a)*						
0210	*General governments*	*Annex V.Part 1.42(b)*						
0220	*Credit institutions*	*Annex V.Part 1.42(c)*						
0230	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0240	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0250	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0260	*Central banks*	*Annex V.Part 1.42(a)*						
0270	*General governments*	*Annex V.Part 1.42(b)*						

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		References	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0280	*Credit institutions*	*Annex V.Part 1.42(c)*						
0290	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0300	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0310	*Households*	*Annex V.Part 1.42(f)*						
0330	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0340	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0350	of which: non-performing	*Annex V.Part 2.213-232*						
0360	**Allowances for credit-impaired debt instruments (Stage 3)**	*IFRS 9.5.5.1, 9. Appendix A*						
0365	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						

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		References	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0370	Debt securities	*Annex V.Part 1.31, 44(b)*						
0380	*Central banks*	*Annex V.Part 1.42(a)*						
0390	*General governments*	*Annex V.Part 1.42(b)*						
0400	*Credit institutions*	*Annex V.Part 1.42(c)*						
0410	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0420	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0430	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0440	*Central banks*	*Annex V.Part 1.42(a)*						
0450	*General governments*	*Annex V.Part 1.42(b)*						
0460	*Credit institutions*	*Annex V.Part 1.42(c)*						

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		References	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0470	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0480	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0490	*Households*	*Annex V.Part 1.42(f)*						
0500	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0510	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0600	**Allowances for purchased or originated credit-impaired financial assets**	*Annex V.Part 2.156*						
0610	Debt securities	*Annex V.Part 1.31, 44(b)*						
0620	*Central banks*	*Annex V.Part 1.42(a)*						
0630	*General governments*	*Annex V.Part 1.42(b)*						
0640	*Credit institutions*	*Annex V.Part 1.42(c)*						

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		References	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0650	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0660	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0670	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0680	*Central banks*	*Annex V.Part 1.42(a)*						
0690	*General governments*	*Annex V.Part 1.42(b)*						
0700	*Credit institutions*	*Annex V.Part 1.42(c)*						
0710	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0720	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0730	*Households*	*Annex V.Part 1.42(f)*						
0740	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						

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		References	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0750	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0520	**Total allowance for debt instruments**	*IFRS 7.B8E*						
0530	Commitments and financial guarantees given (Stage 1)	*IFRS 9.2.1|(g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157*						
0540	Commitments and financial guarantees given (Stage 2)	*IFRS 9.2.1|(g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157*						
0550	of which: non-performing	*Annex V.Part 2.117*						
0560	Commitments and financial guarantees given (Stage 3)	*IFRS 9.2.1|(g); 2.3(c); 5.5.1, B2.5; Annex V.Part 2.157*						
0565	Commitments and financial guarantees given (Purchased or originated credit-impaired)	*Annex V.Part 2.156*						
0570	**Total provisions on commitments and financial guarantees given**	*IFRS 7.B8E; Annex V.Part 2.157*						

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12.2 **Transfers between impairment stages (gross basis presentation)**

		References	**Gross carrying amount / nominal amount** *Annex V.Part 1.34, Part 2.118, 167, 170*					
			Transfers between Stage 1 and Stage 2		**Transfers between Stage 2 and Stage 3**		**Transfers between Stage 1 and Stage 3**	
			To Stage 2 from Stage 1	**To Stage 1 from Stage 2**	**To Stage 3 from Stage 2**	**To Stage 2 from Stage 3**	**To Stage 3 from Stage 1**	**To Stage 1 from Stage 3**
			Annex V.Part 2.168-169					
			0010	0020	0030	0040	0050	0060
0010	Debt securities	*Annex V.Part 1.31, 44(b)*						
0020	*Central banks*	*Annex V.Part 1.42(a)*						
0030	*General governments*	*Annex V.Part 1.42(b)*						
0040	*Credit institutions*	*Annex V.Part 1.42(c)*						
0050	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0060	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0070	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0080	*Central banks*	*Annex V.Part 1.42(a)*						
0090	*General governments*	*Annex V.Part 1.42(b)*						
0100	*Credit institutions*	*Annex V.Part 1.42(c)*						

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		References	Gross carrying amount / nominal amount *Annex V.Part 1.34, Part 2.118, 167, 170*					
			Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
			To Stage 2 from Stage 1	To Stage 1 from Stage 2	To Stage 3 from Stage 2	To Stage 2 from Stage 3	To Stage 3 from Stage 1	To Stage 1 from Stage 3
			Annex V.Part 2.168-169					
			0010	0020	0030	0040	0050	0060
0110	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0120	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0130	*Households*	*Annex V.Part 1.42(f)*						
0140	**Total debt instruments**							
0150	**Commitments and financial guarantees given**	*IFRS 9.2.1|(g); 2.3(c); 5.5.1, 5.5.3, 5.5.5*						

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13. **Collateral and guarantees received**

13.1 **Breakdown of collateral and guarantees by loans and advances other than held for trading**

Guarantees and collateral		References	Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*							
			Loans collateralized by immovable property		Other collateralised loans				Financial guarantees received	of which: credit derivatives
			Residential immovable property	Commercial immovable property	Cash, deposits, [debt securities issued]	Movable property	Equity and debt securities	Rest		
		IFRS 7.36(b)	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(b)(i)*	*Annex V.Part 2.173(b)(ii)*	*Annex V.Part 2.173(b)(iii)*	*Annex V.Part 2.173(b)(iv)*	*Annex V.Part 2.173(c)*	*Annex V.Part 2.114(b)*
			0010	0020	0030	0031	0032	0041	0050	0055
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a)*								
0015	of which: non-performing	*CRR Art. 47a (3); Annex V. Part 2. 213-239, 260*								
0020	of which: Other financial corporations	*Annex V.Part 1.42(d)*								
0030	of which: Non-financial corporations	*Annex V.Part 1.42(e)*								
0035	of which: Small and Medium-sized Enterprises (SMEs)	*SME Art 1 2(a)*								
0036	of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239ix*								

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Guarantees and collateral		References	Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*							
			Loans collateralized by immovable property		Other collateralised loans				Financial guarantees received	of which: credit derivatives
			Residential immovable property	Commercial immovable property	Cash, deposits, [debt securities issued]	Movable property	Equity and debt securities	Rest		
		IFRS 7.36(b)	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(b)(i)*	*Annex V.Part 2.173(b)(ii)*	*Annex V.Part 2.173(b)(iii)*	*Annex V.Part 2.173(b)(iv)*	*Annex V.Part 2.173(c)*	*Annex V.Part 2.114(b)*
			0010	0020	0030	0031	0032	0041	0050	0055
0037	of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239ix*								
0040	of which: Households	*Annex V.Part 1.42(f)*								
0050	of which: Lending for house purchase	*Annex V.Part 2.88(b)*								
0060	of which: Credit for consumption	*Annex V.Part 2.88(a)*								

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13.2.1 **Collateral obtained by taking possession during the period [held at the reference date]**

		References	**Collateral obtained by taking possession during the period [held at the reference date]** *(Annex V.Part 2.175)*				
						Of which: Non current assets held for sale *(IFRS 5.38, Annex V.Part 2.7)*	
			Value at initial recognition	**Carrying amount**	**Accumulated negative changes**	**Value at initial recognition**	**Carrying amount**
			Annex V.Part 2.175i	*Annex V.Part 1.27-28*	*Annex V.Part 2.175ii*	*Annex V.Part 2.175i*	*Annex V.Part 1.27-28*
			0010	0020	0030	0040	0050
0010	**Property, Plant and Equipment**	*IAS 16.6*					
0020	**Other than Property Plant and Equipment**	*IFRS 7.38(a)*					
0030	Residential immovable property	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0040	Commercial immovable property	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0050	Movable property	*IFRS 7.38(a), Annex V.Part 2.173(b)(ii)*					
0060	Equity and debt securities	*IFRS 7.38(a), Annex V.Part 2.173(b)(iii)*					
0070	Other	*IFRS 7.38(a), Annex V.Part 2.173(b)(iv)*					
0080	**Total**						

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13.3.1 **Collateral obtained by taking possession accumulated**

		References	**Collateral obtained by taking possession accumulated** *(Annex V.Part 2.176)*				
						Of which: Non current assets held for sale *(IFRS 5.38, Annex V.Part 2.7)*	
			Value at initial recognition	**Carrying amount**	**Accumulated negative changes**	**Value at initial recognition**	**Carrying amount**
			Annex V.Part 2.175i	*Annex V.Part 1.27-28*	*Annex V.Part 2.175ii*	*Annex V.Part 2.175i*	*Annex V.Part 1.27-28*
			0010	0020	0030	0040	0050
0010	**Property, Plant and Equipment**	*IAS 16.6*					
0020	**Other than Property Plant and Equipment**	*IFRS 7.38(a)*					
0030	Residential immovable property	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0040	Commercial immovable property	*IFRS 7.38(a), Annex V.Part 2.173(a)*					
0050	Movable property	*IFRS 7.38(a), Annex V.Part 2.173(b)(ii)*					
0060	Equity and debt securities	*IFRS 7.38(a), Annex V.Part 2.173(b)(iii)*					
0070	Other	*IFRS 7.38(a), Annex V.Part 2.173(b)(iv)*					
0080	**Total**						

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14. **Fair value hierachy: financial instruments at fair value**

		References	Fair value hierarchy *IFRS 13.93 (b)*			Change in fair value for the period *Annex V.Part 2.178*		Accumulated change in fair value before taxes *Annex V.Part 2.179*		
			Level 1	**Level 2**	**Level 3**	**Level 2**	**Level 3**	**Level 1**	**Level 2**	**Level 3**
			IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
			0010	0020	0030	0040	0050	0060	0070	0080
ASSETS										
0010	**Financial assets held for trading**	*IFRS 7.8(a)(ii);IFRS 9.Appendix A*								
0020	Derivatives	*IFRS 9.Appendix A*								
0030	Equity instruments	*IAS 32.11*,								
0040	Debt securities	*Annex V.Part 1.31*								
0050	Loans and advances	*Annex V.Part 1.32*								
0056	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 9.4.1.4; IFRS 7.8(a)(ii)*								
0057	Equity instruments	*IAS 32.11*								
0058	Debt securities	*Annex V.Part 1.31*								
0059	Loans and advances	*Annex V.Part 1.32*								
0060	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*								
0080	Debt securities	*Annex V.Part 1.31*								

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		References	Fair value hierarchy *IFRS 13.93 (b)*			Change in fair value for the period *Annex V.Part 2.178*		Accumulated change in fair value before taxes *Annex V.Part 2.179*		
			Level 1	**Level 2**	**Level 3**	**Level 2**	**Level 3**	**Level 1**	**Level 2**	**Level 3**
			IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
			0010	0020	0030	0040	0050	0060	0070	0080
ASSETS										
0090	Loans and advances	*Annex V.Part 1.32*								
0101	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8 (h); IFRS 9.4.1.2A*								
0102	Equity instruments	*IAS 32.11*								
0103	Debt securities	*Annex V.Part 1.31*								
0104	Loans and advances	*Annex V.Part 1.32*								
0140	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.22*								
LIABILITIES										
0150	**Financial liabilities held for trading**	*IFRS 7.8 (e) (ii); IFRS 9.BA.6*								
0160	Derivatives	*IFRS 9.BA.7(a)*								
0170	Short positions	*IFRS 9.BA.7(b)*								
0180	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*								
0190	Debt securities issued	*Annex V.Part 1.37*								

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		References	Fair value hierarchy *IFRS 13.93 (b)*			Change in fair value for the period *Annex V.Part 2.178*		Accumulated change in fair value before taxes *Annex V.Part 2.179*		
			Level 1	**Level 2**	**Level 3**	**Level 2**	**Level 3**	**Level 1**	**Level 2**	**Level 3**
			IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
			0010	0020	0030	0040	0050	0060	0070	0080
ASSETS										
0200	Other financial liabilities	*Annex V.Part 1.38-41*								
0210	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.8 (e) (i); IFRS 9.4.1.5*								
0220	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*								
0230	Debt securities issued	*Annex V.Part 1.37*								
0240	Other financial liabilities	*Annex V.Part 1.38-41*								
0250	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.26*								

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15. **Derecognition and financial liabilities associated with transferred financial assets**

		References	Transferred financial assets entirely recognized					
			Transferred assets			Associated liabilities *ITS V.Part 2.181*		
			Carrying amount	**Of which: securitizations**	**Of which: repurchase agreements**	**Carrying amount**	**Of which: securitizations**	**Of which: repurchase agreements**
			IFRS 7.42D.(e), Annex V.Part 1.27	*IFRS 7.42D(e); CRR art 4(1)(61)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*	*IFRS 7.42D(e)*	*IFRS 7.42D.(e)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*
			0010	0020	0030	0040	0050	0060
0010	**Financial assets held for trading**	*IFRS 7.8(a)(ii);IFRS 9.Appendix A*						
0020	Equity instruments	*IAS 32.11*						
0030	Debt securities	*Annex V.Part 1.31*						
0040	Loans and advances	*Annex V.Part 1.32*						
0045	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 9.4.1.4*						
0046	Equity instruments	*IAS 32.11*						
0047	Debt securities	*Annex V.Part 1.31*						
0048	Loans and advances	*Annex V.Part 1.32*						
0050	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*						
0070	Debt securities	*Annex V.Part 1.31*						

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		References	Transferred financial assets entirely recognized					
			Transferred assets			Associated liabilities *ITS V.Part 2.181*		
			Carrying amount	**Of which: securitizations**	**Of which: repurchase agreements**	**Carrying amount**	**Of which: securitizations**	**Of which: repurchase agreements**
			IFRS 7.42D.(e), Annex V.Part 1.27	*IFRS 7.42D(e); CRR art 4(1)(61)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*	*IFRS 7.42D(e)*	*IFRS 7.42D.(e)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*
			0010	0020	0030	0040	0050	0060
0080	Loans and advances	*Annex V.Part 1.32*						
0091	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8(h); IFRS 9.4.1.2A*						
0092	Equity instruments	*IAS 32.11*						
0093	Debt securities	*Annex V.Part 1.31*						
0094	Loans and advances	*Annex V.Part 1.32*						
0131	**Financial assets at amortised cost**	*IFRS 7.8 (f); IFRS 9.4.1.2*						
0132	Debt securities	*Annex V.Part 1.31*						
0133	Loans and advances	*Annex V.Part 1.32*						
0190	**Total**							

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		References	Transferred financial assets recognized to the extent of the instution's continuing involvement			Principal amount outstanting of transferred financial assets entirely derecognised for which the intitution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilites		
				IFRS 7.42D(f)	*IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181*		*CRR art 109; Annex V.Part 2.182*
			0070	0080	0090	0100	0110
0010	**Financial assets held for trading**	*IFRS 7.8(a)(ii);IFRS 9.Appendix A*					
0020	Equity instruments	*IAS 32.11*					
0030	Debt securities	*Annex V.Part 1.31*					
0040	Loans and advances	*Annex V.Part 1.32*					
0045	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 9.4.1.4*					
0046	Equity instruments	*IAS 32.11*					
0047	Debt securities	*Annex V.Part 1.31*					
0048	Loans and advances	*Annex V.Part 1.32*					
0050	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*					
0070	Debt securities	*Annex V.Part 1.31*					

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		References	Transferred financial assets recognized to the extent of the instution's continuing involvement			Principal amount outstanting of transferred financial assets entirely derecognised for which the intitution retains servicing rights	Amounts derecognised for capital purposes
			Principal amount outstanding of the original assets	Carrying amount of assets still recognised [continuing involvement]	Carrying amount of associated liabilites		
				IFRS 7.42D(f)	*IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181*		*CRR art 109; Annex V.Part 2.182*
			0070	0080	0090	0100	0110
0080	Loans and advances	*Annex V.Part 1.32*					
0091	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8(h); IFRS 9.4.1.2A*					
0092	Equity instruments	*IAS 32.11*					
0093	Debt securities	*Annex V.Part 1.31*					
0094	Loans and advances	*Annex V.Part 1.32*					
0131	**Financial assets at amortised cost**	*IFRS 7.8 (f); IFRS 9.4.1.2*					
0132	Debt securities	*Annex V.Part 1.31*					
0133	Loans and advances	*Annex V.Part 1.32*					
0190	**Total**						

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16. **Breakdown of selected statement of profit or loss items**

16.1 **Interest income and expenses by instrument and counterparty sector**

		References	Current period	
			Income	**Expenses**
		Annex V.Part 2.187, 189	*Annex V.Part 2.188, 190*	
			0010	0020
0010	**Derivatives -Trading**	*IFRS 9.Appendix A, .BA.1, .BA.6; Annex V.Part 2.193*		
0015	of which: interest income from derivatives in economic hedges	*Annex V.Part 2.193*		
0020	**Debt securities**	*Annex V.Part 1.31, 44(b)*		
0030	Central banks	*Annex V.Part 1.42(a)*		
0040	General governments	*Annex V.Part 1.42(b)*		
0050	Credit institutions	*Annex V.Part 1.42(c)*		
0060	Other financial corporations	*Annex V.Part 1.42(d)*		
0070	Non-financial corporations	*Annex V.Part 1.42(e)*		
0080	**Loans and advances**	*Annex V.Part 1.32, 44(a)*		
0090	Central banks	*Annex V.Part 1.42(a)*		
0100	General governments	*Annex V.Part 1.42(b)*		
0110	Credit institutions	*Annex V.Part 1.42(c)*		
0120	Other financial corporations	*Annex V.Part 1.42(d)*		
0130	Non-financial corporations	*Annex V.Part 1.42(e)*		
0140	Households	*Annex V.Part 1.42(f)*		
0141	of which: lending for house purchase	*Annex V.Part 2.88(b), 194i*		
0142	of which: credit for consumption	*Annex V.Part 2.88(a), 194i*		
0150	**Other assets**	*Annex V.Part 2.5*		
0160	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0170	Central banks	*Annex V.Part 1.42(a)*		
0180	General governments	*Annex V.Part 1.42(b)*		

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		References	Current period	
			Income	Expenses
			Annex V.Part 2.187, 189	*Annex V.Part 2.188, 190*
			0010	0020
0190	Credit institutions	*Annex V.Part 1.42(c)*		
0200	Other financial corporations	*Annex V.Part 1.42(d)*		
0210	Non-financial corporations	*Annex V.Part 1.42(e)*		
0220	Households	*Annex V.Part 1.42(f)*		
0230	**Debt securities issued**	*Annex V.Part 1.37*		
0240	**Other financial liabilities**	*Annex V.Part 1.32-34, Part 2.191*		
0250	**Derivatives - Hedge accounting, interest rate risk**	*Annex V.Part 2.192*		
0260	**Other Liabilities**	*Annex V.Part 1.38-41*		
0270	**INTEREST**	*IAS 1.97*		
0280	of which: interest-income on credit impaired financial assets	*IFRS 9.5.4.1; .B5.4.7; Annex V.Part 2.194*		
0290	of which: interest from leases	*IFRS 16.38 (a), 49, Annex V.Part 2.194ii*		

16.2 **Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument**

		References	Current period
			Annex V. Part 2.195-196
			0010
0020	**Debt securities**	*Annex V.Part 1.31*	
0030	**Loans and advances**	*Annex V.Part 1.32*	
0040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0050	**Debt securities issued**	*Annex V.Part 1.37*	
0060	**Other financial liabilities**	*Annex V.Part 1.38-41*	
0070	**GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET**	*Annex V.Part 2.45*	

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16.3 **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument**

		References	Current period
			Annex V. Part 2.197-198
			0010
0010	**Derivatives**	*IFRS 9.Appendix A, .BA.1, .BA.7(a)*	
0015	**of which: Economic hedges with use of the fair value option**	*IFRS 9.6.7.1; IFRS 7.9(d); Annex V.Part 2.199*	
0020	**Equity instruments**	*IAS 32.11*	
0030	**Debt securities**	*Annex V.Part 1.31*	
0040	**Loans and advances**	*Annex V.Part 1.32*	
0050	**Short positions**	*IFRS 9.BA.7(b)*	
0060	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0070	**Debt securities issued**	*Annex V.Part 1.37*	
0080	**Other financial liabilities**	*Annex V.Part 1.38-41*	
0090	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET**	*IFRS 9.Appendix A, .BA.6;IFRS 7.20(a)(i)*	
0095	**of which: gains and losses due to the reclassification of assets at amortised cost**	*IFRS 9.5.6.2; annex V.Part 2.199*	

16.4 **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk**

		References	Current period
			0010
0010	**Interest rate instruments and related derivatives**	*Annex V.Part 2.200(a)*	
0020	**Equity instruments and related derivatives**	*Annex V.Part 2.200(b)*	
0030	**Foreign exchange trading and derivatives related with foreign exchange and gold**	*Annex V.Part 2.200(c)*	
0040	**Credit risk instruments and related derivatives**	*Annex V.Part 2.200(d)*	
0050	**Derivatives related with commodities**	*Annex V.Part 2.200(e)*	
0060	**Other**	*Annex V.Part 2.200(f)*	
0070	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET**	*IFRS 7.20(a)(i)*	

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16.4.1 **Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument**

		References	Current period
			Annex V.Part 2.201
			0010
0020	**Equity instruments**	*IAS 32.11*	
0030	**Debt securities**	*Annex V.Part 1.31*	
0040	**Loans and advances**	*Annex V.Part 1.32*	
0090	**GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET**	*IFRS 7.20(a)(i)*	
0100	**of which: gains and losses due to the reclassification of assets at amortised cost**	*IFRS 9.6.5.2; Annex V. Part 2.202*	

16.5 **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument**

		References	Current period	Changes in fair value due to credit risk
			Annex V.Part 2.203	*Annex V.Part 2.203*
			0010	0020
0020	**Debt securities**	*Annex V.Part 1.31*		
0030	**Loans and advances**	*Annex V.Part 1.32*		
0040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0050	**Debt securities issued**	*Annex V.Part 1.37*		
0060	**Other financial liabilities**	*Annex V.Part 1.38-41*		
0070	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET**	*IFRS 7.20(a)(i)*		
0071	**of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net**	*IFRS 9.6.7;IFRS 7.24G(b); Annex V.Part 2.204*		
0072	**of which: gains or (-) losses after designation on financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net**	*IFRS 9.6.7; IFRS 7.20(a)(i); Annex V.Part 2.204*		

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16.6 **Gains or losses from hedge accounting**

		References	**Current period**
			Annex V.Part 2.205
			0010
0010	**Fair value changes of the hedging instrument [including discontinuation]**	*IFRS 7.24A(c); IFRS 7.24C(b)(vi)*	
0020	**Fair value changes of the hedged item attributable to the hedged risk**	*IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi); Annex V.Part 2.206*	
0030	**Ineffectiveness in profit or loss from cash flow hedges**	*IFRS 7.24C(b)ii; IFRS 7.24C(b)(vi)*	
0040	**Ineffectiveness in profit or loss from hedges of net investments in foreign operations**	*IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)*	
0050	**GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET**		

16.7 **Impairment on non-financial assets**

		References	**Current period**		
			Additions	**Reversals**	**Accumulated impairment**
			Annex V.Part 2.208	*Annex V.Part 2.208*	
			0010	0020	0040
0060	**Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates**	*IAS 28.40-43*			
0070	Subsidiaries	*IFRS 10 Appendix A*			
0080	Joint ventures	*IAS 28.3*			
0090	Associates	*IAS 28.3*			
0100	**Impairment or (-) reversal of impairment on non-financial assets**	*IAS 36.126(a),(b)*			
0110	Property, plant and equipment	*IAS 16.73(e)(v-vi)*			
0120	Investment properties	*IAS 40.79(d)(v)*			

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		References	Current period		
			Additions	**Reversals**	**Accumulated impairment**
			Annex V.Part 2.208	*Annex V.Part 2.208*	
			0010	0020	0040
0130	Goodwill	*IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)*			
0140	Other intangible assets	*IAS 38.118(e)(iv)(v)*			
0145	Other	*IAS 36.126(a),(b)*			
0150	**TOTAL**				

16.8 **Other administrative expenses**

		References National GAAP compatible IFRS	Current period
			Expenses
			0010
0010	**Information Technology expenses**	*Annex V.Part 2.208i*	
0020	IT outsourcing	*Annex V.Part 2.208i-208ii*	
0030	IT expenses other than IT outsourcing expenses	*Annex V.Part 2.208i*	
0040	**Taxes and duties (other)**	*Annex V.Part 2.208iii*	
0050	**Consulting and professional services**	*Annex V.Part 2.208iv*	
0060	**Advertising, marketing and communication**	*Annex V.Part 2.208v*	
0070	**Expenses related to credit risk**	*Annex V.Part 2.208vi*	
0080	**Litigation expenses not covered by provisions**	*Annex V.Part 2.208vii*	
0090	**Real estate expenses**	*Annex V.Part 2.208viii*	
0100	**Leasing expenses**	*Annex V.Part 2.208ix*	
0110	**Other admininstrative expenses - Rest**	*Annex V.Part 2.208x*	
0120	**OTHER ADMINISTRATIVE EXPENSES**		

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17. **Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet**

17.1 **Assets**

		References	**Accounting scope of consolidation [Carrying amount]**
			Annex V.Part 1.27, Part 2.209
			0010
0010	**Cash, cash balances at central banks and other demand deposits**	*IAS 1.54 (i)*	
0020	Cash on hand	*Annex V.Part 2.1*	
0030	Cash balances at central banks	*Annex V.Part 2.2*	
0040	Other demand deposits	*Annex V.Part 2.3*	
0050	**Financial assets held for trading**	*IFRS 7.8(a)(ii);IFRS 9. Appendix A*	
0060	Derivatives	*IFRS 9.Appendix A*	
0070	Equity instruments	*IAS 32.11*	
0080	Debt securities	*Annex V.Part 1.31*	
0090	Loans and advances	*Annex V.Part 1.32*	
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 9.4.1.4*	
0097	Equity instruments	*IAS 32.11*	
0098	Debt securities	*Annex V.Part 1.31*	
0099	Loans and advances	*Annex V.Part 1.32*	
0100	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*	
0120	Debt securities	*Annex V.Part 1.31*	
0130	Loans and advances	*Annex V.Part 1.32*	
0141	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8(h); IFRS 9.4.1.2A*	
0142	Equity instruments	*IAS 32.11*	

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		References	**Accounting scope of consolidation [Carrying amount]**
			Annex V.Part 1.27, Part 2.209
			0010
0143	Debt securities	*Annex V.Part 1.31*	
0144	Loans and advances	*Annex V.Part 1.32*	
0181	**Financial assets at amortised cost**	*IFRS 7.8(f); IFRS 9.4.1.2*	
0182	Debt securities	*Annex V.Part 1.31*	
0183	Loans and advances	*Annex V.Part 1.32*	
0240	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.22*	
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(a); IFRS 9.6.5.8*	
0260	**Investments in subsidaries, joint ventures and associates**	*IAS 1.54(e); Annex V.Part 1.21, Part 2.4, 210*	
0270	**Assets under reinsurance and insurance contracts**	*IFRS 4.IG20.(b)-(c); Annex V. Part 2.211*	
0280	**Tangible assets**		
0290	**Intangible assets**	*IAS 1.54(c); CRR art 4(1)(115)*	
0300	Goodwill	*IFRS 3.B67(d); CRR art 4(1)(113)*	
0310	Other intangible assets	*IAS 38.8,118*	
0320	**Tax assets**	*IAS 1.54(n-o)*	
0330	Current tax assets	*IAS 1.54(n); IAS 12.5*	
0340	Deferred tax assets	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)*	
0350	**Other assets**	*Annex V.Part 2.5*	
0360	**Non-current assets and disposal groups classified as held for sale**	*IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6*	
0370	**TOTAL ASSETS**	*IAS 1.9(a), IG 6*	

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17.2 **Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

		References	Accounting scope of consolidation [Nominal amount]
			Annex V.Part 2.118, 209
			0010
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*	
0020	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*	
0030	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*	
0040	**OFF-BALANCE SHEET EXPOSURES**		

17.3 **Liabilities and equity**

		References	Accounting scope of consolidation [Carrying amount]
			Annex V.Part 1.27, Part 2.209
			0010
0010	**Financial liabilities held for trading**	*IFRS 7.8 (e) (ii); IFRS 9.BA.6*	
0020	Derivatives	*IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)*	
0030	Short positions	*IFRS 9.BA7(b)*	
0040	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0050	Debt securities issued	*Annex V.Part 1.37*	
0060	Other financial liabilities	*Annex V.Part 1.38-41*	
0070	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*	
0080	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0090	Debt securities issued	*Annex V.Part 1.37*	
0100	Other financial liabilities	*Annex V.Part 1.38-41*	

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		References	Accounting scope of consolidation [Carrying amount]
			Annex V.Part 1.27, Part 2.209
			0010
0110	**Financial liabilities measured at amortised cost**	*IFRS 7.8(g); IFRS 9.4.2.1*	
0120	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0130	Debt securities issued	*Annex V.Part 1.37*	
0140	Other financial liabilities	*Annex V.Part 1.38-41*	
0150	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.26*	
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(b), IFRS 9.6.5.8*	
0170	**Liabilities under insurance and reinsurance contracts**	*IFRS 4.IG20(a); Annex V.Part 2.212*	
0180	**Provisions**	*IAS 37.10; IAS 1.54(l)*	
0190	**Tax liabilities**	*IAS 1.54(n-o)*	
0200	Current tax liabilities	*IAS 1.54(n); IAS 12.5*	
0210	Deferred tax liabilities	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)*	
0220	**Share capital repayable on demand**	*IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12*	
0230	**Other liabilities**	*Annex V.Part 2.13*	
0240	**Liabilities included in disposal groups classified as held for sale**	*IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14*	
0250	**LIABILITIES**	*IAS 1.9(b);IG 6*	
0260	**Capital**	*IAS 1.54(r), BAD art 22*	
0270	**Share premium**	*IAS 1.78(e); CRR art 4(1)(124)*	
0280	**Equity instruments issued other than capital**	*Annex V.Part 2.18-19*	
0290	**Other equity**	*IFRS 2.10; Annex V.Part 2.20*	
0300	**Accumulated other comprehensive income**	*CRR art 4(1)(100)*	

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		References	Accounting scope of consolidation [Carrying amount]
			Annex V.Part 1.27, Part 2.209
			0010
0310	**Retained earnings**	*CRR art 4(1)(123)*	
0320	**Revaluation reserves**	*IFRS 1.33, D5-D8*	
0330	**Other reserves**	*IAS 1.54; IAS 1.78 (e)*	
0340	(-) **Treasury shares**	*IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.28*	
0350	**Profit or loss attributable to owners of the parent**	*IFRS 10.B94*	
0360	(-) **Interim dividends**	*IAS 32.35*	
0370	**Minority interests [Non-controlling interests]**	*IAS 1.54(q); IFRS 10.22, .B94*	
0380	**TOTAL EQUITY**	*IAS 1.9(c), IG 6*	
0390	**TOTAL EQUITY AND TOTAL LIABILITIES**	*IAS 1.IG6*	

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18. **Information on performing and non-performing exposures (continued)**

18.0. **Information on performing and non-performing exposures**

		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*					
0050	Other financial corporations	*Annex V.Part 1.42(d)*					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0080	Central banks	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*					
0110	Other financial corporations	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0150	Households	*Annex V.Part 1.42(f)*					
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0182	Central banks	*Annex V.Part 1.42(a)*					
0183	General governments	*Annex V.Part 1.42(b)*					
0184	Credit institutions	*Annex V.Part 1.42(c)*					
0185	Other financial corporations	*Annex V.Part 1.42(d)*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0192	Central banks	*Annex V.Part 1.42(a)*					
0193	General governments	*Annex V.Part 1.42(b)*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0194	Credit institutions	*Annex V.Part 1.42(c)*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0197	Households	*Annex V.Part 1.42(f)*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*					
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0212	Central banks	*Annex V.Part 1.42(a)*					
0213	General governments	*Annex V.Part 1.42(b)*					
0214	Credit institutions	*Annex V.Part 1.42(c)*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0215	Other financial corporations	*Annex V.Part 1.42(d)*					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*					
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0222	Central banks	*Annex V.Part 1.42(a)*					
0223	General governments	*Annex V.Part 1.42(b)*					
0224	Credit institutions	*Annex V.Part 1.42(c)*					
0225	Other financial corporations	*Annex V.Part 1.42(d)*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*					
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0227	Households	*Annex V.Part 1.42(f)*					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*					
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0350	Central banks	*Annex V.Part 1.42(a)*					
0360	General governments	*Annex V.Part 1.42(b)*					
0370	Credit institutions	*Annex V.Part 1.42(c)*					
0380	Other financial corporations	*Annex V.Part 1.42(d)*					
0390	Non-financial corporations	*Annex V.Part 1.42(e)*					
0400	Households	*Annex V.Part 1.42(f)*					
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0420	Central banks	*Annex V.Part 1.42(a)*					
0430	General governments	*Annex V.Part 1.42(b)*					
0440	Credit institutions	*Annex V.Part 1.42(c)*					
0450	Other financial corporations	*Annex V.Part 1.42(d)*					
0460	Non-financial corporations	*Annex V.Part 1.42(e)*					
0470	Households	*Annex V.Part 1.42(f)*					
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*					

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		References	Gross carrying amount / Nominal amount				
				Performing			
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)
			0010	0020	0030	0055	0056
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*
0490	Central banks	*Annex V.Part 1.42(a)*					
0500	General governments	*Annex V.Part 1.42(b)*					
0510	Credit institutions	*Annex V.Part 1.42(c)*					
0520	Other financial corporations	*Annex V.Part 1.42(d)*					
0530	Non-financial corporations	*Annex V.Part 1.42(e)*					
0540	Households	*Annex V.Part 1.42(f)*					
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*					
0050	Other financial corporations	*Annex V.Part 1.42(d)*					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0080	Central banks	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*					
0110	Other financial corporations	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0150	Households	*Annex V.Part 1.42(f)*					
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0182	Central banks	*Annex V.Part 1.42(a)*					
0183	General governments	*Annex V.Part 1.42(b)*					
0184	Credit institutions	*Annex V.Part 1.42(c)*					
0185	Other financial corporations	*Annex V.Part 1.42(d)*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0192	Central banks	*Annex V.Part 1.42(a)*					
0193	General governments	*Annex V.Part 1.42(b)*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0194	Credit institutions	*Annex V.Part 1.42(c)*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0197	Households	*Annex V.Part 1.42(f)*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*					
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0212	Central banks	*Annex V.Part 1.42(a)*					
0213	General governments	*Annex V.Part 1.42(b)*					
0214	Credit institutions	*Annex V.Part 1.42(c)*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0215	Other financial corporations	*Annex V.Part 1.42(d)*					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*					
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0222	Central banks	*Annex V.Part 1.42(a)*					
0223	General governments	*Annex V.Part 1.42(b)*					
0224	Credit institutions	*Annex V.Part 1.42(c)*					
0225	Other financial corporations	*Annex V.Part 1.42(d)*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*					
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0227	Households	*Annex V.Part 1.42(f)*					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*					
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0350	Central banks	*Annex V.Part 1.42(a)*					
0360	General governments	*Annex V.Part 1.42(b)*					
0370	Credit institutions	*Annex V.Part 1.42(c)*					
0380	Other financial corporations	*Annex V.Part 1.42(d)*					
0390	Non-financial corporations	*Annex V.Part 1.42(e)*					
0400	Households	*Annex V.Part 1.42(f)*					
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0420	Central banks	*Annex V.Part 1.42(a)*					
0430	General governments	*Annex V.Part 1.42(b)*					
0440	Credit institutions	*Annex V.Part 1.42(c)*					
0450	Other financial corporations	*Annex V.Part 1.42(d)*					
0460	Non-financial corporations	*Annex V.Part 1.42(e)*					
0470	Households	*Annex V.Part 1.42(f)*					
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*					

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		References	Gross carrying amount / Nominal amount				
			Performing		Non-performing		
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
			0057	0058	0060	0070	0080
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0490	Central banks	*Annex V.Part 1.42(a)*					
0500	General governments	*Annex V.Part 1.42(b)*					
0510	Credit institutions	*Annex V.Part 1.42(c)*					
0520	Other financial corporations	*Annex V.Part 1.42(d)*					
0530	Non-financial corporations	*Annex V.Part 1.42(e)*					
0540	Households	*Annex V.Part 1.42(f)*					
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*					
0050	Other financial corporations	*Annex V.Part 1.42(d)*					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0080	Central banks	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*					
0110	Other financial corporations	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0150	Households	*Annex V.Part 1.42(f)*					
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0182	Central banks	*Annex V.Part 1.42(a)*					
0183	General governments	*Annex V.Part 1.42(b)*					
0184	Credit institutions	*Annex V.Part 1.42(c)*					
0185	Other financial corporations	*Annex V.Part 1.42(d)*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0192	Central banks	*Annex V.Part 1.42(a)*					
0193	General governments	*Annex V.Part 1.42(b)*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0194	Credit institutions	*Annex V.Part 1.42(c)*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0197	Households	*Annex V.Part 1.42(f)*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*					
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0212	Central banks	*Annex V.Part 1.42(a)*					
0213	General governments	*Annex V.Part 1.42(b)*					
0214	Credit institutions	*Annex V.Part 1.42(c)*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0215	Other financial corporations	*Annex V.Part 1.42(d)*					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*					
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0222	Central banks	*Annex V.Part 1.42(a)*					
0223	General governments	*Annex V.Part 1.42(b)*					
0224	Credit institutions	*Annex V.Part 1.42(c)*					
0225	Other financial corporations	*Annex V.Part 1.42(d)*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*					
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0227	Households	*Annex V.Part 1.42(f)*					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*					
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0350	Central banks	*Annex V.Part 1.42(a)*					
0360	General governments	*Annex V.Part 1.42(b)*					
0370	Credit institutions	*Annex V.Part 1.42(c)*					
0380	Other financial corporations	*Annex V.Part 1.42(d)*					
0390	Non-financial corporations	*Annex V.Part 1.42(e)*					
0400	Households	*Annex V.Part 1.42(f)*					
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*					

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		References	**Gross carrying amount / Nominal amount**				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0420	Central banks	*Annex V.Part 1.42(a)*					
0430	General governments	*Annex V.Part 1.42(b)*					
0440	Credit institutions	*Annex V.Part 1.42(c)*					
0450	Other financial corporations	*Annex V.Part 1.42(d)*					
0460	Non-financial corporations	*Annex V.Part 1.42(e)*					
0470	Households	*Annex V.Part 1.42(f)*					
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*					

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		References	Gross carrying amount / Nominal amount				
			Non-performing				
			Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years
			0090	0101	0102	0106	0107
			Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0490	Central banks	*Annex V.Part 1.42(a)*					
0500	General governments	*Annex V.Part 1.42(b)*					
0510	Credit institutions	*Annex V.Part 1.42(c)*					
0520	Other financial corporations	*Annex V.Part 1.42(d)*					
0530	Non-financial corporations	*Annex V.Part 1.42(e)*					
0540	Households	*Annex V.Part 1.42(f)*					
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*					
0050	Other financial corporations	*Annex V.Part 1.42(d)*					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0080	Central banks	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*					
0110	Other financial corporations	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0150	Households	*Annex V.Part 1.42(f)*					
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0182	Central banks	*Annex V.Part 1.42(a)*					
0183	General governments	*Annex V.Part 1.42(b)*					
0184	Credit institutions	*Annex V.Part 1.42(c)*					
0185	Other financial corporations	*Annex V.Part 1.42(d)*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0192	Central banks	*Annex V.Part 1.42(a)*					
0193	General governments	*Annex V.Part 1.42(b)*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0194	Credit institutions	*Annex V.Part 1.42(c)*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0197	Households	*Annex V.Part 1.42(f)*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*					
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0212	Central banks	*Annex V.Part 1.42(a)*					
0213	General governments	*Annex V.Part 1.42(b)*					
0214	Credit institutions	*Annex V.Part 1.42(c)*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0215	Other financial corporations	*Annex V.Part 1.42(d)*					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*					
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0222	Central banks	*Annex V.Part 1.42(a)*					
0223	General governments	*Annex V.Part 1.42(b)*					
0224	Credit institutions	*Annex V.Part 1.42(c)*					
0225	Other financial corporations	*Annex V.Part 1.42(d)*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*					
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0227	Households	*Annex V.Part 1.42(f)*					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*					
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0350	Central banks	*Annex V.Part 1.42(a)*					
0360	General governments	*Annex V.Part 1.42(b)*					
0370	Credit institutions	*Annex V.Part 1.42(c)*					
0380	Other financial corporations	*Annex V.Part 1.42(d)*					
0390	Non-financial corporations	*Annex V.Part 1.42(e)*					
0400	Households	*Annex V.Part 1.42(f)*					
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0420	Central banks	*Annex V.Part 1.42(a)*					
0430	General governments	*Annex V.Part 1.42(b)*					
0440	Credit institutions	*Annex V.Part 1.42(c)*					
0450	Other financial corporations	*Annex V.Part 1.42(d)*					
0460	Non-financial corporations	*Annex V.Part 1.42(e)*					
0470	Households	*Annex V.Part 1.42(f)*					
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*					

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		References	Gross carrying amount / Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions
			Non-performing				
			Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	
			0109	0110	0121	0900	0130
			IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 238*
0490	Central banks	*Annex V.Part 1.42(a)*					
0500	General governments	*Annex V.Part 1.42(b)*					
0510	Credit institutions	*Annex V.Part 1.42(c)*					
0520	Other financial corporations	*Annex V.Part 1.42(d)*					
0530	Non-financial corporations	*Annex V.Part 1.42(e)*					
0540	Households	*Annex V.Part 1.42(f)*					
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
		Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*					
0050	Other financial corporations	*Annex V.Part 1.42(d)*					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
			Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0080	Central banks	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*					
0110	Other financial corporations	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
			Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0150	Households	*Annex V.Part 1.42(f)*					
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
		Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
0182	Central banks	*Annex V.Part 1.42(a)*					
0183	General governments	*Annex V.Part 1.42(b)*					
0184	Credit institutions	*Annex V.Part 1.42(c)*					
0185	Other financial corporations	*Annex V.Part 1.42(d)*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0192	Central banks	*Annex V.Part 1.42(a)*					
0193	General governments	*Annex V.Part 1.42(b)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
			Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0194	Credit institutions	*Annex V.Part 1.42(c)*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0197	Households	*Annex V.Part 1.42(f)*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
		Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*					
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0212	Central banks	*Annex V.Part 1.42(a)*					
0213	General governments	*Annex V.Part 1.42(b)*					
0214	Credit institutions	*Annex V.Part 1.42(c)*					

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		References	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
			Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0215	Other financial corporations	*Annex V.Part 1.42(d)*					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*					
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0222	Central banks	*Annex V.Part 1.42(a)*					
0223	General governments	*Annex V.Part 1.42(b)*					
0224	Credit institutions	*Annex V.Part 1.42(c)*					
0225	Other financial corporations	*Annex V.Part 1.42(d)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
			Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*					
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0227	Households	*Annex V.Part 1.42(f)*					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
		Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*					
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
			Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0350	Central banks	*Annex V.Part 1.42(a)*					
0360	General governments	*Annex V.Part 1.42(b)*					
0370	Credit institutions	*Annex V.Part 1.42(c)*					
0380	Other financial corporations	*Annex V.Part 1.42(d)*					
0390	Non-financial corporations	*Annex V.Part 1.42(e)*					
0400	Households	*Annex V.Part 1.42(f)*					
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
			Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0420	Central banks	*Annex V.Part 1.42(a)*					
0430	General governments	*Annex V.Part 1.42(b)*					
0440	Credit institutions	*Annex V.Part 1.42(c)*					
0450	Other financial corporations	*Annex V.Part 1.42(d)*					
0460	Non-financial corporations	*Annex V.Part 1.42(e)*					
0470	Households	*Annex V.Part 1.42(f)*					
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Performing exposures -Accumulated impairment and provisions				
				of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
			0140	0910	0141	0142	0143
			Annex V. Part 2. 238	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0490	Central banks	*Annex V.Part 1.42(a)*					
0500	General governments	*Annex V.Part 1.42(b)*					
0510	Credit institutions	*Annex V.Part 1.42(c)*					
0520	Other financial corporations	*Annex V.Part 1.42(d)*					
0530	Non-financial corporations	*Annex V.Part 1.42(e)*					
0540	Households	*Annex V.Part 1.42(f)*					
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*						
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0020	Central banks	*Annex V.Part 1.42(a)*						
0030	General governments	*Annex V.Part 1.42(b)*						
0040	Credit institutions	*Annex V.Part 1.42(c)*						
0050	Other financial corporations	*Annex V.Part 1.42(d)*						
0060	Non-financial corporations	*Annex V.Part 1.42(e)*						
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0080	Central banks	*Annex V.Part 1.42(a)*						
0090	General governments	*Annex V.Part 1.42(b)*						
0100	Credit institutions	*Annex V.Part 1.42(c)*						
0110	Other financial corporations	*Annex V.Part 1.42(d)*						
0120	Non-financial corporations	*Annex V.Part 1.42(e)*						
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0150	Households	*Annex V.Part 1.42(f)*						
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*						
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*						
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0182	Central banks	*Annex V.Part 1.42(a)*						
0183	General governments	*Annex V.Part 1.42(b)*						
0184	Credit institutions	*Annex V.Part 1.42(c)*						
0185	Other financial corporations	*Annex V.Part 1.42(d)*						
0186	Non-financial corporations	*Annex V.Part 1.42(e)*						
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0192	Central banks	*Annex V.Part 1.42(a)*						
0193	General governments	*Annex V.Part 1.42(b)*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0194	Credit institutions	*Annex V.Part 1.42(c)*						
0195	Other financial corporations	*Annex V.Part 1.42(d)*						
0196	Non-financial corporations	*Annex V.Part 1.42(e)*						
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0197	Households	*Annex V.Part 1.42(f)*						
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*						
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*						
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0212	Central banks	*Annex V.Part 1.42(a)*						
0213	General governments	*Annex V.Part 1.42(b)*						
0214	Credit institutions	*Annex V.Part 1.42(c)*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0215	Other financial corporations	*Annex V.Part 1.42(d)*						
0216	Non-financial corporations	*Annex V.Part 1.42(e)*						
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0222	Central banks	*Annex V.Part 1.42(a)*						
0223	General governments	*Annex V.Part 1.42(b)*						
0224	Credit institutions	*Annex V.Part 1.42(c)*						
0225	Other financial corporations	*Annex V.Part 1.42(d)*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*						
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0227	Households	*Annex V.Part 1.42(f)*						
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*						
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*						
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*						
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0350	Central banks	*Annex V.Part 1.42(a)*						
0360	General governments	*Annex V.Part 1.42(b)*						
0370	Credit institutions	*Annex V.Part 1.42(c)*						
0380	Other financial corporations	*Annex V.Part 1.42(d)*						
0390	Non-financial corporations	*Annex V.Part 1.42(e)*						
0400	Households	*Annex V.Part 1.42(f)*						
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0420	Central banks	*Annex V.Part 1.42(a)*						
0430	General governments	*Annex V.Part 1.42(b)*						
0440	Credit institutions	*Annex V.Part 1.42(c)*						
0450	Other financial corporations	*Annex V.Part 1.42(d)*						
0460	Non-financial corporations	*Annex V.Part 1.42(e)*						
0470	Households	*Annex V.Part 1.42(f)*						
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 year	Past due > 2 year <= 5 year
			0150	0160	0170	0180	0191	0192
			Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0490	Central banks	*Annex V.Part 1.42(a)*						
0500	General governments	*Annex V.Part 1.42(b)*						
0510	Credit institutions	*Annex V.Part 1.42(c)*						
0520	Other financial corporations	*Annex V.Part 1.42(d)*						
0530	Non-financial corporations	*Annex V.Part 1.42(e)*						
0540	Households	*Annex V.Part 1.42(f)*						
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
		Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*					
0050	Other financial corporations	*Annex V.Part 1.42(d)*					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
		Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
0080	Central banks	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*					
0110	Other financial corporations	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
			Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0150	Households	*Annex V.Part 1.42(f)*					
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
		Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
0182	Central banks	*Annex V.Part 1.42(a)*					
0183	General governments	*Annex V.Part 1.42(b)*					
0184	Credit institutions	*Annex V.Part 1.42(c)*					
0185	Other financial corporations	*Annex V.Part 1.42(d)*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0192	Central banks	*Annex V.Part 1.42(a)*					
0193	General governments	*Annex V.Part 1.42(b)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
			Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0194	Credit institutions	*Annex V.Part 1.42(c)*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0197	Households	*Annex V.Part 1.42(f)*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
			Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*					
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0212	Central banks	*Annex V.Part 1.42(a)*					
0213	General governments	*Annex V.Part 1.42(b)*					
0214	Credit institutions	*Annex V.Part 1.42(c)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
		Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
0215	Other financial corporations	*Annex V.Part 1.42(d)*					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*					
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0222	Central banks	*Annex V.Part 1.42(a)*					
0223	General governments	*Annex V.Part 1.42(b)*					
0224	Credit institutions	*Annex V.Part 1.42(c)*					
0225	Other financial corporations	*Annex V.Part 1.42(d)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
			Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*					
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0227	Households	*Annex V.Part 1.42(f)*					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
			Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*					
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
		Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
0350	Central banks	*Annex V.Part 1.42(a)*					
0360	General governments	*Annex V.Part 1.42(b)*					
0370	Credit institutions	*Annex V.Part 1.42(c)*					
0380	Other financial corporations	*Annex V.Part 1.42(d)*					
0390	Non-financial corporations	*Annex V.Part 1.42(e)*					
0400	Households	*Annex V.Part 1.42(f)*					
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
			Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
0420	Central banks	*Annex V.Part 1.42(a)*					
0430	General governments	*Annex V.Part 1.42(b)*					
0440	Credit institutions	*Annex V.Part 1.42(c)*					
0450	Other financial corporations	*Annex V.Part 1.42(d)*					
0460	Non-financial corporations	*Annex V.Part 1.42(e)*					
0470	Households	*Annex V.Part 1.42(f)*					
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
			Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets
			0196	0197	0950	0951	0952
		Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
0490	Central banks	*Annex V.Part 1.42(a)*					
0500	General governments	*Annex V.Part 1.42(b)*					
0510	Credit institutions	*Annex V.Part 1.42(c)*					
0520	Other financial corporations	*Annex V.Part 1.42(d)*					
0530	Non-financial corporations	*Annex V.Part 1.42(e)*					
0540	Households	*Annex V.Part 1.42(f)*					
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*					

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*				
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
0020	Central banks	*Annex V.Part 1.42(a)*				
0030	General governments	*Annex V.Part 1.42(b)*				
0040	Credit institutions	*Annex V.Part 1.42(c)*				
0050	Other financial corporations	*Annex V.Part 1.42(d)*				
0060	Non-financial corporations	*Annex V.Part 1.42(e)*				
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0080	Central banks	*Annex V.Part 1.42(a)*				
0090	General governments	*Annex V.Part 1.42(b)*				
0100	Credit institutions	*Annex V.Part 1.42(c)*				
0110	Other financial corporations	*Annex V.Part 1.42(d)*				
0120	Non-financial corporations	*Annex V.Part 1.42(e)*				
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				

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		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0150	Households	*Annex V.Part 1.42(f)*				
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*				
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*				
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*				

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		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0182	Central banks	*Annex V.Part 1.42(a)*				
0183	General governments	*Annex V.Part 1.42(b)*				
0184	Credit institutions	*Annex V.Part 1.42(c)*				
0185	Other financial corporations	*Annex V.Part 1.42(d)*				
0186	Non-financial corporations	*Annex V.Part 1.42(e)*				
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				
0192	Central banks	*Annex V.Part 1.42(a)*				
0193	General governments	*Annex V.Part 1.42(b)*				

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		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0194	Credit institutions	*Annex V.Part 1.42(c)*				
0195	Other financial corporations	*Annex V.Part 1.42(d)*				
0196	Non-financial corporations	*Annex V.Part 1.42(e)*				
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0197	Households	*Annex V.Part 1.42(f)*				
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				

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		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*				
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*				
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
0212	Central banks	*Annex V.Part 1.42(a)*				
0213	General governments	*Annex V.Part 1.42(b)*				
0214	Credit institutions	*Annex V.Part 1.42(c)*				

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		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0215	Other financial corporations	*Annex V.Part 1.42(d)*				
0216	Non-financial corporations	*Annex V.Part 1.42(e)*				
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				
0222	Central banks	*Annex V.Part 1.42(a)*				
0223	General governments	*Annex V.Part 1.42(b)*				
0224	Credit institutions	*Annex V.Part 1.42(c)*				
0225	Other financial corporations	*Annex V.Part 1.42(d)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*				
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0227	Households	*Annex V.Part 1.42(f)*				
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*				
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*				
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*				
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*				

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		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0350	Central banks	*Annex V.Part 1.42(a)*				
0360	General governments	*Annex V.Part 1.42(b)*				
0370	Credit institutions	*Annex V.Part 1.42(c)*				
0380	Other financial corporations	*Annex V.Part 1.42(d)*				
0390	Non-financial corporations	*Annex V.Part 1.42(e)*				
0400	Households	*Annex V.Part 1.42(f)*				
0410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*				

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		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0420	Central banks	*Annex V.Part 1.42(a)*				
0430	General governments	*Annex V.Part 1.42(b)*				
0440	Credit institutions	*Annex V.Part 1.42(c)*				
0450	Other financial corporations	*Annex V.Part 1.42(d)*				
0460	Non-financial corporations	*Annex V.Part 1.42(e)*				
0470	Households	*Annex V.Part 1.42(f)*				
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*				

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		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on performing exposues	Collateral received on non-performing exposues	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
			0201	0200	0205	0210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0490	Central banks	*Annex V.Part 1.42(a)*				
0500	General governments	*Annex V.Part 1.42(b)*				
0510	Credit institutions	*Annex V.Part 1.42(c)*				
0520	Other financial corporations	*Annex V.Part 1.42(d)*				
0530	Non-financial corporations	*Annex V.Part 1.42(e)*				
0540	Households	*Annex V.Part 1.42(f)*				
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*				

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18.1. **Inflows and outflows of non-performing exposures - loans and advances by counterparty sector**

		References	Gross carrying amount of loans and advances	
			Inflows to non-performing exposures	(-) Outflows from non-performing exposures
			0010	0020
			Annex V. Part 2.213-216, 224-234, 239i-239iii, 239vi	*Annex V. Part 2.213-216, 224-234, 239i, 239iv- 239vi*
0010	Central banks	*Annex V.Part 1.42(a)*		
0020	General governments	*Annex V.Part 1.42(b)*		
0030	Credit institutions	*Annex V.Part 1.42(c)*		
0040	Other financial corporations	*Annex V.Part 1.42(d)*		
0050	Non-financial corporations	*Annex V.Part 1.42(e)*		
0060	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*		
0070	Of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vii (a), 239ix*		
0080	Of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vii (a), 239ix*		
0090	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vii (b)*		
0100	Households	*Annex V.Part 1.42(f)*		
0110	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vii (b)*		
0120	Of which: Credit for consumption	*Annex V.Part 2.88(a), 239vii (c)*		
0130	**LOANS AND ADVANCES OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*		
0140	**LOANS AND ADVANCES HELD FOR SALE**	*Annex V.Part 2.220*		
0150	**TOTAL INFLOWS / OUTFLOWS**			

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18.2 **Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property**

			References	Gross carrying amount				
					of which: exposures with forbearance measures	Performing		
							Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
				0010	0020	0030	0040	0050
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
0010	**Non-financial corporations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*					
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References	Gross carrying amount				
					of which: exposures with forbearance measures	Performing		
							Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
				0010	0020	0030	0040	0050
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References	Gross carrying amount				
				Performing		Non-performing		
				of which: performing exposures with forbearance measures	of which: Performing forborne exposures under probation reclassified from non-performing		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				0060	0070	0080	0090	0100
				Annex V. Part 2. 256, 259-262	*Annex V. Part 2. 256(b), 261*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0010	**Non-financial corporations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*					
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References	Gross carrying amount				
				Performing		Non-performing		
				of which: performing exposures with forbearance measures	of which: Performing forborne exposures under probation reclassified from non-performing		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				0060	0070	0080	0090	0100
				Annex V. Part 2. 256, 259-262	*Annex V. Part 2. 256(b), 261*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References	Gross carrying amount					
				Non-performing					
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: defaulted
				0110	0120	0130	0140	0150	0160
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.237(b)*
0010	**Non-financial corporations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*						
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*						
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*						
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*						
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*						

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			References	Gross carrying amount					
				Non-performing					
				Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which: defaulted
				0110	0120	0130	0140	0150	0160
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.237(b)*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*						
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*						
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*						
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*						
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*						

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			References	Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk			
				Non-performing				
				Of which: Non-performing exposures with forbearance measures		Of which: Exposures with forbearance measures	**Performing exposures - Accumulated impairments**	Of which: Performing exposures with forbearance measures
				0170	0180	0190	0200	0210
				Annex V. Part 2. 259-263	*Annex V. Part 2. 238*	*Annex V. Part 2. 267*	*Annex V. Part 2. 238*	*Annex V. Part 2. 207*
0010	**Non-financial corporations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*					
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References	Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk			
				Non-performing				
				Of which: Non-performing exposures with forbearance measures		Of which: Exposures with forbearance measures	**Performing exposures - Accumulated impairments**	Of which: Performing exposures with forbearance measures
				0170	0180	0190	0200	0210
				Annex V. Part 2. 259-263	*Annex V. Part 2. 238*	*Annex V. Part 2. 267*	*Annex V. Part 2. 238*	*Annex V. Part 2. 207*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References	Accumulated impairment, accumulated negative changes in fair value due to credit risk			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				0220	0230	0240	0250
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0010	**Non-financial corporations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*				
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*				
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References	Accumulated impairment, accumulated negative changes in fair value due to credit risk			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
				0220	0230	0240	0250
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References	Accumulated impairment, accumulated negative changes in fair value due to credit risk				
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Past due > 1 year < = 2 year	Past due> 2 year < = 5 year	Past due> 5 year <= 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures
				0260	0270	0280	0290	0300
				Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 207*
0010	**Non-financial corporations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*					
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References	Accumulated impairment, accumulated negative changes in fair value due to credit risk				
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Past due > 1 year < = 2 year	Past due> 2 year < = 5 year	Past due> 5 year <= 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures
				0260	0270	0280	0290	0300
				Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 207*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
				0310	0320	0330	0340
				Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0010	**Non-financial corporations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*				
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*				
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on performing exposures	Collateral received on non-performing exposures	Financialguarantees received on performing exposures	Financialguarantees received on non-performing exposures
				0310	0320	0330	0340
				Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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19. **Information forborne exposures**

		References	**Gross carrying amount / nominal amount of exposures with forbearance measures**				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			0010	0020	0030	0040	0050
			CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*					
0050	Other financial corporations	*Annex V.Part 1.42(d)*					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			0010	0020	0030	0040	0050
			CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0060	Non-financial corporations	*Annex V.Part 1.42(e)*					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0080	Central banks	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*					
0110	Other financial corporations	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			0010	0020	0030	0040	0050
			CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0150	Households	*Annex V.Part 1.42(f)*					
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			0010	0020	0030	0040	0050
			CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0182	Central banks	*Annex V.Part 1.42(a)*					
0183	General governments	*Annex V.Part 1.42(b)*					
0184	Credit institutions	*Annex V.Part 1.42(c)*					
0185	Other financial corporations	*Annex V.Part 1.42(d)*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			0010	0020	0030	0040	0050
			CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0192	Central banks	*Annex V.Part 1.42(a)*					
0193	General governments	*Annex V.Part 1.42(b)*					
0194	Credit institutions	*Annex V.Part 1.42(c)*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			0010	0020	0030	0040	0050
			CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0197	Households	*Annex V.Part 1.42(f)*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			0010	0020	0030	0040	0050
			CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0212	Central banks	*Annex V.Part 1.42(a)*					
0213	General governments	*Annex V.Part 1.42(b)*					
0214	Credit institutions	*Annex V.Part 1.42(c)*					
0215	Other financial corporations	*Annex V.Part 1.42(d)*					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*					
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0222	Central banks	*Annex V.Part 1.42(a)*					
0223	General governments	*Annex V.Part 1.42(b)*					
0224	Credit institutions	*Annex V.Part 1.42(c)*					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			0010	0020	0030	0040	0050
			CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0225	Other financial corporations	*Annex V.Part 1.42(d)*					
0226	Non-financial corporations	*Annex V.Part 1.42(e)*					
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0227	Households	*Annex V.Part 1.42(f)*					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			0010	0020	0030	0040	0050
			CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*					
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.247*					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*					

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which:Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			0060	0070	0080	0090	0100	0110
			Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*						
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0020	Central banks	*Annex V.Part 1.42(a)*						
0030	General governments	*Annex V.Part 1.42(b)*						
0040	Credit institutions	*Annex V.Part 1.42(c)*						
0050	Other financial corporations	*Annex V.Part 1.42(d)*						

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which:Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			0060	0070	0080	0090	0100	0110
			Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0060	Non-financial corporations	*Annex V.Part 1.42(e)*						
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0080	Central banks	*Annex V.Part 1.42(a)*						
0090	General governments	*Annex V.Part 1.42(b)*						
0100	Credit institutions	*Annex V.Part 1.42(c)*						
0110	Other financial corporations	*Annex V.Part 1.42(d)*						
0120	Non-financial corporations	*Annex V.Part 1.42(e)*						
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which:Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			0060	0070	0080	0090	0100	0110
			Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0150	Households	*Annex V.Part 1.42(f)*						
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*						
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*						
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*						

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which:Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			0060	0070	0080	0090	0100	0110
			Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0182	Central banks	*Annex V.Part 1.42(a)*						
0183	General governments	*Annex V.Part 1.42(b)*						
0184	Credit institutions	*Annex V.Part 1.42(c)*						
0185	Other financial corporations	*Annex V.Part 1.42(d)*						
0186	Non-financial corporations	*Annex V.Part 1.42(e)*						
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which:Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			0060	0070	0080	0090	0100	0110
			Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0192	Central banks	*Annex V.Part 1.42(a)*						
0193	General governments	*Annex V.Part 1.42(b)*						
0194	Credit institutions	*Annex V.Part 1.42(c)*						
0195	Other financial corporations	*Annex V.Part 1.42(d)*						
0196	Non-financial corporations	*Annex V.Part 1.42(e)*						
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which:Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			0060	0070	0080	0090	0100	0110
			Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0197	Households	*Annex V.Part 1.42(f)*						
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*						
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*						

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which:Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			0060	0070	0080	0090	0100	0110
			Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0212	Central banks	*Annex V.Part 1.42(a)*						
0213	General governments	*Annex V.Part 1.42(b)*						
0214	Credit institutions	*Annex V.Part 1.42(c)*						
0215	Other financial corporations	*Annex V.Part 1.42(d)*						
0216	Non-financial corporations	*Annex V.Part 1.42(e)*						
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0222	Central banks	*Annex V.Part 1.42(a)*						
0223	General governments	*Annex V.Part 1.42(b)*						
0224	Credit institutions	*Annex V.Part 1.42(c)*						

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which:Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			0060	0070	0080	0090	0100	0110
			Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0225	Other financial corporations	*Annex V.Part 1.42(d)*						
0226	Non-financial corporations	*Annex V.Part 1.42(e)*						
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0227	Households	*Annex V.Part 1.42(f)*						
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*						
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*						

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		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which:Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			0060	0070	0080	0090	0100	0110
			Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*						
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*						
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.247*						
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*						

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						Instruments with modifications in their terms and conditions	Refinancing
			0120	0130	0140	0150	0160
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*					
0050	Other financial corporations	*Annex V.Part 1.42(d)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						Instruments with modifications in their terms and conditions	Refinancing
			0120	0130	0140	0150	0160
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
0060	Non-financial corporations	*Annex V.Part 1.42(e)*					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0080	Central banks	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*					
0110	Other financial corporations	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						Instruments with modifications in their terms and conditions	Refinancing
			0120	0130	0140	0150	0160
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0150	Households	*Annex V.Part 1.42(f)*					
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						Instruments with modifications in their terms and conditions	Refinancing
			0120	0130	0140	0150	0160
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
0182	Central banks	*Annex V.Part 1.42(a)*					
0183	General governments	*Annex V.Part 1.42(b)*					
0184	Credit institutions	*Annex V.Part 1.42(c)*					
0185	Other financial corporations	*Annex V.Part 1.42(d)*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						Instruments with modifications in their terms and conditions	Refinancing
			0120	0130	0140	0150	0160
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
0192	Central banks	*Annex V.Part 1.42(a)*					
0193	General governments	*Annex V.Part 1.42(b)*					
0194	Credit institutions	*Annex V.Part 1.42(c)*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						Instruments with modifications in their terms and conditions	Refinancing
			0120	0130	0140	0150	0160
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0197	Households	*Annex V.Part 1.42(f)*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						Instruments with modifications in their terms and conditions	Refinancing
			0120	0130	0140	0150	0160
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0212	Central banks	*Annex V.Part 1.42(a)*					
0213	General governments	*Annex V.Part 1.42(b)*					
0214	Credit institutions	*Annex V.Part 1.42(c)*					
0215	Other financial corporations	*Annex V.Part 1.42(d)*					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*					
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0222	Central banks	*Annex V.Part 1.42(a)*					
0223	General governments	*Annex V.Part 1.42(b)*					
0224	Credit institutions	*Annex V.Part 1.42(c)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						Instruments with modifications in their terms and conditions	Refinancing
			0120	0130	0140	0150	0160
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
0225	Other financial corporations	*Annex V.Part 1.42(d)*					
0226	Non-financial corporations	*Annex V.Part 1.42(e)*					
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0227	Households	*Annex V.Part 1.42(f)*					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*					

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		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						Instruments with modifications in their terms and conditions	Refinancing
			0120	0130	0140	0150	0160
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*					
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.247*					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*					

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		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financialguarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financialguarantees received on non-performing exposures with forbearance measures
			0170	0175	0180	0185
			Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0005	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*				
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
0020	Central banks	*Annex V.Part 1.42(a)*				
0030	General governments	*Annex V.Part 1.42(b)*				
0040	Credit institutions	*Annex V.Part 1.42(c)*				
0050	Other financial corporations	*Annex V.Part 1.42(d)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financialguarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financialguarantees received on non-performing exposures with forbearance measures
			0170	0175	0180	0185
			Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0060	Non-financial corporations	*Annex V.Part 1.42(e)*				
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				
0080	Central banks	*Annex V.Part 1.42(a)*				
0090	General governments	*Annex V.Part 1.42(b)*				
0100	Credit institutions	*Annex V.Part 1.42(c)*				
0110	Other financial corporations	*Annex V.Part 1.42(d)*				
0120	Non-financial corporations	*Annex V.Part 1.42(e)*				
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financialguarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financialguarantees received on non-performing exposures with forbearance measures
			0170	0175	0180	0185
			Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0150	Households	*Annex V.Part 1.42(f)*				
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*				
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*				
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financialguarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financialguarantees received on non-performing exposures with forbearance measures
			0170	0175	0180	0185
			Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0182	Central banks	*Annex V.Part 1.42(a)*				
0183	General governments	*Annex V.Part 1.42(b)*				
0184	Credit institutions	*Annex V.Part 1.42(c)*				
0185	Other financial corporations	*Annex V.Part 1.42(d)*				
0186	Non-financial corporations	*Annex V.Part 1.42(e)*				
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financialguarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financialguarantees received on non-performing exposures with forbearance measures
			0170	0175	0180	0185
			Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0192	Central banks	*Annex V.Part 1.42(a)*				
0193	General governments	*Annex V.Part 1.42(b)*				
0194	Credit institutions	*Annex V.Part 1.42(c)*				
0195	Other financial corporations	*Annex V.Part 1.42(d)*				
0196	Non-financial corporations	*Annex V.Part 1.42(e)*				
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financialguarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financialguarantees received on non-performing exposures with forbearance measures
			0170	0175	0180	0185
			Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0197	Households	*Annex V.Part 1.42(f)*				
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*				
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financialguarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financialguarantees received on non-performing exposures with forbearance measures
			0170	0175	0180	0185
			Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
0212	Central banks	*Annex V.Part 1.42(a)*				
0213	General governments	*Annex V.Part 1.42(b)*				
0214	Credit institutions	*Annex V.Part 1.42(c)*				
0215	Other financial corporations	*Annex V.Part 1.42(d)*				
0216	Non-financial corporations	*Annex V.Part 1.42(e)*				
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				
0222	Central banks	*Annex V.Part 1.42(a)*				
0223	General governments	*Annex V.Part 1.42(b)*				
0224	Credit institutions	*Annex V.Part 1.42(c)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financialguarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financialguarantees received on non-performing exposures with forbearance measures
			0170	0175	0180	0185
			Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0225	Other financial corporations	*Annex V.Part 1.42(d)*				
0226	Non-financial corporations	*Annex V.Part 1.42(e)*				
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0227	Households	*Annex V.Part 1.42(f)*				
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*				

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		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
			Collateral received and financial guarantees received			
			Collateral received on exposures with forbearance measures		Financialguarantees received on exposures with forbearance measures	
				Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financialguarantees received on non-performing exposures with forbearance measures
			0170	0175	0180	0185
			Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*				
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*				
0335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.247*				
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*				

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20. **Geographical breakdown**

20.1 **Geographical breakdown of assets by location of the activities**

		References	**Carrying amount** *Annex V.Part 1.27*	
			Domestic activitivies	**Non-domestic activities**
			Annex V. Part 2.270	*Annex V. Part 2.270*
			0010	0020
0010	**Cash, cash balances at central banks and other demand deposits**	*IAS 1.54 (i)*		
0020	Cash on hand	*Annex V.Part 2.1*		
0030	Cash balances at central banks	*Annex V.Part 2.2*		
0040	Other demand deposits	*Annex V.Part 2.3*		
0050	**Financial assets held for trading**	*IFRS 9. Appendix A*		
0060	Derivatives	*IFRS 9. Appendix A*		
0070	Equity instruments	*IAS 32.11*		
0080	Debt securities	*Annex V.Part 1.31*		
0090	Loans and advances	*Annex V.Part 1.32*		
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 7.8(a)(ii); IFRS 9.4.1.4*		
0097	Equity instruments	*IAS 32.11*		
0098	Debt securities	*Annex V.Part 1.31*		
0099	Loans and advances	*Annex V.Part 1.32*		
0100	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*		
0120	Debt securities	*Annex V.Part 1.31*		
0130	Loans and advances	*Annex V.Part 1.32*		
0141	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8(h); IFRS 9.4.1.2A*		

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		References	**Carrying amount** *Annex V.Part 1.27*	
			Domestic activitivies	**Non-domestic activities**
			Annex V. Part 2.270	*Annex V. Part 2.270*
			0010	0020
0142	Equity instruments	*IAS 32.11*		
0143	Debt securities	*Annex V.Part 1.31*		
0144	Loans and advances	*Annex V.Part 1.32*		
0181	**Financial assets at amortised cost**	*IFRS 7.8(f); IFRS 9.4.1.2*		
0182	Debt securities	*Annex V.Part 1.31*		
0183	Loans and advances	*Annex V.Part 1.32*		
0240	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.22*		
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(a); IFRS 9.6.5.8*		
0260	**Tangible assets**			
0270	**Intangible assets**	*IAS 1.54(c); CRR art 4(1)(115)*		
0280	**Investments in subsidaries, joint ventures and associates**	*IAS 1.54(e); Annex V.Part 1.21, Part 2.4*		
0290	**Tax assets**	*IAS 1.54(n-o)*		
0300	**Other assets**	*Annex V.Part 2.5*		
0310	**Non-current assets and disposal groups classified as held for sale**	*IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7*		
0320	**ASSETS**	*IAS 1.9(a), IG 6*		

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20.2 **Geographical breakdown of liabilities by location of the activities**

		References	**Carrying amount** *Annex V.Part 1.27*	
			Domestic activitivies	**Non-domestic activities**
			Annex V. Part 2.270	*Annex V. Part 2.270*
			0010	0020
0010	**Financial liabilities held for trading**	*IFRS 7.8 (e) (ii); IFRS 9.BA.6*		
0020	Derivatives	*IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)*		
0030	Short positions	*IFRS 9.BA7(b)*		
0040	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0050	Debt securities issued	*Annex V.Part 1.37*		
0060	Other financial liabilities	*Annex V.Part 1.38-41*		
0070	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*		
0080	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0090	Debt securities issued	*Annex V.Part 1.37*		
0100	Other financial liabilities	*Annex V.Part 1.38-41*		
0110	**Financial liabilities measured at amortised cost**	*IFRS 7.8(g); IFRS 9.4.2.1*		
0120	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0130	Debt securities issued	*Annex V.Part 1.37*		
0140	Other financial liabilities	*Annex V.Part 1.38-41*		
0150	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.26*		
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(b), IFRS 9.6.5.8*		
0170	**Provisions**	*IAS 37.10; IAS 1.54(l)*		

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		References	**Carrying amount** *Annex V.Part 1.27*	
			Domestic activitivies	**Non-domestic activities**
			Annex V. Part 2.270	*Annex V. Part 2.270*
			0010	0020
0180	**Tax liabilities**	*IAS 1.54(n-o)*		
0190	**Share capital repayable on demand**	*IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12*		
0200	**Other liabilities**	*Annex V.Part 2.13*		
0210	**Liabilities included in disposal groups classified as held for sale**	*IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14*		
0220	**LIABILITIES**	*IAS 1.9(b);IG 6*		

20.3 **Geographical breakdown of statement of profit or loss items by location of the activities**

		References	**Current period**	
			Domestic activitivies	**Non-domestic activities**
			Annex V. Part 2.270	*Annex V. Part 2.270*
			0010	0020
0010	**Interest income**	*IAS 1.97; Annex V.Part 2.31*		
0020	**(Interest expenses)**	*IAS 1.97; Annex V.Part 2.31*		
0030	**(Expenses on share capital repayable on demand)**	*IFRIC 2.11*		
0040	**Dividend income**	*Annex V.Part 2.40*		
0050	**Fee and commission income**	*IFRS 7.20(c)*		
0060	**(Fee and commission expenses)**	*IFRS 7.20(c)*		
0070	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	*Annex V.Part 2.45*		
0080	**Gains or (-) losses on financial assets and liabilities held for trading, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46*		

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		References	Current period	
			Domestic activitivies	**Non-domestic activities**
			Annex V. Part 2.270	*Annex V. Part 2.270*
			0010	0020
0083	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 9.5.7.1*		
0090	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44*		
0100	**Gains or (-) losses from hedge accounting, net**	*Annex V.Part 2.47-48*		
0110	**Exchange differences [gain or (-) loss], net**	*IAS 21.28, 52 (a)*		
0120	**Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net**	*Annex V Part 2.56*		
0130	**Gains or (-) losses on derecognition of non financial assets, net**	*IAS 1.34*		
0140	**Other operating income**	*Annex V.Part 2.314-316*		
0150	**(Other operating expenses)**	*Annex V.Part 2.314-316*		
0155	**TOTAL OPERATING INCOME, NET**			
0160	**(Administrative expenses)**			
0165	**(Cash contributions to resolution funds and deposit guarantee schemes)**	*Annex V.Part 2.48i*		
0170	**(Depreciation)**	*IAS 1.102, 104*		
0171	**Modification gains or (-) losses, net**	*IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49*		
0180	**(Provisions or (-) reversal of provisions)**	*IAS 37.59, 84; IAS 1.98(b)(f)(g)*		
0190	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	*IFRS 7.20(a)(viii); Annex V Part 2.51, 53*		
0200	**(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates)**	*IAS 28.40-43*		

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		References	Current period	
			Domestic activitivies	**Non-domestic activities**
			Annex V. Part 2.270	*Annex V. Part 2.270*
			0010	0020
0210	**(Impairment or (-) reversal of impairment on non-financial assets)**	*IAS 36.126(a)(b)*		
0220	**Negative goodwill recognised in profit or loss**	*IFRS 3.Appendix B64(n)(i)*		
0230	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates**	*Annex V.Part 2.54*		
0240	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**	*IFRS 5.37; Annex V.Part 2.55*		
0250	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**	*IAS 1.102, IG 6; IFRS 5.33 A*		
0260	**(Tax expense or (-) income related to profit or loss from continuing operations)**	*IAS 1.82(d); IAS 12.77*		
0270	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	*IAS 1, IG 6*		
0280	**Profit or (-) loss after tax from discontinued operations**	*IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56*		
0290	**PROFIT OR (-) LOSS FOR THE YEAR**	*IAS 1.81A(a)*		

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20.4 **Geographical breakdown of assets by residence of the counterparty**

z-axis | Country of residence of the counterparty

		References	**Gross carrying amount**	**Of which: held for trading or trading**	**of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits**	**Of which: forborne**	**Of which: non-perfoming**	**of which: defaulted**	**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
		Annex V.Part 1.34, Part 2.271, 275	*Annex V.Part 1.15(a), Part 2.273*	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.274*	*Annex V.Part 2.274*
			0010	0011	0012	0022	0025	0026	0031	0040
0010	**Derivatives**	*IFRS 9 Appendix A, Annex V.Part 2.272*								
0020	Of which: credit institutions	*Annex V.Part 1.42(c)*								
0030	Of which: other financial corporations	*Annex V.Part 1.42(d)*								
0040	**Equity instruments**	*IAS 32.11*								
0050	Of which: credit institutions	*Annex V.Part 1.42(c)*								
0060	Of which: other financial corporations	*Annex V.Part 1.42(d)*								

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		References	Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits	Of which: forborne	Of which: non-perfoming	of which: defaulted	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Annex V.Part 1.34, Part 2.271, 275	*Annex V.Part 1.15(a), Part 2.273*	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.274*	*Annex V.Part 2.274*	
		0010	0011	0012	0022	0025	0026	0031	0040	
0070	Of which: non-financial corporations	*Annex V.Part 1.42(e)*								
0075	**Cash balances at central banks and other demand deposits**	*Annex V.Part 2.2, 3*								
0080	**Debt securities**	*Annex V.Part 1.31, 44(b)*								
0090	Central banks	*Annex V.Part 1.42(a)*								
0100	General governments	*Annex V.Part 1.42(b)*								
0110	Credit institutions	*Annex V.Part 1.42(c)*								
0120	Other financial corporations	*Annex V.Part 1.42(d)*								

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		References	Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits	Of which: forborne	Of which: non-perfoming	of which: defaulted	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Annex V.Part 1.34, Part 2.271, 275	*Annex V.Part 1.15(a), Part 2.273*	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.274*	*Annex V.Part 2.274*	
		0010	0011	0012	0022	0025	0026	0031	0040	
0130	Non-financial corporations	*Annex V.Part 1.42(e)*								
0140	**Loans and advances**	*Annex V.Part 1.32, 44(a)*								
0150	Central banks	*Annex V.Part 1.42(a)*								
0160	General governments	*Annex V.Part 1.42(b)*								
0170	Credit institutions	*Annex V.Part 1.42(c)*								
0180	Other financial corporations	*Annex V.Part 1.42(d)*								
0190	Non-financial corporations	*Annex V.Part 1.42(e)*								
0200	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*								

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		References	Gross carrying amount	Of which: held for trading or trading	of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits	Of which: forborne	Of which: non-perfoming	of which: defaulted	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Annex V.Part 1.34, Part 2.271, 275	*Annex V.Part 1.15(a), Part 2.273*	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.274*	*Annex V.Part 2.274*	
		0010	0011	0012	0022	0025	0026	0031	0040	
0210	Of which: Loans collateralized by commercial immovable property	*Annex V.Part 2.86(a), 87*								
0220	Households	*Annex V.Part 1.42(f)*								
0230	Of which: Loans collateralized by residential immovable property	*Annex V.Part 2.86(a), 87*								
0240	Of which: Credit for consumption	*Annex V.Part 2.88(a)*								

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20.5 **Geographical breakdown of off-balance sheet exposures by residence of the counterparty**

z-axis	Country of residence of the counterparty

		References	**Nominal amount**	**Of which: forborne**	**Of which: non-perfomi-ng**	**of which: defaulted**	**Provisions for commitments and guar-antees given**
			Annex V.Part 2.118, 271	*Annex V.Part 2.240-258*	*Annex V.Part 2.275*	*CRR art 178; AnnexV.Pa-rt 2.237(b)*	*Annex V.Part 2.276*
			0010	0022	0025	0026	0030
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*					
0020	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*					
0030	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*					

20.6 **Geographical breakdown of liabilities by residence of the counterparty**

z-axis	Country of residence of the counterparty

		References	**Carrying amount**
			Annex V.Part 1.27, 2.271
			0010
0010	**Derivatives**	*IFRS 9 Appendix A, Annex V.Part 1.44(e), Part 2.272*	
0020	Of which: credit institutions	*Annex V.Part 1.42(c)*	
0030	Of which: other financial corporations	*Annex V.Part 1.42(d)*	
0040	**Short positions**	*IFRS 9.BA7(b); Annex V.Part 1.44(d)*	
0050	Of which: credit institutions	*Annex V.Part 1.42(c)*	
0060	Of which: other financial corporations	*Annex V.Part 1.42(d)*	

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		References	Carrying amount
			Annex V.Part 1.27, 2.271
			0010
0070	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0080	Central banks	*Annex V.Part 1.42(a)*	
0090	General governments	*Annex V.Part 1.42(b)*	
0100	Credit institutions	*Annex V.Part 1.42(c)*	
0110	Other financial corporations	*Annex V.Part 1.42(d)*	
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	
0130	Households	*Annex V.Part 1.42(f)*	

20.7.1 **Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes**

z-axis | Country of residence of the counterparty

		References	Non-financial corporations *Annex V. Part 2.271, 277*				
			Gross carrying amount	**of which: loans and advances subject to impairment**	**Of which: non-performing**	**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
			Annex V.Part 1.34, Part 2.275	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.274*	*Annex V.Part 2.274*
			0010	0011	0012	0021	0022
0010	**A Agriculture, forestry and fishing**	*NACE Regulation*					
0020	**B Mining and quarrying**	*NACE Regulation*					
0030	**C Manufacturing**	*NACE Regulation*					
0040	**D Electricity, gas, steam and air conditioning supply**	*NACE Regulation*					
0050	**E Water supply**	*NACE Regulation*					
0060	**F Construction**	*NACE Regulation*					

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		References	**Non-financial corporations** *Annex V. Part 2.271, 277*				
			Gross carrying amount	**of which: loans and advances subject to impairment**	**Of which: non-performing**	**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
			Annex V.Part 1.34, Part 2.275	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.274*	*Annex V.Part 2.274*
			0010	0011	0012	0021	0022
0070	**G Wholesale and retail trade**	*NACE Regulation*					
0080	**H Transport ans storage**	*NACE Regulation*					
0090	**I Accommodation and food service activities**	*NACE Regulation*					
0100	**J Information and communication**	*NACE Regulation*					
0105	**K Financial and insurance activities**	*NACE Regulation*					
0110	**L Real estate activities**	*NACE Regulation*					
0120	**M Professional, scientific and technical activities**	*NACE Regulation*					
0130	**N Administrative and support service activities**	*NACE Regulation*					
0140	**O Public administration and defence, compulsory social security**	*NACE Regulation*					
0150	**P Education**	*NACE Regulation*					
0160	**Q Human health services and social work activities**	*NACE Regulation*					
0170	**R Arts, entertainment and recreation**	*NACE Regulation*					

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		References	Non-financial corporations *Annex V. Part 2.271, 277*				
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.34, Part 2.275	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.274*	*Annex V.Part 2.274*
			0010	0011	0012	0021	0022
0180	**S Other services**	*NACE Regulation*					
0190	**LOANS AND ADVANCES**	*Annex V.Part 1.32*					

21. **Tangible and intangible assets: assets subject to operating lease**

		References	Carrying amount
			Annex V.Part 2.278-279
			0010
0010	**Property plant and equipment**	*IAS 16.6; IAS 1.54(a)*	
0020	Revaluation model	*IAS 17.49; IAS 16.31, 73(a)(d)*	
0030	Cost model	*IAS 17.49; IAS 16.30, 73(a)(d)*	
0040	**Investment property**	*IAS 40.IN5; IAS 1.54(b)*	
0050	Fair value model	*IAS 17.49; IAS 40.33-55, 76*	
0060	Cost model	*IAS 17.49; IAS 40.56,79(c)*	
0070	**Other intangible assets**	*IAS 38.8, 118*	
0080	Revaluation model	*IAS 17.49; IAS 38.75-87, 124(a)(ii)*	
0090	Cost model	*IAS 17.49; IAS 38.74*	

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22. **Asset management, custody and other service functions**

22.1 **Fee and commission income and expenses by activity**

		References	**Current period**
			Annex V.Part 2.280
		IFRS 7.20(c)	0010
0010	**Fee and commission income**	*Annex V.Part 2.281-284*	
0020	Securities		
0030	*Issuances*	*Annex V.Part 2.284(a)*	
0040	*Transfer orders*	*Annex V.Part 2.284(b)*	
0050	*Other fee and commission income in relation to securities*	*Annex V.Part 2.284(c)*	
0051	Corporate Finance		
0052	*M&A advisory*	*Annex V.Part 2.284 (e)*	
0053	*Treasury services*	*Annex V.Part 2.284(f)*	
0054	*Other fee and commission income in relation to corporate finance activities*	*Annex V.Part 2.284(g)*	
0055	Fee based advice	*Annex V.Part 2.284(h)*	
0060	Clearing and settlement	*Annex V.Part 2.284(i)*	
0070	Asset management	*Annex V.Part 2.284(j); 285(a)*	
0080	Custody [by type of customer]	*Annex V.Part 2.284(j); 285(b)*	
0090	*Collective investment*		
0100	*Other fee and commission income in relation to custody services*		
0110	Central administrative services for collective investment	*Annex V.Part 2.284(j); 285(c)*	
0120	Fiduciary transactions	*Annex V.Part 2.284(j); 285(d)*	
0131	Payment services	*Annex V.Part 2.284(k), 285(e)*	
0132	*Current accounts*	*Annex V.Part 2.284(k), 285(e)*	
0133	*Credit cards*	*Annex V.Part 2.284(k), 285(e)*	
0134	*Debit cards and other card payments*	*Annex V.Part 2.284(k), 285(e)*	

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		References	**Current period**
			Annex V.Part 2.280
		IFRS 7.20(c)	0010
0135	*Transfers and other payment orders*	*Annex V.Part 2.284(k), 285(e)*	
0136	*Other fee and commission income in relation to payment services*	*Annex V.Part 2.284(k), 285(e)*	
0140	Customer resources distributed but not managed [by type of product]	*Annex V.Part 2.284 (l); 285(f)*	
0150	*Collective investment*		
0160	*Insurance products*		
0170	*Other fee and commission income in relation to customer resources distributed but not managed*		
0180	Structured Finance	*Annex V.Part 2.284(n)*	
0190	Loan servicing activities	*Annex V.Part 2.284(o)*	
0200	Loan commitments given	*IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)*	
0210	Financial guarantees given	*IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)*	
0211	Loans granted	*Annex V.Part 2.284(r)*	
0213	Foreign exchange	*Annex V.Part 2.284(s)*	
0214	Commodities	*Annex V.Part 2.284(t)*	
0220	Other fee and commission income	*Annex V.Part 2.284(u)*	
0230	**(Fee and commission expenses)**	*Annex V.Part 2.281-284*	
0235	(Securities)	*Annex V.Part 2.284(d)*	
0240	(Clearing and settlement)	*Annex V.Part 2.284(i)*	
0245	(Asset management)	*Annex V.Part 2.284(j); 285(a)*	
0250	(Custody)	*Annex V.Part 2.284(j); 285 (b)*	
0255	(Payment services)	*Annex V.Part 2.284(k), 285(e)*	
0256	*(of which: Credit, Debit and other Cards)*		
0260	(Loan servicing activities)	*Annex V.Part 2.284(o)*	

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		References	Current period
			Annex V.Part 2.280
		IFRS 7.20(c)	0010
0270	(Loan commitments received)	*Annex V.Part 2.284(q)*	
0280	(Financial guarantees received)	*Annex V.Part 2.284(q)*	
0281	(Externally provided distribution of products)	*Annex V.Part 2.284(m)*	
0282	(Foreign exchange)	*Annex V.Part 2.284(s)*	
0290	(Other fee and commission expenses)	*Annex V.Part 2.284(u)*	

22.2 **Assets involved in the services provided**

		References	Amount of the assets involved in the services provided
			Annex V.Part 2.285(g)
			0010
0010	**Asset management [by type of customer]**	*Annex V.Part 2.285(a)*	
0020	Collective investment		
0030	Pension funds		
0040	Customer portfolios managed on a discretionary basis		
0050	Other investment vehicles		
0060	**Custody assets [by type of customer]**	*Annex V.Part 2.285(b)*	
0070	Collective investment		
0080	Other		
0090	Of which: entrusted to other entities		
0100	**Central administrative services for collective investment**	*Annex V.Part 2.285(c)*	
0110	**Fiduciary transactions**	*Annex V.Part 2.285(d)*	
0120	**Payment services**	*Annex V.Part 2.285(e)*	
0130	**Customer resources distributed but not managed [by type of product]**	*Annex V.Part 2.285(f)*	
0140	Collective investment		
0150	Insurance products		
0160	Other		

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23. **Loans and advances: additional information**

23.1 **Loans and advances: Number of instruments**

			Number of instruments *(Annex V.Part 2.320)*				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
			0010	0020	0030	0040	0050
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*					
0020	of which: Households	*Annex V.Part 1.42(f)*					
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*					
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					

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			Number of instruments (Annex V.Part 2.320)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
			0010	0020	0030	0040	0050
0080	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*					
0090	of which: Households	*Annex V.Part 1.42(f)*					
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					

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			Number of instruments (Annex V.Part 2.320)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
			0010	0020	0030	0040	0050
0150	**Loans and advances in litigation status**	Annex V.Part 1.32, 44(a), Part 2.319; 322					
0160	of which: Households	Annex V.Part 1.42(f)					
0170	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87					
0180	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)					
0190	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix					
0200	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)					
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix					

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			Number of instruments (Annex V.Part 2.320)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
			0060	0070	0080	0090
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Number of instruments *(Annex V.Part 2.320)*			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0080	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*				
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Number of instruments *(Annex V.Part 2.320)*			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0150	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319; 322*				
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

02021R0451 — EN — 01.09.2024 — 003.001 — 844

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			Number of instruments *(Annex V.Part 2.320)*			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Number of instruments *(Annex V.Part 2.320)*			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0080	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*				
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Number of instruments *(Annex V.Part 2.320)*			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0150	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319; 322*				
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Number of instruments *(Annex V.Part 2.320)*			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Number of instruments *(Annex V.Part 2.320)*			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0080	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*				
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Number of instruments *(Annex V.Part 2.320)*			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0150	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319; 322*				
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

02021R0451 — EN — 01.09.2024 — 003.001 — 850

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23.2 **Loans and advances: Additional information on gross carrying amounts**

			Gross carrying amount (Annex V.Part 1.34)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
			0010	0020	0030	0040	0050
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*					
0020	of which: Households	*Annex V.Part 1.42(f)*					
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					

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			Gross carrying amount (Annex V.Part 1.34)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
			0010	0020	0030	0040	0050
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*					
0090	of which: Households	*Annex V.Part 1.42(f)*					
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					

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			Gross carrying amount (Annex V.Part 1.34)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
			0010	0020	0030	0040	0050
0150	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*					
0160	of which: Households	*Annex V.Part 1.42(f)*					
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					

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			Gross carrying amount (Annex V.Part 1.34)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
			0010	0020	0030	0040	0050
0220	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 322*					
0230	of which: Households	*Annex V.Part 1.42(f)*					
0240	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0250	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0260	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0270	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					

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			Gross carrying amount (Annex V.Part 1.34)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
			0010	0020	0030	0040	0050
0290	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*					
0300	of which: Households	*Annex V.Part 1.42(f)*					
0310	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0320	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0330	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					
0350	**Loans and advances with an accumulated coverage ratio > 90%**	*Annex V.Part 1.32, 44(a), Part 2.319, 324*					

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			Gross carrying amount (Annex V.Part 1.34)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
			0010	0020	0030	0040	0050
0360	of which: Households	Annex V.Part 1.42(f)					
0370	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87					
0380	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)					
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix					
0400	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)					
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix					

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*				
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0150	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*				
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0220	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 322*				
0230	of which: Households	*Annex V.Part 1.42(f)*				
0240	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0250	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0260	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0270	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0290	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*				
0300	of which: Households	*Annex V.Part 1.42(f)*				
0310	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0320	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0330	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0350	**Loans and advances with an accumulated coverage ratio > 90%**	*Annex V.Part 1.32, 44(a), Part 2.319, 324*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
			0060	0070	0080	0090
0360	of which: Households	*Annex V.Part 1.42(f)*				
0370	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0380	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0390	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0400	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*				
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0150	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*				
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0220	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 322*				
0230	of which: Households	*Annex V.Part 1.42(f)*				
0240	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0250	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0260	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0270	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0290	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*				
0300	of which: Households	*Annex V.Part 1.42(f)*				
0310	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0320	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0330	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0350	**Loans and advances with an accumulated coverage ratio > 90%**	*Annex V.Part 1.32, 44(a), Part 2.319, 324*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
			0100	0110	0120	0130
0360	of which: Households	Annex V.Part 1.42(f)				
0370	of which: Loans collateralised by residential immovable property	Annex V.Part 2.86(a), 87				
0380	of which: Non-financial corporations - SMEs	Annex V.Part 1.42(e), SME Art 1 2(a)				
0390	of which: Commercial Real Estate (CRE) loans to SMEs	Annex V.Part 2.239ix				
0400	of which: Non-financial corporations - other than SMEs	Annex V.Part 1.42(e)				
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	Annex V.Part 2.239ix				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*				
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0150	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*				
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0220	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 322*				
0230	of which: Households	*Annex V.Part 1.42(f)*				
0240	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0250	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0260	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0270	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0290	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*				
0300	of which: Households	*Annex V.Part 1.42(f)*				
0310	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0320	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0330	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0350	**Loans and advances with an accumulated coverage ratio > 90%**	*Annex V.Part 1.32, 44(a), Part 2.319, 324*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0360	of which: Households	*Annex V.Part 1.42(f)*				
0370	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0380	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0390	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0400	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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23.3 **Loans and advances collateralised by immovable property: Breakdown by LTV ratios**

			Gross carrying amount (Annex V.Part 1.34)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
			0010	0020	0030	0040	0050
0010	**Loans and advances collateralised by immovable property**	*Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319*					
0020	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*					
0030	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*					
0040	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*					
0050	**Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*					

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			Gross carrying amount (Annex V.Part 1.34)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
			0010	0020	0030	0040	0050
0060	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325					
0070	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325					
0080	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325					
0090	**Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)					
0100	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325					

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			Gross carrying amount (Annex V.Part 1.34)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
			0010	0020	0030	0040	0050
0110	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325					
0120	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325					
0130	**Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)					
0140	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325					
0150	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325					

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			Gross carrying amount (Annex V.Part 1.34)				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
			0010	0020	0030	0040	0050
0160	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325					
0170	**Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property**	Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)					
0180	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	Annex V.Part 2.239x, 325					
0190	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	Annex V.Part 2.239x, 325					
0200	Of which: Loans with a LTV higher than 100%	Annex V.Part 2.239x, 325					

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0010	**Loans and advances collateralised by immovable property**	*Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319*				
0020	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0030	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0040	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0050	**Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0060	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0070	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0080	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0090	**Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*				
0100	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0110	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0120	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0130	**Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*				
0140	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0150	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0160	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0170	**Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*				
0180	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0190	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0200	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0010	**Loans and advances collateralised by immovable property**	*Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319*				
0020	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0030	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0040	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0050	**Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0060	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0070	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0080	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0090	**Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*				
0100	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0110	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0120	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0130	**Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*				
0140	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0150	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0160	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0170	**Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*				
0180	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0190	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0200	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0010	**Loans and advances collateralised by immovable property**	*Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319*				
0020	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0030	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0040	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0050	**Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0060	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0070	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0080	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0090	**Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*				
0100	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0110	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0120	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0130	**Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*				
0140	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0150	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				

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			Gross carrying amount (Annex V.Part 1.34)			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0160	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				
0170	**Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*				
0180	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*				
0190	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*				
0200	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*				

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23.4 **Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk**

			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235, 237(f)*	*Annex V. Part 2. 259-261*
			0010	0020	0030	0040	0050
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*					
0020	of which: Households	*Annex V.Part 1.42(f)*					
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					

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			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235, 237(f)*	*Annex V. Part 2. 259-261*
			0010	0020	0030	0040	0050
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*					
0090	of which: Households	*Annex V.Part 1.42(f)*					
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					

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			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235, 237(f)*	*Annex V. Part 2. 259-261*
			0010	0020	0030	0040	0050
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					
0150	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*					
0160	of which: Households	*Annex V.Part 1.42(f)*					
0170	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0180	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0190	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					

▼B

			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*				
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				

▼B

			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0150	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*				
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0180	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0190	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*				
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				

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			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0150	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*				
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0180	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0190	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*				
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				

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			Accumulated impairment, accumulated negative changes in fair value due to credit risk *(Annex V. Part 2.69-71)*			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0150	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*				
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0180	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0190	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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23.5 **Loans and advances: Collateral received and financial guarantees received**

			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
			0010	0020	0030	0040	0050
0010	**Financial guarantees received on loans and advances**	*Annex V.Part 2.319, 326*					
0020	of which: Households	*Annex V.Part 1.42(f)*					
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					
0080	**Collateral received on loans and advances**	*Annex V.Part 2.319, 326*					

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
			0010	0020	0030	0040	0050
0090	of which: Households	*Annex V.Part 1.42(f)*					
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					
0150	**Immovable property collateral received on loans and advances**	*Annex V.Part 2.319, 326*					

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
			0010	0020	0030	0040	0050
0160	of which: Households	*Annex V.Part 1.42(f)*					
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					
0220	**Memorandum item: Collateral received on loans and advances - uncapped amounts**	*Annex V.Part 2.319, 326, 327*					
0230	of which: Immovable property collateral	*Annex V.Part 2.319, 326, 327*					

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0010	**Financial guarantees received on loans and advances**	*Annex V.Part 2.319, 326*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0080	**Collateral received on loans and advances**	*Annex V.Part 2.319, 326*				

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0150	**Immovable property collateral received on loans and advances**	*Annex V.Part 2.319, 326*				

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0220	**Memorandum item: Collateral received on loans and advances - uncapped amounts**	*Annex V.Part 2.319, 326, 327*				
0230	of which: Immovable property collateral	*Annex V.Part 2.319, 326, 327*				

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0010	**Financial guarantees received on loans and advances**	*Annex V.Part 2.319, 326*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0080	**Collateral received on loans and advances**	*Annex V.Part 2.319, 326*				

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0150	**Immovable property collateral received on loans and advances**	*Annex V.Part 2.319, 326*				

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0220	**Memorandum item: Collateral received on loans and advances - uncapped amounts**	*Annex V.Part 2.319, 326, 327*				
0230	of which: Immovable property collateral	*Annex V.Part 2.319, 326, 327*				

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0010	**Financial guarantees received on loans and advances**	*Annex V.Part 2.319, 326*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0080	**Collateral received on loans and advances**	*Annex V.Part 2.319, 326*				

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0090	of which: Households	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0150	**Immovable property collateral received on loans and advances**	*Annex V.Part 2.319, 326*				

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			Maximum amount of the collateral or guarantee that can be considered *Annex V.Part 2.171-172, 174*			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0160	of which: Households	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				
0220	**Memorandum item: Collateral received on loans and advances - uncapped amounts**	*Annex V.Part 2.319, 326, 327*				
0230	of which: Immovable property collateral	*Annex V.Part 2.319, 326, 327*				

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23.6 **Loans and advances: Accumulated partial write-offs**

			Accumulated partial write-offs *(Annex V.Part 2.72, 74)*				
					Performing		
				of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
		References	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
			0010	0020	0030	0040	0050
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*					
0020	of which: Households	*Annex V.Part 1.42(f)*					
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*					
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*					

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			Accumulated partial write-offs *(Annex V.Part 2.72, 74)*			
			Non Performing			
					Unlikely to pay that are not past due or past due <= 90 days	
				of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
		References	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
			0060	0070	0080	0090
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Accumulated partial write-offs *(Annex V.Part 2.72, 74)*			
			Non Performing			
			Past due > 90 days			
				of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0100	0110	0120	0130
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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			Accumulated partial write-offs *(Annex V.Part 2.72, 74)*			
			Non Performing			
			Past due > 90 days			
			Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
		References	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
			0140	0150	0160	0170
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*				

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24. **Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year**

24.1 **Loans and advances: Inflows and outflows of non-performing exposures**

		References	**Gross Carrying amount** *(Annex V. Part 1.34)*						
			Non-performing exposures - loans and advances						
				of which: Households		**of which: Non-financial corporations**			
					of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
								of which: Commercial Real Estate (CRE) loans	
			Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0010	**Opening balance**	*Annex V.Part 2.328*							
0020	**Inflows**	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							
0030	Inflow due to reclassification from performing not forborne	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							
0040	Inflow due to reclassification from performing forborne	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							
0050	of which: reclassified from performing forborne exposures under probation previously reclassified from non-performing	*Annex V.Part 2.239ii, 239iii, 239vi, 329(b)*							

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		References	Gross Carrying amount *(Annex V. Part 1.34)*						
			Non-performing exposures - loans and advances						
				of which: Households		of which: Non-financial corporations			
					of which: Loans collateralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans	
			Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0060	Inflow due to purchase of exposures	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							
0070	Inflow due to accrued interest	*Annex V.Part 2.239ii, 239iii, 239vi, 329 (a)*							
0080	Inflow due to other reasons	*Annex V.Part 2.239ii, 239iii, 239vi, 329 (c)*							
0090	Of which: Inflow more than once	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (a)*							
0100	Of which: Inflow of exposures granted in the past 24 months	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)*							
0110	Of which: Inflow of exposures granted during the period	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)*							

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		References	Gross Carrying amount *(Annex V. Part 1.34)*						
			Non-performing exposures - loans and advances						
				of which: Households		of which: Non-financial corporations			
					of which: Loans collat-eralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans	
			Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0120	**Outflows**	*Annex V.Part 2.239iii-239v, 331, 332*							
0130	Outflow due to reclassification as performing not forborne	*Annex V.Part 2.239iii-239v(a), 331, 332*							
0140	Outflow due to reclassification as performing forborne	*Annex V.Part 2.239iii-239v(a), 331, 332*							
0150	Outflow due to partial or total loan repayment	*Annex V.Part 2.239iii-239v(b), 331, 332*							
0160	Outflow due to collateral liquidations	*Annex V.Part 2.239iii-239v(c), 331, 332*							
0170	Net cumulated recoveries from collateral liquidation	*Annex V.Part 2.333*							

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		References	Gross Carrying amount *(Annex V. Part 1.34)*						
			Non-performing exposures - loans and advances						
				of which: Households		of which: Non-financial corporations			
					of which: Loans collateralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans	
			Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0180	of which: Write-offs in the context of collateral liquidations	*Annex V.Part 2.239iii-239v(c)*							
0190	Outflow due to taking possession of collateral	*Annex V.Part 2.239iii-239v(d), 331, 332*							
0200	Net cumulated recoveries from taking possession of collateral	*Annex V.Part 2.333*							
0210	of which: Write-offs in the context of taking possession of collateral	*Annex V.Part 2.239iii-239v(d)*							
0220	Outflow due to sale of instruments	*Annex V.Part 2.239iii-239v(e), 331, 332*							
0230	Net cumulated recoveries from sale of instruments	*Annex V.Part 2.333*							

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		References	Gross Carrying amount *(Annex V. Part 1.34)*						
			Non-performing exposures - loans and advances						
				of which: Households		of which: Non-financial corporations			
					of which: Loans collat-eralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans	
			Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0240	of which: Write-offs in the context of sale of instruments	*Annex V.Part 2.239iii-239v(e)*							
0250	Outflow due to risk transfers	*Annex V.Part 2.239iii-239v(f), 331, 332*							
0260	Net cumulated recoveries from risk transfers	*Annex V.Part 2.333*							
0270	of which: Write-offs in the context of risk transfers	*Annex V.Part 2.239iii-239v(f)*							
0280	Outflow due to write-offs	*Annex V.Part 2.239iii-239v(g), 331, 332*							
0290	Outflow due to reclassification as held for sale	*Annex V.Part 2.239iii-239vi, 331, 332*							

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		References	Gross Carrying amount *(Annex V. Part 1.34)*						
			Non-performing exposures - loans and advances						
				of which: Households		of which: Non-financial corporations			
					of which: Loans collateralised by residential immovable property		of which: SMEs		of which: CRE loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans	
			Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0300	Outflow due to other reasons	*Annex V.Part 2.239iii-239v(h), 331, 332*							
0310	Of which: Outflow of non-performing exposures that became non-performing during the period	*Annex V.Part 2.334*							
0320	**Closing balance**	*Annex V.Part 2.328*							

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24.2 **Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures**

		References	Accumulated impairment and accumulated negative changes in fair value due to credit risk						
			Non-performing exposures - loans and advances						
				of which: Households		of which: Non-financial corporations			
					of which: Loans collat-eralised by residential immovable property		of which: SMEs		of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs
								of which: Commercial Real Estate (CRE) loans	
			Annex V.Part 1.32, Part 2.69-71, 213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0010	**Opening balance**	*Annex V.Part 2.335*							
0020	**Increases during the period**	*Annex V.Part 2.336*							
0030	Of which: impairments against interest accrued	*Annex V.Part 2.337*							
0040	**Decreases during the period**	*Annex V.Part 2.338*							
0050	Of which: Reversal of impairment and negative changes in fair value due to credit risk	*Annex V.Part 2.339(a)*							
0060	Of which: Release of allowances due to unwinding process	*Annex V.Part 2.339(b)*							
0070	**Closing balance**	*Annex V.Part 2.335*							

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24.3 **Loans and advances: Write-offs of non-performing exposures during the period**

		References	Gross Carrying amount						
			Non-performing exposures - Loans and advances						
				of which: Households		of which: Non-financial corporations			
					of which: Loans collat-eralised by residential immovable property		Of which: SMEs		Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs
								Of which:Commer-cial Real Estate (CRE) loans to SMEs	
			Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0010	**Write-offs during the period**	*Annex V.Part 2.340*							
0020	Of which: Debt forgiveness	*Annex V.Part 2.340*							

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25. **Collateral obtained by taking possession and execution processes**

25.1 **Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and outflows**

		References	Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)			
							Time passed since recognition in balance sheet	
							<= 2 years	
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
			Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*
			0010	0020	0030	0040	0050	0060
0010	**Opening balance**	*Annex V.Part 2.341, 342*						
0020	**Inflows of collateral during the period**	*Annex V.Part 2.345, 349*						
0030	Inflow due to new collateral obtained by taking possession	*Annex V.Part 2.345, 349*						
0040	Inflow due to positive changes in value	*Annex V.Part 2.345, 349*						
0050	**Outflows of collateral during the period**	*Annex V.Part 2.346, 349*						
0060	Outflow for which cash was collected	*Annex V.Part 2.347, 349*						

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		References	Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)			
							Time passed since recognition in balance sheet	
							<= 2 years	
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
			Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*
			0010	0020	0030	0040	0050	0060
0070	Cash collected net of costs	*Annex V.Part 2.347*						
0080	Profits/(-) losses from sale of collateral obtained by taking possession	*Annex V.Part 2.347*						
0090	Outflow with replacement by financial instrument	*Annex V.Part 2.346, 349*						
0100	Financing granted	*Annex V.Part 2.347*						
0110	Outflow due to negative changes in value	*Annex V.Part 2.346, 349*						
0120	**Closing balance**	*Annex V.Part 2.341, 342*						

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		References	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**					
			Time passed since recognition in balance sheet				**Of which: Non-current assets held-for-sale**	
			> 2 years <= 5 years		**> 5 years**			
			Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
			Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i, 344*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
			0070	0080	0090	0100	0110	0120
0010	**Opening balance**	*Annex V.Part 2.341, 342*						
0020	**Inflows of collateral during the period**	*Annex V.Part 2.345, 349*						
0030	Inflow due to new collateral obtained by taking possession	*Annex V.Part 2.345, 349*						
0040	Inflow due to positive changes in value	*Annex V.Part 2.345, 349*						
0050	**Outflows of collateral during the period**	*Annex V.Part 2.346, 349*						
0060	Outflow for which cash was collected	*Annex V.Part 2.347, 349*						

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		References	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**					
			Time passed since recognition in balance sheet				**Of which: Non-current assets held-for-sale**	
			> 2 years <= 5 years		**> 5 years**			
			Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
			Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i, 344*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
			0070	0080	0090	0100	0110	0120
0070	Cash collected net of costs	*Annex V.Part 2.347*						
0080	Profits/(-) losses from sale of collateral obtained by taking possession	*Annex V.Part 2.347*						
0090	Outflow with replacement by financial instrument	*Annex V.Part 2.346, 349*						
0100	Financing granted	*Annex V.Part 2.347*						
0110	Outflow due to negative changes in value	*Annex V.Part 2.346, 349*						
0120	**Closing balance**	*Annex V.Part 2.341, 342*						

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25.2 **Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Type of collateral obtained**

		References	**Debt balance reduction**		**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**					
								Time passed since recognition in balance sheet		
								<= 2 years		
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes
			Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175ii*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*
			0010	0020	0030	0040	0050	0060	0070	0080
0010	**Residential immovable property**	*Annex V. Part 2.350, 351*								
0020	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*								
0030	**Commercial immovable property**	*Annex V. Part 2.350, 351*								
0040	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*								
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	*Annex V. Part 2.350, 352(b)*								
0060	Of which: Land with planning permission for development	*Annex V. Part 2.350, 352(b)*								

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		References	Debt balance reduction		Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)					
								Time passed since recognition in balance sheet		
								<= 2 years		
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes
			Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175ii*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*
			0010	0020	0030	0040	0050	0060	0070	0080
0070	Of which: Land without planning permission for development	*Annex V. Part 2.350, 352(b)*								
0080	**Movable property**	*Annex V. Part 2.350, 351*								
0090	**Equity and debt securities**	*Annex V. Part 2.350, 351*								
0100	**Other**	*Annex V. Part 2.350, 351*								
0110	**Total**	*Annex V. Part 2.350, 351*								
0120	**Number of Collateral obtained by taking possession**	*Annex V. Part 2.350, 351*								

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		References	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)							
			Time passed since recognition in balance sheet						Of which: Non-current assets held-for-sale	
			> 2 years <= 5 years			> 5 years				
			Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
			Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
			0090	0100	0110	0120	0130	0140	0150	0160
0010	**Residential immovable property**	*Annex V. Part 2.350, 351*								
0020	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*								
0030	**Commercial immovable property**	*Annex V. Part 2.350, 351*								
0040	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*								
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	*Annex V. Part 2.350, 352(b)*								
0060	Of which: Land with planning permission for development	*Annex V. Part 2.350, 352(b)*								

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		References	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)							
			Time passed since recognition in balance sheet						Of which: Non-current assets held-for-sale	
			> 2 years <= 5 years			> 5 years				
			Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
			Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
			0090	0100	0110	0120	0130	0140	0150	0160
0070	Of which: Land without planning permission for development	*Annex V. Part 2.350, 352(b)*								
0080	**Movable property**	*Annex V. Part 2.350, 351*								
0090	**Equity and debt securities**	*Annex V. Part 2.350, 351*								
0100	**Other**	*Annex V. Part 2.350, 351*								
0110	**Total**	*Annex V. Part 2.350, 351*								
0120	**Number of Collateral obtained by taking possession**	*Annex V. Part 2.350, 351*								

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25.3 **Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)**

		References	Debt balance reduction		Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)		
			Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes
			Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*IAS 16.6, Annex V.Part 2.175, 175i*	*IAS 16.6, Annex V.Part 1.27, Part 2.175*	*IAS 16.6, Annex V.Part 2.175, 175ii*
			0010	0020	0030	0040	0050
0010	**Total**	*Annex V.Part 2.341, 357-358*					
0020	**Inflows due to new collateral obtained by taking possession**	*Annex V.Part 2.341, 345, 357-358*					

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26. **Forbearance management and quality of forbearance**

		References	Loans and advances with forbearance measures								
						of which: Households			of which: Non-financial corporations		
				of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period
			Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
			Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	**Number of instruments**	*Annex V. Part 2.320, 355, 356*									
0020	**Gross carrying amount of instruments**, for the following types of forbearance measures:	*Annex V.Part 1.34, Part 2.355, 357, 359*									
0030	Grace period/payment moratorium	*Annex V.Part 2.358(a)*									
0040	Interest rate reduction	*Annex V.Part 2.358(b)*									
0050	Extension of maturity/term	*Annex V.Part 2.358(c)*									
0060	Rescheduled payments	*Annex V.Part 2.358(d)*									

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		References	Loans and advances with forbearance measures								
						of which: Households			of which: Non-financial corporations		
				of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period
			Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
			Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0070	Debt forgiveness	*Annex V.Part 2.358(e)*									
0080	Debt asset swaps	*Annex V.Part 2.358(f)*									
0090	Other forbearance measures	*Annex V.Part 2.358(g)*									
	Gross carrying amount of instruments that were subject to forbearance measures at multiple points in time	*Annex V.Part 1.34, Part 2.355*									
0100	Loans and advances having been forborne twice	*Annex V.Part 2.360(a)(i)*									

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		References	Loans and advances with forbearance measures								
						of which: Households			of which: Non-financial corporations		
				of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period		of which: performing	of which: having been granted forbearance measures during the period
			Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
			Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
			0010	0020	0030	0040	0050	0060	0070	0080	0090
0110	Loans and advances having been forborne more than twice	*Annex V.Part 2.360(a)(i)*									
0120	Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures	*Annex V.Part 2.360(a)(ii)*									
0130	**Gross carrying amount of non-performing forborne loans and advances that failed to meet the non-performing exit criteria**	*Annex V.Part 1.34, Part 2.232, 355, 360(b)*									

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30. **Off-balance sheet activities: Interests in unconsolidated structured entities**

30.1 **Interests in unconsolidated structured entities**

		References	Carrying amount of financial assets recognised in the balance sheet	Of which: liquidity support drawn	Fair value of liquidity support drawn	Carrying amount of financial liabilities recognised in the balance sheet	Nominal amount of off-balance sheet exposures given by the reporting institution	Of which: Nominal amount of loan commitments given	Losses incurred by the reporting institution in the current period
			IFRS 12.29(a)	*IFRS 12.29(a); Annex V.Part 2.286*		*IFRS 12.29(a)*	*IFRS 12.B26(e)*		*IFRS 12 B26(b); Annex V.Part 2.287*
			0010	0020	0030	0040	0050	0060	0080
0010	**Total**								

30.2 **Breakdown of interests in unconsolidated structured entities by nature of the activities**

By nature of the activities		*References*	Carrying amount		
			Securitisation Special Purpose Entities	Asset management	Other activities
			CRR art 4(1)(66)	*Annex V.Part 2.285(a)*	
		IFRS 12.24, B6.(a)	0010	0020	0030
0010	**Selected financial assets recognised in the reporting institution's balance sheet**	*IFRS 12.29(a),(b)*			
0021	of which: non-performing	*Annex V.Part 2.213-239*			
0030	Derivatives	*IFRS 9 Appendix A; Annex V.Part 2.272*			

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	By nature of the activities	*References*	Carrying amount		
			Securitisation Special Purpose Entities	**Asset management**	**Other activities**
			CRR art 4(1)(66)	*Annex V.Part 2.285(a)*	
		IFRS 12.24, B6.(a)	0010	0020	0030
0040	Equity instruments	*IAS 32.11*			
0050	Debt securities	*Annex V.Part 1.31*			
0060	Loans and advances	*Annex V.Part 1.32*			
0070	**Selected equity and financial liabilites recognised in the reporting institution's balance sheet**	*IFRS 12.29(a),(b)*			
0080	Equity instruments issued	*IAS 32.11*			
0090	Derivatives	*IFRS 9 Appendix A; Annex V.Part 2.272*			
0100	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			
0110	Debt securities issued	*Annex V.Part 1.37*			
			Nominal amount		
0120	**Off-balance sheet exposures given by the reporting institution**	*IFRS 12.B26.(e); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118*			
0131	of which: non-performing	*Annex V.Part 2.117*			

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31. **Related parties**

31.1 **Related parties: amounts payable to and amounts receivable from**

		References *Annex V.Part 2.288-291*	Outstanding balances				
			Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
			IAS 24.19(a),(b)	*IAS 24.19(c); Annex V.Part 2.289*	*IAS 24.19(d),(e); Annex V.Part 2.289*	*IAS 24.19(f)*	*IAS 24.19(g)*
			0010	0020	0030	0040	0050
0010	**Selected financial assets**	*IAS 24.18(b)*					
0020	Equity instruments	*IAS 32.11*					
0030	Debt securities	*Annex V.Part 1.31*					
0040	Loans and advances	*Annex V.Part 1.32*					
0050	of which: non-performing	*Annex V. Part 2.213-239*					
0060	**Selected financial liabilities**	*IAS 24.18(b)*					
0070	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*					
0080	Debt securities issued	*Annex V.Part 1.37*					

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		References *Annex V.Part 2.288-291*	Outstanding balances				
			Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
			IAS 24.19(a),(b)	*IAS 24.19(c); Annex V.Part 2.289*	*IAS 24.19(d),(e); Annex V.Part 2.289*	*IAS 24.19(f)*	*IAS 24.19(g)*
			0010	0020	0030	0040	0050
0090	**Nominal amount of loan commitments, financial guarantees and other commitments given**	*IAS 24.18(b); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118*					
0100	of which: non-performing	*IAS 24.18(b); Annex V. Part 2.117*					
0110	**Loan commitments, financial guarantees and other commitments received**	*IAS 24.18(b); Annex V.Part 2.290*					
0120	**Notional amount of derivatives**	*Annex V.Part 2.133-135*					
0131	**Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures**	*IAS 24.1(c); Annex V.Part 2.69-71, 291*					
0132	**Provisions on non-performing off-balance sheet exposures**	*Annex V.Part 2.11, 106, 291*					

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31.2 **Related parties: expenses and income generated by transactions with**

		References Annex V.Part 2.288-289, 292-293	Current period				
			Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
			IAS 24.19(a),(b)	IAS 24.19(c)	IAS 24.19(d),(e)	IAS 24.19(f)	IAS 24.19(g)
			0010	0020	0030	0040	0050
0010	**Interest income**	*IAS 24.18(a); Annex V.Part 2.31*					
0020	**Interest expenses**	*IAS 24.18(a); IAS 1.97; Annex V.Part 2.31*					
0030	**Dividend income**	*IAS 24.18(a); Annex V.Part 2.40*					
0040	**Fee and commission income**	*IAS 24.18(a); IFRS 7.20(c)*					
0050	**Fee and commission expenses**	*IAS 24.18(a); IFRS 7.20(c)*					
0060	**Gains or (-) losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss**	*IAS 24.18(a)*					

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		References Annex V.Part 2.288-289, 292-293	Current period				
			Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
			IAS 24.19(a),(b)	IAS 24.19(c)	IAS 24.19(d),(e)	IAS 24.19(f)	IAS 24.19(g)
			0010	0020	0030	0040	0050
0070	**Gains or (-) losses on de-recognition of other than financial assets**	*IAS 24.18(a); Annex V.Part 2.292*					
0080	**Impairment or (-) reversal of impairment on non-performing exposures**	*IAS 24.18(d); Annex V.Part 2.293*					
0090	**Provisions or (-) reversal of provisions on non-performing exposures**	*Annex V. Part 2.50, 293*					

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40. **Group structure**

40.1 **Group structure: 'entity-by-entity'**

Code	Type of code	National code	Entity name	Entry date	Share capital of investee	Equity of investee	Total assets of investee	Profit or (-) loss of investee	Residence of investee	Sector of investee
Annex V.Part 2.294-295, 296(a)	*Annex V.Part 2.294-295, 296(b)*	*Annex V.Part 2.294-295, 296(c)*	*IFRS 12.12(a), 21(a)(i); Annex V.Part 2.294-295, 296(d)*	*Annex V.Part 2.294-295, 296(e)*	*Annex V.Part 2.294-295, 296(f)*	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*	*IFRS 12.12.(b), 21.(a).(iii); Annex V.Part 2.294-295, 296(h)*	*Annex V.Part 2.294-295, 296(i)*
0011	0015	0025	0030	0040	0050	0060	0070	0080	0090	0095

NACE Code	Accumulated equity interest [%]	Voting rights [%]	Group structure [relationship]	Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]	Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
Annex V.Part 2.294-295, 296(j)	*IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(k)*	*IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(l)*	*IFRS 12.10(a)(i); Annex V.Part 2.294-295, 296(m)*	*IFRS 12.21(b); Annex V.Part 2.294-295, 296(n)*	*CRR art 18; Annex V.Part 2.294-295, 296(o)*	*Annex V.Part 2.294-295, 296(p)*	*Annex V.Part 2.294-295, 296(q)*	*Annex V.Part 2.294-295, 296(r)*	*IFRS 12.21(b)(iii); Annex V.Part 2.294-295, 296(s)*
0100	0110	0120	0130	0140	0150	0160	0170	0180	0190

40.2 **Group structure: 'instrument-by-instrument'**

Security code	Investee		Holding company				Accumulated equity interest (%)	Carrying amount	Acquisition cost
	Code	Type of code	Code	Type of code	National code	Holding company name			
Annex V.Part 2.297(a)	*Annex V.Part 2.296(a), 297(e)*	*Annex V.Part 2.296(b), 297(e)*	*Annex V.Part 2.297(b)*	*Annex V.Part 2.297(c)*	*Annex V.Part 2.297(d)*		*Annex V.Part 2.296(j), 297(e)*	*Annex V.Part 2.296(o), 297(e)*	*Annex V.Part 2.296(p), 297(e)*
0010	0021	0025	0031	0035	0045	0050	0060	0070	0080

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41. **Fair value**

41.1 **Fair value hierarchy: financial instruments at amortised cost**

		References *Annex V.Part 2.298*	**Fair value** *IFRS 7.25-26*	**Fair value hierarchy** *IFRS 13.97, 93(b)*		
				Level 1 *IFRS 13.76*	**Level 2** *IFRS 13.81*	**Level 3** *IFRS 13.86*
			0010	0020	0030	0040
	ASSETS					
0015	**Financial assets at amortised cost**	*IFRS 7.8(f); IFRS 9.4.1.2*				
0016	Debt securities	*Annex V.Part 1.31*				
0017	Loans and advances	*Annex V.Part 1.32*				
	LIABILITIES					
0070	**Financial liabilities measured at amortised cost**	*IFRS 7.8(g); IFRS 9.4.2.1*				
0080	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*				
0090	Debt securities issued	*Annex V.Part 1.37*				
0100	Other financial liabilities	*Annex V.Part 1.38-41*				

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41.2 **Use of the Fair Value Option**

		References	**Carrying amount** *Annex V.Part 1.27*			
			Accounting mismatch	**Managed on a fair value basis**	**Hybrid contracts**	**Managed for credit risk**
		IFRS 9.B4.1.29	*IFRS 9.B4.1.33*	*IFRS 9.4.3.6; IFRS 9.4.3.7; Annex V.Part 2.300*	*IFRS 9.6.7; IFRS 7.8(a)(e); Annex V.Part 2.301*	
			0010	0020	0030	0040
	ASSETS					
0010	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*				
0030	Debt securities	*Annex V.Part 1.31*				
0040	Loans and advances	*Annex V.Part 1.32*				
	ASSETS					
0050	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*				
0060	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*				
0070	Debt securities issued	*Annex V.Part 1.37*				
0080	Other financial liabilities	*Annex V.Part 1.38-41*				

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42. **Tangible and intangible assets: carrying amount by measurement method**

		References *Annex V.Part 2.302*	**Carrying amount**	of which: right-of-use assets
				IFRS 16.47(a), 53(j), Annex V.Part 2.303i
			0010	0020
0010	**Property plant and equipment**	*IAS 16.6; IAS 16.29; IAS 1.54(a)*		
0015	Of which: Software assets	*IAS 38.4; Annex V.Part 2.303*		
0020	Revaluation model	*IAS 16.31, 73(a),(d)*		
0030	Cost model	*IAS 16.30, 73(a),(d)*		
0040	**Investment property**	*IAS 40.5, 30; IAS 1.54(b)*		
0050	Fair value model	*IAS 40.33-55, 76*		
0060	Cost model	*IAS 40.56, 79(c)*		
0070	**Other intangible assets**	*IAS 38.8, 118, 122 ; Annex V.Part 2.303*		
0075	Of which: Software assets	*IAS 38.9; Annex V.Part 2.303*		
0080	Revaluation model	*IAS 38.75-87, 124(a)(ii)*		
0090	Cost model	*IAS 38.74*		

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43. **Provisions**

		References National GAAP compatible IFRS	**Carrying amount** *Annex V.Part 1.27*					
			Pensions and other post employment defined benefit obligations	**Other long term employee benefits**	**Restructuring**	**Pending legal issues and tax litigation**	**Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4**	**Other provisions**
			IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	*IAS 19.153; IAS 1.78(d); Annex V.Part 2.10*	*IAS 37.70-83, 84 (a)*	*IAS 37.14, 84(a)*	*IAS 37; IFRS 4; Annex V. Part 2.304-305*	*IAS 37.14*
			0010	0020	0030	0040	0055	0060
0010	**Opening balance [carrying amount at the beginning of the period]**	*IAS 37.84 (a)*						
0020	Additions, including increases in existing provisions	*IAS 37.84 (b)*						
0030	(-) Amounts used	*IAS 37.84 (c)*						
0040	(-) Unused amounts reversed during the period	*IAS 37.84 (d)*						
0050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate	*IAS 37.84 (e)*						
0060	Other movements							
0070	**Closing balance [carrying amount at the end of the period]**	*IAS 37.84 (a)*						

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44. **Defined benefit plans and employee benefits**

44.1 **Components of net defined benefit plan assets and liabilities**

		References	**Amount**
			Annex V.Part 2.306-307
			0010
0010	**Fair value of defined benefit plan assets**	*IAS 19.140(a)(i), 142*	
0020	Of which: Financial instruments issued by the institution	*IAS 19.143*	
0030	Equity instruments	*IAS 19.142(b)*	
0040	Debt instruments	*IAS 19.142(c)*	
0050	Real estate	*IAS 19.142(d)*	
0060	Other defined benefit plan assets		
0070	**Present value of defined benefit obligations**	*IAS 19.140(a)(ii)*	
0080	**Effect of the asset ceiling**	*IAS 19.140(a)(iii)*	
0090	**Net defined benefit assets [Carrying amount]**	*IAS 19.63; Annex V.Part 2.308*	
0100	**Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]**	*IAS 19.63, IAS 1.78(d); Annex V.Part 2.9*	
0110	**Fair value of any right to reimbursement recognised as an asset**	*IAS 19.140(b)*	

44.2 **Movements in defined benefit obligations**

		References	**Defined benefit obligations**
			Annex V.Part 2.306, 309
			0010
0010	**Opening balance [present value]**	*IAS 19.140(a)(ii)*	
0020	Current service cost	*IAS 19.141(a)*	
0030	Interest cost	*IAS 19.141(b)*	

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		References	**Defined benefit obligations**
			Annex V.Part 2.306, 309
			0010
0040	Contributions paid	*IAS 19.141(f)*	
0050	Actuarial (-) gains or losses from changes in demographic assumptions	*IAS 19.141(c)(ii)*	
0060	Actuarial (-) gains or losses from changes in financial assumptions	*IAS 19.141(c)(iii)*	
0070	Foreign currency exchange increase or (-) decrease	*IAS 19.141(e)*	
0080	Benefits paid	*IAS 19.141(g)*	
0090	Past service cost, including gains and losses arising from settlements	*IAS 19.141(d)*	
0100	Increase or (-) decrease through business combinations and disposals	*IAS 19.141(h)*	
0110	Other increases or (-) decreases		
0120	**Closing balance [present value]**	*IAS 19.140(a)(ii); Annex V.Part 2.310*	

44.3 **Staff expenses by type of benefits**

		References	**Current period**
			0010
0010	**Pension and similar expenses**	*Annex V.Part 2.311(a)*	
0020	**Share based payments**	*IFRS 2.44; Annex V.Part 2.311(b)*	
0030	**Wages and salaries**	*Annex V.Part 2.311(c)*	
0040	**Social security contributions**	*Annex V.Part 2.311(d)*	
0050	**Severance payments**	*IAS 19.8, Annex V.Part 2.311(e)*	
0060	**Other types of staff expenses**	*Annex V.Part 2.311(f)*	
0070	**STAFF EXPENSES**		

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44.4 **Staff expenses by category of remuneration and category of staff**

		References	Current period			
			Total staff			
				of which: Identified staff	of which: Management body (in its management function) and senior management	of which: Management body (in its supervisory function)
				Annex V.Part 2.311i (a)	*Annex V.Part 2.311i*	*Annex V.Part 2.311i (b)*
			0010	0020	0030	0040
0010	**Fixed remuneration**	*Annex V.Part 2.311i (a)*				
0020	**Variable remuneration**	*Annex V.Part 2.311i (a)*				
0030	**Staff expenses other than remuneration**					
0040	**STAFF EXPENSES**					
0050	**NUMBER OF STAFF**	*Annex V.Part 2.311ii*				

45 **Breakdown of selected items of statement of profit or loss**

45.1 **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio**

		References	Current period	Changes in fair value due to credit risk
				Annex V.Part 2.312
			0010	0020
0010	**Financial assets designated at fair value through profit or loss**	*IFRS 7.20(a)(i); IFRS 9.4.1.5*		
0020	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.20(a)(i); IFRS 9.4.2.2*		
0030	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**	*IFRS 7.20(a)(i)*		

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45.2 **Gains or losses on derecognition of non-financial assets**

		References	**Current period**
			Annex V.Part 2.313
			0010
0010	**Property, Plant and Equipment**	*IAS 16.68, 71*	
0020	**Investment property**	*IAS 40.69; IAS 1.34(a), 98(d)*	
0030	**Intangible assets**	*IAS 38.113-115A; IAS 1.34(a)*	
0040	**Other assets**	*IAS 1.34 (a)*	
0050	**GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS**	*IAS 1.34*	

45.3 **Other operating income and expenses**

		References	**Income**	**Expenses**
			0010	0020
0010	**Changes in fair value in tangible assets measured using the fair value model**	*IAS 40.76(d); Annex V.Part 2.314*		
0020	**Investment property**	*IAS 40.75(f); Annex V.Part 2.314*		
0030	**Operating Leases other than investment property**	*IFRS 16.81,82; Annex V.Part 2.315*		
0040	**Other**	*Annex V.Part 2.316*		
0050	**OTHER OPERATING INCOME OR EXPENSES**	*Annex V.Part 2.314-316*		

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46. **Statement of changes in equity**

	Sources of equity changes	*References*	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income
			IAS 1.106, 54(r)	*IAS 1.106, 78(e)*	*IAS 1.106, Annex V.Part 2.18-19*	*IAS 1.106; Annex V.Part 2.20*	*IAS 1.106*
			0010	0020	0030	0040	0050
0010	**Opening balance [before restatement]**						
0020	Effects of corrections of errors	*IAS 1.106.(b); IAS 8.42*					
0030	Effects of changes in accounting policies	*IAS 1.106.(b); IAS 1.IG6; IAS 8.22*					
0040	**Opening balance [current period]**						
0050	Issuance of ordinary shares	*IAS 1.106.(d).(iii)*					
0060	Issuance of preference shares	*IAS 1.106.(d).(iii)*					
0070	Issuance of other equity instruments	*IAS 1.106.(d).(iii)*					
0080	Exercise or expiration of other equity instruments issued	*IAS 1.106.(d).(iii)*					
0090	Conversion of debt to equity	*IAS 1.106.(d).(iii)*					
0100	Capital reduction	*IAS 1.106.(d).(iii)*					
0110	Dividends	*IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6*					

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	Sources of equity changes	References	Capital	Share premium	Equity instruments issued other than Capital	Other equity	Accumulated other comprehensive income
			IAS 1.106, 54(r)	*IAS 1.106, 78(e)*	*IAS 1.106, Annex V.Part 2.18-19*	*IAS 1.106; Annex V.Part 2.20*	*IAS 1.106*
			0010	0020	0030	0040	0050
0120	Purchase of treasury shares	*IAS 1.106.(d).(iii); IAS 32.33*					
0130	Sale or cancellation of treasury shares	*IAS 1.106.(d).(iii); IAS 32.33*					
0140	Reclassification of financial instruments from equity to liability	*IAS 1.106.(d).(iii)*					
0150	Reclassification of financial instruments from liability to equity	*IAS 1.106.(d).(iii)*					
0160	Transfers among components of equity	*IAS 1.106.(d).(iii); Annex V.Part 2.318*					
0170	Equity increase or (-) decrease resulting from business combinations	*IAS 1.106.(d).(iii)*					
0180	Share based payments	*IAS 1.106.(d).(iii); IFRS 2.10*					
0190	Other increase or (-) decrease in equity	*IAS 1.106.(d)*					
0200	Total comprehensive income for the year	*IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6*					
0210	**Closing balance [current period]**						

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	Sources of equity changes	References	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss atributable to owners of the parent
			CRR art 4(1)(123)	*IFRS 1.30 D5-D8*	*IAS 1.106, 54(c)*	*IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30*	*IAS 1.106(a)*
			0060	0070	0080	0090	0100
0010	**Opening balance [before restatement]**						
0020	Effects of corrections of errors	*IAS 1.106.(b); IAS 8.42*					
0030	Effects of changes in accounting policies	*IAS 1.106.(b); IAS 1.IG6; IAS 8.22*					
0040	**Opening balance [current period]**						
0050	Issuance of ordinary shares	*IAS 1.106.(d).(iii)*					
0060	Issuance of preference shares	*IAS 1.106.(d).(iii)*					
0070	Issuance of other equity instruments	*IAS 1.106.(d).(iii)*					
0080	Exercise or expiration of other equity instruments issued	*IAS 1.106.(d).(iii)*					
0090	Conversion of debt to equity	*IAS 1.106.(d).(iii)*					
0100	Capital reduction	*IAS 1.106.(d).(iii)*					
0110	Dividends	*IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6*					

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	Sources of equity changes	References	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss atributable to owners of the parent
		CRR art 4(1)(123)	*IFRS 1.30 D5-D8*	*IAS 1.106, 54(c)*	*IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30*	*IAS 1.106(a)*	
			0060	0070	0080	0090	0100
0120	Purchase of treasury shares	*IAS 1.106.(d).(iii); IAS 32.33*					
0130	Sale or cancellation of treasury shares	*IAS 1.106.(d).(iii); IAS 32.33*					
0140	Reclassification of financial instruments from equity to liability	*IAS 1.106.(d).(iii)*					
0150	Reclassification of financial instruments from liability to equity	*IAS 1.106.(d).(iii)*					
0160	Transfers among components of equity	*IAS 1.106.(d).(iii); Annex V.Part 2.318*					
0170	Equity increase or (-) decrease resulting from business combinations	*IAS 1.106.(d).(iii)*					
0180	Share based payments	*IAS 1.106.(d).(iii); IFRS 2.10*					
0190	Other increase or (-) decrease in equity	*IAS 1.106.(d)*					
0200	Total comprehensive income for the year	*IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6*					
0210	**Closing balance [current period]**						

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	Sources of equity changes	References	(-) Interim dividends	Minority interests		Total
				Accumulated Other Comprehensive Income	Other items	
			IAS 1.106; IAS 32.35	*IAS 1.54(q), 106(a)*	*IAS 1.54(q), 106(a)*	*IAS 1.9(c), IG6*
			0110	0120	0130	0140
0010	**Opening balance [before restatement]**					
0020	Effects of corrections of errors	*IAS 1.106.(b); IAS 8.42*				
0030	Effects of changes in accounting policies	*IAS 1.106.(b); IAS 1.IG6; IAS 8.22*				
0040	**Opening balance [current period]**					
0050	Issuance of ordinary shares	*IAS 1.106.(d).(iii)*				
0060	Issuance of preference shares	*IAS 1.106.(d).(iii)*				
0070	Issuance of other equity instruments	*IAS 1.106.(d).(iii)*				
0080	Exercise or expiration of other equity instruments issued	*IAS 1.106.(d).(iii)*				
0090	Conversion of debt to equity	*IAS 1.106.(d).(iii)*				
0100	Capital reduction	*IAS 1.106.(d).(iii)*				
0110	Dividends	*IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6*				

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	Sources of equity changes	References	(-) Interim dividends	Minority interests		Total
				Accumulated Other Comprehensive Income	Other items	
			IAS 1.106; IAS 32.35	*IAS 1.54(q), 106(a)*	*IAS 1.54(q), 106(a)*	*IAS 1.9(c), IG6*
			0110	0120	0130	0140
0120	Purchase of treasury shares	*IAS 1.106.(d).(iii); IAS 32.33*				
0130	Sale or cancellation of treasury shares	*IAS 1.106.(d).(iii); IAS 32.33*				
0140	Reclassification of financial instruments from equity to liability	*IAS 1.106.(d).(iii)*				
0150	Reclassification of financial instruments from liability to equity	*IAS 1.106.(d).(iii)*				
0160	Transfers among components of equity	*IAS 1.106.(d).(iii); Annex V.Part 2.318*				
0170	Equity increase or (-) decrease resulting from business combinations	*IAS 1.106.(d).(iii)*				
0180	Share based payments	*IAS 1.106.(d).(iii); IFRS 2.10*				
0190	Other increase or (-) decrease in equity	*IAS 1.106.(d)*				
0200	Total comprehensive income for the year	*IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6*				
0210	**Closing balance [current period]**					

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47. **Loans and advances: Average duration and recovery periods**

		References	TOTAL						
				of which: Households		**of which: Non-financial corporations**			
							of which: SMEs		**Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs**
					of which: loans collateralised by residential immovable property			**of which: Commercial Real Estate (CRE) loans**	
				Annex V.Part 1.42(f)	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0010	**Non-performing loans and advances: weighted average time since past due date (in years)**	*Annex V.Part 2.362, 363*							
0020	**Net cumulated recoveries from litigation procedures concluded during the period**	*Annex V.Part 2.362, 364(a)*							
0030	**Gross carrying amount reduction from litigation procedures concluded during the period**	*Annex V.Part 2.362, 364(b)*							
0040	**Average duration of litigation procedures concluded in the period (in years)**	*Annex V.Part 2.362, 364(c)*							

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ANNEX IV

REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
		PART 1 [QUARTERLY FREQUENCY]
		Balance Sheet Statement [Statement of Financial Position]
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	**Statement of profit or loss**
3	F 03.00	**Statement of comprehensive income**
		Breakdown of financial assets by instrument and by counterparty sector
4.1	F 04.01	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	F 04.02.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	F 04.02.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	F 04.03.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	F 04.04.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	F 04.05	Subordinated financial assets
4.6	F 04.06	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	F 04.07	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	F 04.08	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	F 04.09	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method
4.10	F 04.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5.1	F 05.01	**Loans and advances other than held for trading, trading or held for sale assets by product**
6.1	F 06.01	**Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes**

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FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE
		Financial assets subject to impairment that are past due
7.1	F 07.01	Financial assets subject to impairment that are past due
7.2	F 07.02	Financial assets subject to impairment that are past due under national GAAP
		Breakdown of financial liabilities
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8.2	F 08.02	Subordinated financial liabilities
		Loan commitments, financial guarantees and other commitments
9.1	F 09.01	Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given
9.1.1	F 09.01.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	F 09.02	Loan commitments, financial guarantees and other commitments received
10	F 10.00	**Derivatives - Trading and economic hedges**
		Hedge accounting
11.1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
11.2	F 11.02	Derivatives - Hedge accounting under national GAAP: Breakdown by type of risk
11.3	F 11.03	Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge
11.3.1	F 11.03.1	Non-derivative hedging instruments under national GAAP: breakdown by accounting portfolio
11.4	F 11.04	Hedged items in fair value hedges
		Movements in allowances and provisions for credit losses
12	F 12.00	Movements in allowances for credit losses and impairment of equity instruments under national GAAP
12.1	F 12.01	Movements in allowances and provisions for credit losses
12.2	F 12.02	Transfers between impairment stages (gross basis presentation)
		Collateral and guarantees received
13.1	F 13.01	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2.1	F 13.02.1	Collateral obtained by taking possession during the period [held at the reference date]
13.3.1	F 13.03.1	Collateral obtained by taking possession accumulated
14	F 14.00	**Fair value hierarchy: financial instruments at fair value**
15	F 15.00	**Derecognition and financial liabilities associated with transferred financial assets**

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FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
		Breakdown of selected statement of profit or loss items
16.1	F 16.01	Interest income and expenses by instrument and counterparty sector
16.2	F 16.02	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument
16.3	F 16.03	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
16.4	F 16.04	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk
16.4.1	F 16.04.1	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument
16.5	F 16.05	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
16.6	F 16.06	Gains or losses from hedge accounting
16.7	F 16.07	Impairment on non-financial assets
16.8	F 16.08	Other administrative expenses
		Reconciliation between accounting and CRR scope of consolidation: Balance Sheet
17.1	F 17.01	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	F 17.02	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
17.3	F 17.03	Reconciliation between accounting and CRR scope of consolidation: Liabilities
		Information on performing and non-performing exposures
18	F 18.00	Information on performing and non-performing exposures
18.1	F 18.01	Inflows and outflows of non-performing exposures - loans and advances by counterparty sector
18.2	F 18.02	Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property
19	F 19.00	**Forborne exposures**
		PART 2 [QUATERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]
		Geographical breakdown
20.1	F 20.01	Geographical breakdown of assets by location of the activities
20.2	F 20.02	Geographical breakdown of liabilities by location of the activities
20.3	F 20.03	Geographical breakdown of main statement of profit or loss items by location of the activities
20.4	F 20.04	Geographical breakdown of assets by residence of the counterparty

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FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
20.5	F 20.05	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	F 20.06	Geographical breakdown of liabilities by residence of the counterparty
20.7.1	F 20.07.1	Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes
21	F 21.00	**Tangible and intangible assets: assets subject to operating lease**
		Asset management, custody and other service functions
22.1	F 22.01	Fee and commission income and expenses by activity
22.2	F 22.02	Assets involved in the services provided
		Loans and advances: additional information
23.1	F 23.01	Loans and advances: Number of instruments
23.2	F 23.02	Loans and advances: Additional information on gross carrying amounts
23.3	F 23.03	Loans and advances collateralised by immovable property: Breakdown by LTV ratios
23.4	F 23.04	Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk
23.5	F 23.05	Loans and advances: Collateral received and financial guarantees received
23.6	F 23.06	Loans and advances: Accumulated partial write-offs
		Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year
24.1	F 24.01	Loans and advances: Inflows and outflows of non-performing exposures
24.2	F 24.02	Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures
24.3	F 24.03	Loans and advances: Inflow of write-offs of non-performing exposures
		Collateral obtained by taking possession and execution processes
25.1	F 25.01	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and Outflows
25.2	F 25.02	Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Type of collateral obtained
25.3	F 25.03	Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)
26	F 26.00	**Forbearance management and quality of forbearance**
		PART 3 [SEMI-ANNUAL]
		Off-balance sheet activities: interests in unconsolidated structured entities
30.1	F 30.01	Interests in unconsolidated structured entities
30.2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities

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FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATE**
		Related parties
31.1	F 31.01	Related parties: amounts payable to and amounts receivable from
31.2	F 31.02	Related parties: expenses and income generated by transactions with
		PART 4 [ANNUAL]
		Group structure
40.1	F 40.01	Group structure: ‘entity-by-entity’
40.2	F 40.02	Group structure: ‘instrument-by-instrument’
		Fair value
41.1	F 41.01	Fair value hierarchy: financial instruments at amortised cost
41.2	F 41.02	Use of the Fair Value Option
42	F 42.00	**Tangible and intangible assets: carrying amount by measurement method**
43	F 43.00	**Provisions**
		Defined benefit plans and employee benefits
44.1	F 44.01	Components of net defined benefit plan assets and liabilities
44.2	F 44.02	Movements in defined benefit plan obligations
44.3	F 44.03	Staff expenses by type of benefits
44.4	F 44.04	Staff expenses by structure and category of staff
		Breakdown of selected items of statement of profit or loss
45.1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio
45.2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale and investments in subsidiaries, joint ventures and associates
45.3	F 45.03	Other operating income and expenses
46	F 46.00	**Statement of changes in equity**
47	F 47.00	**Average duration and recovery periods**

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1. **Balance Sheet Statement [Statement of Financial Position]**

1.1 **Assets**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					Annex V.Part 1.27-28
					0010
0010	**Cash, cash balances at central banks and other demand deposits**	*BAD art 4.Assets(1)*	*IAS 1.54 (i)*		
0020	Cash on hand	*Annex V.Part 2.1*	*Annex V.Part 2.1*		
0030	Cash balances at central banks	*BAD art 13(2); Annex V.Part 2.2*	*Annex V.Part 2.2*		
0040	Other demand deposits	*Annex V.Part 2.3*	*Annex V.Part 2.3*	5	
0050	**Financial assets held for trading**	*Accounting Directive art 8(1)(a), (5); IAS 39.9*	*IFRS 9.Appendix A*		
0060	Derivatives		*IFRS 9.Appendix A*	10	
0070	Equity instruments		*IAS 32.11*	4	
0080	Debt securities		*Annex V.Part 1.31*	4	
0090	Loans and advances		*Annex V.Part 1.32*	4	
0091	**Trading financial assets**	*BAD Article 32-33; Annex V.Part 1.17*			
0092	Derivatives	*CRR Annex II; Annex V.Part 1.17, 27*		10	
0093	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		4	
0094	Debt securities	*Annex V.Part 1.31*		4	
0095	Loans and advances	*Annex V.Part 1.32*		4	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					Annex V.Part 1.27-28
					0010
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**		*IFRS 7.8(a)(ii); IFRS 9.4.1.4*	4	
0097	Equity instruments		*IAS 32.11*	4	
0098	Debt securities		*Annex V.Part 1.31*	4	
0099	Loans and advances		*Annex V.Part 1.32*	4	
0100	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6)*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*	4	
0110	Equity instruments			4	
0120	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*	4	
0130	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*	4	
0141	**Financial assets at fair value through other comprehensive income**		*IFRS 7.8(h); IFRS 9.4.1.2A*	4	
0142	Equity instruments		*IAS 32.11*	4	
0143	Debt securities		*Annex V.Part 1.31*	4	
0144	Loans and advances		*Annex V.Part 1.32*	4	
0171	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	*BAD art 36(2)*		4	
0172	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		4	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					Annex V.Part 1.27-28
					0010
0173	Debt securities	*Annex V.Part 1.31*		4	
0174	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*		4	
0175	**Non-trading non-derivative financial assets measured at fair value to equity**	*Accounting Directive art 8(1)(a), (8)*		4	
0176	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		4	
0177	Debt securities	*Annex V.Part 1.31*		4	
0178	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*		4	
0181	**Financial assets at amortised cost**		*IFRS 7.8(f); IFRS 9.4.1.2*	4	
0182	Debt securities		*Annex V.Part 1.31*	4	
0183	Loans and advances		*Annex V.Part 1.32*	4	
0231	**Non-trading non-derivative financial assets measured at a cost-based method**	*BAD art 35;Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19*		4	
0390	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		4	
0232	Debt securities	*Annex V.Part 1.31*		4	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					Annex V.Part 1.27-28
					0010
0233	Loans and advances	*Annex V.Part 1.32*		4	
0234	**Other non-trading non-derivative financial assets**	*BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20*		4	
0235	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		4	
0236	Debt securities	*Annex V.Part 1.31*		4	
0237	Loans and advances	*Annex V.Part 1.32*		4	
0240	**Derivatives – Hedge accounting**	*Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22*	*IFRS 9.6.2.1; Annex V.Part 1.22*	11	
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*Accounting Directive art 8(5), (6); IAS 39.89A (a)*	*IAS 39.89A(a); IFRS 9.6.5.8*		
0260	**Investments in subsidiaries, joint ventures and associates**	*BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4*	*IAS 1.54(e); Annex V.Part 1.21, Part 2.4*	40	
0270	**Tangible assets**	*BAD art 4.Assets(10)*			
0280	Property, Plant and Equipment		*IAS 16.6; IAS 1.54(a); IFRS 16.47(a)*	21, 42	
0290	Investment property		*IAS 40.5; IAS 1.54(b); IFRS 16.48*	21, 42	
0300	**Intangible assets**	*BAD art 4.Assets(9); CRR art 4(1)(115)*	*IAS 1.54(c); CRR art 4(1)(115)*		
0310	Goodwill	*BAD art 4.Assets(9); CRR art 4(1)(113)*	*IFRS 3.B67(d); CRR art 4(1)(113)*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					Annex V.Part 1.27-28
					0010
0320	Other intangible assets	*BAD art 4.Assets(9)*	*IAS 38.8,118; IFRS 16.47 (a)*	21, 42	
0330	**Tax assets**		*IAS 1.54(n-o)*		
0340	Current tax assets		*IAS 1.54(n); IAS 12.5*		
0350	Deferred tax assets	*Accounting Directive art 17(1)(f); CRR art 4(1)(106)*	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)*		
0360	**Other assets**	*Annex V.Part 2.5, 6*	*Annex V.Part 2.5*		
0370	**Non-current assets and disposal groups classified as held for sale**		*IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7*		
0375	(-) **Haircuts for trading assets at fair value**	*Annex V Part 1.29*			
0380	**TOTAL ASSETS**	*BAD art 4 Assets*	*IAS 1.9(a), IG 6*		

1.2 **Liabilities**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					Annex V.Part 1.27-28
					0010
0010	**Financial liabilities held for trading**		*IFRS 7.8 (e) (ii); IFRS 9.BA.6*	8	
0020	Derivatives		*IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)*	10	
0030	Short positions		*IFRS 9.BA7(b)*	8	
0040	Deposits		*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	8	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					Annex V.Part 1.27-28
					0010
0050	Debt securities issued		*Annex V.Part 1.37*	8	
0060	Other financial liabilities		*Annex V.Part 1.38-41*	8	
0061	**Trading financial liabilities**	*Accounting Directive art 8(1)(a),(3),(6)*		8	
0062	Derivatives	*CRR Annex II; Annex V.Part 1.25*		10	
0063	Short positions			8	
0064	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		8	
0065	Debt securities issued	*Annex V.Part 1.37*		8	
0066	Other financial liabilities	*Annex V.Part 1.38-41*		8	
0070	**Financial liabilities designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*	8	
0080	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	8	
0090	Debt securities issued	*Annex V.Part 1.37*	*Annex V.Part 1.37*	8	
0100	Other financial liabilities	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*	8	
0110	**Financial liabilities measured at amortised cost**		*IFRS 7.8(g); IFRS 9.4.2.1*	8	
0120	Deposits		*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	8	
0130	Debt securities issued		*Annex V.Part 1.37*	8	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					Annex V.Part 1.27-28
					0010
0140	Other financial liabilities		*Annex V.Part 1.38-41*	8	
0141	**Non-trading non-derivative financial liabilities measured at a cost-based method**	*Accounting Directive art 8(3)*		8	
0142	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		8	
0143	Debt securities issued	*Annex V.Part 1.37*		8	
0144	Other financial liabilities	*Annex V.Part 1.38-41*		8	
0150	**Derivatives – Hedge accounting**	*Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26*	*IFRS 9.6.2.1; Annex V.Part 1.26*	11	
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)*	*IAS 39.89A(b), IFRS 9.6.5.8*		
0170	**Provisions**	*BAD art 4.Liabilities(6)*	*IAS 37.10; IAS 1.54(l)*	43	
0175	Funds for general banking risks [if presented within liabilities]	*BAD art 38.1; CRR art 4(112); Annex V.Part 2.15*			
0180	Pensions and other post employment defined benefit obligations	*Annex V.Part 2.9*	*IAS 19.63; IAS 1.78(d); Annex V.Part 2.9*	43	
0190	Other long term employee benefits	*Annex V.Part 2.10*	*IAS 19.153; IAS 1.78(d); Annex V.Part 2.10*	43	
0200	Restructuring		*IAS 37.71*	43	
0210	Pending legal issues and tax litigation		*IAS 37.14, Appendix C. Examples 6 and 10*	43	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					Annex V.Part 1.27-28
					0010
0220	Commitments and guarantees given	*BAD Article 4 Liabilities (6)(c), Off balance sheet items, Article 27(11), Article 28(8), Article 33*	*IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11*	9 12 43	
0230	Other provisions	*BAD Article 4 Liabilities (6)(c), Off balance sheet items*	*IAS 37.14*	43	
0240	**Tax liabilities**		*IAS 1.54(n-o)*		
0250	Current tax liabilities		*IAS 1.54(n); IAS 12.5*		
0260	Deferred tax liabilities	*Accounting Directive art 17(1)(f); CRR art 4(1)(108)*	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)*		
0270	**Share capital repayable on demand**		*IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12*		
0280	**Other liabilities**	*Annex V.Part 2.13*	*Annex V.Part 2.13*		
0290	**Liabilities included in disposal groups classified as held for sale**		*IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14*		
0295	**Haircuts for trading liabilities at fair value**	*Annex V Part 1.29*			
0300	**TOTAL LIABILITIES**		*IAS 1.9(b);IG 6*		

1.3 **Equity**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					0010
0010	**Capital**	*BAD art 4.Liabilities(9), BAD art 22*	*IAS 1.54(r), BAD art 22*	46	
0020	Paid up capital	*BAD art 4.Liabilities(9)*	*IAS 1.78(e)*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					0010
0030	Unpaid capital which has been called up	*BAD art 4.Liabilities(9); Annex V.Part 2.17*			
0040	**Share premium**	*BAD art 4.Liabilities(10); CRR art 4(1)(124)*	*IAS 1.78(e); CRR art 4(1)(124)*	46	
0050	**Equity instruments issued other than capital**	*Annex V.Part 2.18-19*	*Annex V.Part 2.18-19*	46	
0060	Equity component of compound financial instruments	*Accounting Directive art 8(6); Annex V.Part 2.18*	*IAS 32.28-29; Annex V.Part 2.18*		
0070	Other equity instruments issued	*Annex V.Part 2.19*	*Annex V.Part 2.19*		
0080	**Other equity**	*Annex V.Part 2.20*	*IFRS 2.10; Annex V.Part 2.20*		
0090	**Accumulated other comprehensive income**	*CRR art 4(1)(100)*	*CRR art 4(1)(100)*	46	
0095	Items that will not be reclassified to profit or loss		*IAS 1.82A(a)*		
0100	*Tangible assets*		*IAS 16.39-41*		
0110	*Intangible assets*		*IAS 38.85-87*		
0120	*Actuarial gains or (-) losses on defined benefit pension plans*		*IAS 1.7, IG6; IAS 19.120(c)*		
0122	*Non-current assets and disposal groups classified as held for sale*		*IFRS 5.38, IG Example 12*		
0124	*Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates*		*IAS 1.IG6; IAS 28.10*		
0320	*Fair value changes of equity instruments measured at fair value through other comprehensive income*		*IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					0010
0330	*Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income*		*IAS 1.7(e);IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.22*		
0340	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*		*IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.22*		
0350	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*		*IAS 1.7(e);IFRS 9.5.7.5;.6.5.8(a);Annex V.Part 2.57*		
0360	*Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk*		*IAS 1.7(f); IFRS 9 5.7.7;Annex V.Part 2.23*		
0128	Items that may be reclassified to profit or loss		*IAS 1.82A(a) (ii)*		
0130	*Hedge of net investments in foreign operations [effective portion]*	*Accounting Directive art 8(1)(a), (6)(8)*	*IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.24*		
0140	*Foreign currency translation*	*BAD art 39(6)*	*IAS 21.52(b); IAS 21.32, 38-49*		
0150	*Hedging derivatives. Cash flow hedges reserve [effective portion]*	*Accounting Directive art 8(1)(a), (6)(8)*	*IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i);.24E; IFRS 9.6.5.11(b); Annex V.Part 2.25*		
0155	*Fair value changes of debt instruments measured at fair value through other comprehensive income*		*IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					0010
0165	*Hedging instruments [not designated elements]*		*IAS 1.7(g)(h); IFRS 9.6.5.15,.6.5.16; IFRS 7.24E (b)(c); Annex V.Part 2.60*		
0170	*Non-current assets and disposal groups classified as held for sale*		*IFRS 5.38, IG Example 12*		
0180	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*		*IAS 1.IG6; IAS 28.10*		
0190	**Retained earnings**	*BAD art 4.Liabilities(13); CRR art 4(1)(123)*	*CRR art 4(1)(123)*		
0200	**Revaluation reserves**	*BAD art 4.Liabilities(12)*	*IFRS 1.30, D5-D8; Annex V.Part 2.28*		
0201	Tangible assets	*Accounting Directive art 7(1)*			
0202	Equity instruments	*Accounting Directive art 7(1)*			
0203	Debt securities	*Accounting Directive art 7(1)*			
0204	Other	*Accounting Directive art 7(1)*			
0205	**Fair value reserves**	*Accounting Directive art 8(1)(a)*			
0206	Hedge of net investments in foreign operations	*Accounting Directive art 8(1)(a), (8)(b)*			
0207	Hedging derivatives.Cash flow hedges	*Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)*			
0208	Hedging derivatives. Other hedges	*Accounting Directive art 8(1)(a), (8)(a)*			

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					0010
0209	Non-trading non-derivative financial assets measured at fair value to equity	*Accounting Directive art 8(1)(a), 8(2)*			
0210	**Other reserves**	*BAD art 4 Liabilities(11)-(13)*	*IAS 1.54; IAS 1.78(e)*		
0215	Funds for general banking risks [if presented within equity]	*BAD art 38.1; CRR art 4(112); Annex V.Part 2.15*			
0220	Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	*Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29*	*IAS 28.11; Annex V.Part 2.29*		
0230	Other	*Annex V.Part 2.29*	*Annex V.Part 2.29*		
0235	**First consolidation differences**	*Accounting Directive art 24(3)(c)*			
0240	(-) **Treasury shares**	*Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30*	*IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30*	46	
0250	**Profit or loss attributable to owners of the parent**	*BAD art 4.Liabilities(14)*	*IAS 1.81B (b)(ii)*	2	
0260	(-) **Interim dividends**	*CRR Article 26(2b)*	*IAS 32.35*		
0270	**Minority interests [Non-controlling interests]**	*Accounting Directive art 24(4)*	*IAS 1.54(q)*		
0280	Accumulated Other Comprehensive Income	*CRR art 4(1)(100)*	*CRR art 4(1)(100)*	46	
0290	Other items			46	
0300	**TOTAL EQUITY**		*IAS 1.9(c), IG 6*	46	
0310	**TOTAL EQUITY AND TOTAL LIABILITIES**	*BAD art 4.Liabilities*	*IAS 1.IG6*		

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2. **Statement of profit or loss**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Current period**
					0010
0010	**Interest income**	*BAD art 27.Vertical layout(1); Annex V.Part 2.31*	*IAS 1.97; Annex V.Part 2.31*	16	
0020	Financial assets held for trading		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
0025	Non-trading financial assets mandatorily at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1*		
0030	Financial assets designated at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e)*		
0041	Financial assets at fair value through other comprehensive income		*IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A*		
0051	Financial assets at amortised cost		*IFRS 7.20(b);IFRS 9.4.1.2; IFRS 9.5.7.2*		
0070	Derivatives - Hedge accounting, interest rate risk		*IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35*		
0080	Other assets		*Annex V.Part 2.36*		
0085	Interest income on liabilities	*Annex V.Part 2.37*	*IFRS 9.5.7.1, Annex V.Part 2.37*		
0090	**(Interest expenses)**	*BAD art 27.Vertical layout(2); Annex V.Part 2.31*	*IAS 1.97; Annex V.Part 2.31*	16	
0100	(Financial liabilities held for trading)		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
0110	(Financial liabilities designated at fair value through profit or loss)		*IFRS 7.20(a)(i), B5(e)*		
0120	(Financial liabilities measured at amortised cost)		*IFRS 7.20(b); IFRS 9.5.7.2*		
0130	(Derivatives - Hedge accounting, interest rate risk)		*IAS 39.9; Annex V.Part 2.35*		
0140	(Other liabilities)		*Annex V.Part 2.38*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Current period**
					0010
0145	(Interest expense on assets)	*Annex V.Part 2.39*	*IFRS 9.5.7.1, Annex V.Part 2.39*		
0150	**(Expenses on share capital repayable on demand)**		*IFRIC 2.11*		
0160	**Dividend income**	*BAD art 27.Vertical layout(3); Annex V.Part 2.40*	*Annex V.Part 2.40*	31	
0170	Financial assets held for trading		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40*		
0175	Non-trading financial assets mandatorily at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e),IFRS 9.5.7.1A; Annex V.Part 2.40*		
0191	Financial assets at fair value through other comprehensive income		*IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41*		
0192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	*Annex V Part 2 .42*	*Annex V Part 2 .42*		
0200	**Fee and commission income**	*BAD art 27.Vertical layout(4)*	*IFRS 7.20(c)*	22	
0210	**(Fee and commission expenses)**	*BAD art 27.Vertical layout(5)*	*IFRS 7.20(c)*	22	
0220	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	*BAD art 27.Vertical layout(6)*	*Annex V.Part 2.45*	16	
0231	Financial assets at fair value through other comprehensive income		*IFRS 9.4.12A; IFRS 9.5.7.10-11*		
0241	Financial assets at amortised cost		*IFRS 7.20(a)(v);IFRS 9.4.1.2; IFRS 9.5.7.2*		
0260	Financial liabilities measured at amortised cost		*IFRS 7.20(a)(v); IFRS 9.5.7.2*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Current period**
					0010
0270	Other				
0280	**Gains or (-) losses on financial assets and liabilities held for trading, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46*	16	
0285	**Gains or (-) losses on trading financial assets and liabilities, net**	*BAD art 27.Vertical layout(6)*		16	
0287	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46*		
0290	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44*	16, 45	
0295	**Gains or (-) losses on non-trading financial assets and liabilities, net**	*BAD art 27.Vertical layout(6)*		16	
0300	**Gains or (-) losses from hedge accounting, net**	*Accounting Directive art 8(1)(a), (6), (8)*	*Annex V.Part 2.47*	16	
0310	**Exchange differences [gain or (-) loss], net**	*BAD art 39*	*IAS 21.28, 52 (a)*		
0320	**Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net**	*BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56*	*Annex V.Part 2.56*		
0330	**Gains or (-) losses on derecognition of non-financial assets, net**	*Annex V. Part 2.48*	*IAS 1.34; Annex V. Part 2.48*	45	
0340	**Other operating income**	*BAD art 27.Vertical layout(7); Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*	45	
0350	**(Other operating expenses)**	*BAD art 27.Vertical layout(10); Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*	45	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Current period**
					0010
0355	**TOTAL OPERATING INCOME, NET**				
0360	**(Administrative expenses)**	*BAD art 27.Vertical layout(8)*			
0370	(Staff expenses)	*BAD art 27.Vertical layout(8)(a)*	*IAS 19.7; IAS 1.102, IG 6*	44	
0380	(Other administrative expenses)	*BAD art 27.Vertical layout(8)(b);*		16	
0385	**(Cash contributions to resolution funds and deposit guarantee schemes)**	*Annex V.Part 2.48i*	*Annex V.Part 2.48i*		
0390	**(Depreciation)**		*IAS 1.102, 104*		
0400	(Property, Plant and Equipment)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 16.73(e)(vii)*		
0410	(Investment Properties)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 40.79(d)(iv)*		
0415	(Goodwill)	*BAD art 27.Vertical layout(9)*			
0420	(Other intangible assets)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 38.118(e)(vi)*		
0425	**Modification gains or (-) losses, net**		*IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49*		
0426	Financial assets at fair value through other comprehensive income		*IFRS 7.35J*		
0427	Financial assets at amortised cost		*IFRS 7.35J*		
0430	**(Provisions or (-) reversal of provisions)**		*IAS 37.59, 84; IAS 1.98(b)(f)(g)*	9 12 43	
0435	(payment commitments to resolution funds and deposit guarantee schemes)	*Annex V.Part 2.48i*	*Annex V.Part 2.48i*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Current period**
					0010
0440	(Commitments and guarantees given)	*BAD art 27.Vertical layout(11)-(12)*	*IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50*		
0450	(Other provisions)				
0455	**(Increases or (-) decreases of the fund for general banking risks, net)**	*BAD art 38.2*			
0460	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	*BAD art 35-37, Annex V.Part 2.52, 53*	*IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53*	12	
0481	(Financial assets at fair value through other comprehensive income)		*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8*	12	
0491	(Financial assets at amortised cost)		*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8*	12	
0510	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**	*BAD art 27.Vertical layout(13)-(14)*	*IAS 28.40-43*	16	
0520	**(Impairment or (-) reversal of impairment on non-financial assets)**		*IAS 36.126(a)(b)*	16	
0530	(Property, plant and equipment)	*BAD art 27.Vertical layout(9)*	*IAS 16.73(e)(v-vi)*		
0540	(Investment properties)	*BAD art 27.Vertical layout(9)*	*IAS 40.79(d)(v)*		
0550	(Goodwill)	*BAD art 27.Vertical layout(9)*	*IFRS 3.Appendix B67(d)(v); IAS 36.124*		
0560	(Other intangible assets)	*BAD art 27.Vertical layout(9)*	*IAS 38.118 (e)(iv)(v)*		
0570	(Other)		*IAS 36.126 (a)(b)*		
0580	**Negative goodwill recognised in profit or loss**	*Accounting Directive art 24(3)(f)*	*IFRS 3.Appendix B64(n)(i)*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Current period**
					0010
0590	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**	*BAD art 27.Vertical layout(13)-(14)*	*Annex V.Part 2.54*		
0600	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**		*IFRS 5.37; Annex V.Part 2.55*		
0610	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**		*IAS 1.102, IG 6; IFRS 5.33 A*		
0620	**(Tax expense or (-) income related to profit or loss from continuing operations)**	*BAD art 27.Vertical layout(15)*	*IAS 1.82(d); IAS 12.77*		
0630	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	*BAD art 27.Vertical layout(16)*	*IAS 1, IG 6*		
0632	**Extraordinary profit or (-) loss after tax**	*BAD art 27.Vertical layout(21)*			
0633	Extraordinary profit or loss before tax	*BAD art 27.Vertical layout(19)*			
0634	(Tax expense or (-) income related to extraordinary profit or loss)	*BAD art 27.Vertical layout(20)*			
0640	**Profit or (-) loss after tax from discontinued operations**		*IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56*		
0650	Profit or (-) loss before tax from discontinued operations		*IFRS 5.33(b)(i)*		
0660	(Tax expense or (-) income related to discontinued operations)		*IFRS 5.33 (b)(ii),(iv)*		
0670	**PROFIT OR (-) LOSS FOR THE YEAR**	*BAD art 27.Vertical layout(23)*	*IAS 1.81A(a)*		
0680	Attributable to minority interest [non-controlling interests]		*IAS 1.81B (b)(i)*		
0690	Attributable to owners of the parent		*IAS 1.81B (b)(ii)*		

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3. **Statement of comprehensive income**

		References National GAAP compatible IFRS	**Current period**
			0010
0010	**Profit or (-) loss for the year**	*IAS 1.7, IG6*	
0020	**Other comprehensive income**	*IAS 1.7, IG6*	
0030	**Items that will not be reclassified to profit or loss**	*IAS 1.82A(a)(i)*	
0040	Tangible assets	*IAS 1.7, IG6; IAS 16.39-40*	
0050	Intangible assets	*IAS 1.7; IAS 38.85-86*	
0060	Actuarial gains or (-) losses on defined benefit pension plans	*IAS 1.7, IG6; IAS 19.120(c)*	
0070	Non-current assets and disposal groups held for sale	*IFRS 5.38*	
0080	Share of other recognised income and expense of entities accounted for using the equity method	*IAS 1.IG6; IAS 28.10*	
0081	Fair value changes of equity instruments measured at fair value through other comprehensive income	*IAS 1.7(d)*	
0083	Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	*IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.57*	
0084	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*	*IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.57*	
0085	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*	*IFRS 9.5.7.5;.6.5.8(a); Annex V.Part 2.57*	
0086	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*IAS 1.7(f)*	
0090	Income tax relating to items that will not be reclassified	*IAS 1.91(b); Annex V.Part 2.66*	
0100	**Items that may be reclassified to profit or loss**	*IAS 1.82A(a)(ii)*	
0110	Hedge of net investments in foreign operations [effective portion]	*IFRS 9.6.5.13(a); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.58*	

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		References National GAAP compatible IFRS	**Current period**
			0010
0120	*Valuation gains or (-) losses taken to equity*	*IAS 1.IG6;IFRS 9.6.5.13(a); IFRS 7.24C(b)(i);.24E(a); Annex V.Part 2.58*	
0130	*Transferred to profit or loss*	*IAS 1.7, 92-95; IAS 21.48-49; IFRS 9.6.5.14; Annex V.Part 2.59*	
0140	*Other reclassifications*	*Annex V.Part 2.65*	
0150	Foreign currency translation	*IAS 1.7, IG6; IAS 21.52(b)*	
0160	*Translation gains or (-) losses taken to equity*	*IAS 21.32, 38-47*	
0170	*Transferred to profit or loss*	*IAS 1.7, 92-95; IAS 21.48-49*	
0180	*Other reclassifications*	*Annex V.Part 2.65*	
0190	Cash flow hedges [effective portion]	*IAS 1.7, IG6; IAS 39.95(a)-96 IFRS 9.6.5.11(b); IFRS 7.24C(b)(i);.24E(a);*	
0200	*Valuation gains or (-) losses taken to equity*	*IAS 1.7(e),IG6; IFRS 9.6.5.11(a)(b)(d); IFRS 7.24C(b)(i), .24E(a)*	
0210	*Transferred to profit or loss*	*IAS 1.7, 92-95, IG6; IFRS 9.6.5.11(d)(ii)(iii);IFRS 7.24C(b)(iv),.24E(a) Annex V.Part 2.59*	
0220	*Transferred to initial carrying amount of hedged items*	*IAS 1.IG6;IFRS 9.6.5.11(d)(i)*	
0230	*Other reclassifications*	*Annex V.Part 2.65*	
0231	Hedging instruments [not designated elements]	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E (b)(c); Annex V.Part 2.60*	
0232	*Valuation gains or (-) losses taken to equity*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E (b)(c)*	
0233	*Transferred to profit or loss*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24E(b)(c); Annex V.Part 2.61*	
0234	*Other reclassifications*	*Annex V.Part 2.65*	

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		References National GAAP compatible IFRS	**Current period**
			0010
0241	Debt instruments at fair value through other comprehensive income	*IAS 1.7(da), IG 6; IAS 1.IG6; IFRS 9.5.6.4; Annex V.Part 2.62-63*	
0251	*Valuation gains or (-) losses taken to equity*	*IFRS 7.20(a)(ii); IAS 1.IG6; IFRS 9.5.6.4*	
0261	*Transferred to profit or loss*	*IAS 1.7, IAS 1.92-95, IAS 1.IG6; IFRS 9.5.6.7; Annex V.Part 2.64*	
0270	*Other reclassifications*	*IFRS 5.IG Example 12;IFRS 9.5.6.5; Annex V.Part 2.64-65*	
0280	Non-current assets and disposal groups held for sale	*IFRS 5.38*	
0290	*Valuation gains or (-) losses taken to equity*	*IFRS 5.38*	
0300	*Transferred to profit or loss*	*IAS 1.7, 92-95; IFRS 5.38*	
0310	*Other reclassifications*	*IFRS 5.IG Example 12*	
0320	Share of other recognised income and expense of Investments in subsidaries, joint ventures and associates	*IAS 1.IG6; IAS 28.10*	
0330	Income tax relating to items that may be reclassified to profit or (-) loss	*IAS 1.91(b), IG6; Annex V.Part 2.66*	
0340	**Total comprehensive income for the year**	*IAS 1.7, 81A(a), IG6*	
0350	Attributable to minority interest [Non-controlling interest]	*IAS 1.83(b)(i), IG6*	
0360	Attributable to owners of the parent	*IAS 1.83(b)(ii), IG6*	

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4. **Breakdown of financial assets by instrument and by counterparty sector**

4.1 **Financial assets held for trading**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount**
				Annex V.Part 1.27
				0010
0005	**Derivatives**			
0010	**Equity instruments**		*IAS 32.11, Annex V.Part 1.44(b)*	
0030	of which: credit institutions		*Annex V.Part 1.42(c)*	
0040	of which: other financial corporations		*Annex V.Part 1.42(d)*	
0050	of which: non-financial corporations		*Annex V.Part 1.42(e)*	
0060	**Debt securities**		*Annex V.Part 1.31, 44(b)*	
0070	Central banks		*Annex V.Part 1.42(a)*	
0080	General governments		*Annex V.Part 1.42(b)*	
0090	Credit institutions		*Annex V.Part 1.42(c)*	
0100	Other financial corporations		*Annex V.Part 1.42(d)*	
0110	Non-financial corporations		*Annex V.Part 1.42(e)*	
0120	**Loans and advances**		*Annex V.Part 1.32, 44(a)*	
0130	Central banks		*Annex V.Part 1.42(a)*	
0140	General governments		*Annex V.Part 1.42(b)*	
0150	Credit institutions		*Annex V.Part 1.42(c)*	
0160	Other financial corporations		*Annex V.Part 1.42(d)*	
0170	Non-financial corporations		*Annex V.Part 1.42(e)*	
0180	Households		*Annex V.Part 1.42(f)*	
0190	**FINANCIAL ASSETS HELD FOR TRADING**		*IFRS 9.Appendix A*	

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4.2.1 **Non-trading financial assets mandatorily at fair value through profit or loss**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
				Annex V.Part 1.27	*Annex V.Part 2.69*
				0010	0020
0010	**Equity instruments**		*IAS 32.11, Annex V.Part 1.44(b)*		
0020	of which: credit institutions		*Annex V.Part 1.42(c)*		
0030	of which: other financial corporations		*Annex V.Part 1.42(d)*		
0040	of which: non-financial corporations		*Annex V.Part 1.42(e)*		
0050	**Debt securities**		*Annex V.Part 1.31, 44(b)*		
0060	Central banks		*Annex V.Part 1.42(a)*		
0070	General governments		*Annex V.Part 1.42(b)*		
0080	Credit institutions		*Annex V.Part 1.42(c)*		
0090	Other financial corporations		*Annex V.Part 1.42(d)*		
0100	Non-financial corporations		*Annex V.Part 1.42(e)*		
0110	**Loans and advances**		*Annex V.Part 1.32, 44(a)*		
0120	Central banks		*Annex V.Part 1.42(a)*		
0130	General governments		*Annex V.Part 1.42(b)*		
0140	Credit institutions		*Annex V.Part 1.42(c)*		
0150	Other financial corporations		*Annex V.Part 1.42(d)*		
0160	Non-financial corporations		*Annex V.Part 1.42(e)*		
0170	Households		*Annex V.Part 1.42(f)*		
0180	**NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS**		*IFRS 7.8(a)(ii); IFRS 9.4.1.4*		

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4.2.2 **Financial assets designated at fair value through profit or loss**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
				Annex V.Part 1.27	*Annex V.Part 2.69*
				0010	0020
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*			
0020	of which: at cost				
0030	of which: credit institutions	*Annex V.Part 1.42(c)*			
0040	of which: other financial corporations	*Annex V.Part 1.42(d)*			
0050	of which: non-financial corporations	*Annex V.Part 1.42(e)*			
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*		
0070	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0080	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0090	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0100	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0110	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*		
0130	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0140	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0150	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0160	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0170	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0180	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0190	**FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**	*Accounting Directive art 8(1)(a), (6)*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*		

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4.3.1 **Financial assets at fair value through other comprehensive income**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount**	**Gross carrying amount** *Annex V.Part 1.34(b)*		
					Assets without significant increase in credit risk since initial recognition (Stage 1)	**of which: instruments with low credit risk**	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**
				Annex V.Part 1.27	*IFRS 9.5.5.5; IFRS 7.35M(a)*	*IFRS 9.B5.5.22-24; Annex V.Part 2.75*	*IFRS 9.5.5.3, IFRS 7.35M(b)(i)*
				0010	0015	0020	0030
0010	**Equity instruments**	[redacted]	*IAS 32.11; Annex V.Part 1.44(b)*				
0020	of which: credit institutions		*Annex V.Part 1.42(c)*				
0030	of which: other financial corporations		*Annex V.Part 1.42(d)*				
0040	of which: non-financial corporations		*Annex V.Part 1.42(e)*				
0050	**Debt securities**		*Annex V.Part 1.31, 44(b)*				
0060	Central banks		*Annex V.Part 1.42(a)*				
0070	General governments		*Annex V.Part 1.42(b)*				
0080	Credit institutions		*Annex V.Part 1.42(c)*				
0090	Other financial corporations		*Annex V.Part 1.42(d)*				
0100	Non-financial corporations		*Annex V.Part 1.42(e)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Carrying amount	Gross carrying amount *Annex V.Part 1.34(b)*		
					Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)
				Annex V.Part 1.27	*IFRS 9.5.5.5; IFRS 7.35M(a)*	*IFRS 9.B5.5.22-24; Annex V.Part 2.75*	*IFRS 9.5.5.3, IFRS 7.35M(b)(i)*
				0010	0015	0020	0030
0110	**Loans and advances**		*Annex V.Part 1.32, 44(a)*				
0120	Central banks		*Annex V.Part 1.42(a)*				
0130	General governments		*Annex V.Part 1.42(b)*				
0140	Credit institutions		*Annex V.Part 1.42(c)*				
0150	Other financial corporations		*Annex V.Part 1.42(d)*				
0160	Non-financial corporations		*Annex V.Part 1.42(e)*				
0165	Of which: Small and Medium-sized Enterprises		*SME Art 1 2(a)*				
0170	Households		*Annex V.Part 1.42(f)*				
0180	**FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**		*IFRS 7.8(h); IFRS 9.4.1.2A*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *Annex V.Part 1.34(b)*		**Accumulated impairment** *Annex V.Part 2.70(b), 71*	
				Credit-impaired assets (Stage 3)	**Purchased or originated credit-impaired financial assets**	**Assets without significant increase in credit risk since initial recognition (Stage 1)**	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**
				IFRS 9.5.5.1, 7.35M(b)(ii)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67*	*IFRS 9.5.5.5; IFRS7.35H(a); IFRS 7.16A*	*IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i); IFRS 7.16A*
				0040	0041	0050	0060
0010	**Equity instruments**	[redacted]	*IAS 32.11; Annex V.Part 1.44(b)*				
0020	of which: credit institutions		*Annex V.Part 1.42(c)*				
0030	of which: other financial corporations		*Annex V.Part 1.42(d)*				
0040	of which: non-financial corporations		*Annex V.Part 1.42(e)*				
0050	**Debt securities**		*Annex V.Part 1.31, 44(b)*				
0060	Central banks		*Annex V.Part 1.42(a)*				
0070	General governments		*Annex V.Part 1.42(b)*				
0080	Credit institutions		*Annex V.Part 1.42(c)*				
0090	Other financial corporations		*Annex V.Part 1.42(d)*				
0100	Non-financial corporations		*Annex V.Part 1.42(e)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *Annex V.Part 1.34(b)*		**Accumulated impairment** *Annex V.Part 2.70(b), 71*	
				Credit-impaired assets (Stage 3)	**Purchased or originated credit-impaired financial assets**	**Assets without significant increase in credit risk since initial recognition (Stage 1)**	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**
				IFRS 9.5.5.1, 7.35M(b)(ii)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67*	*IFRS 9.5.5.5; IFRS7.35H(a); IFRS 7.16A*	*IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i); IFRS 7.16A*
				0040	0041	0050	0060
0110	**Loans and advances**	[redacted]	*Annex V.Part 1.32, 44(a)*				
0120	Central banks		*Annex V.Part 1.42(a)*				
0130	General governments		*Annex V.Part 1.42(b)*				
0140	Credit institutions		*Annex V.Part 1.42(c)*				
0150	Other financial corporations		*Annex V.Part 1.42(d)*				
0160	Non-financial corporations		*Annex V.Part 1.42(e)*				
0165	Of which: Small and Medium-sized Enterprises		*SME Art 1 2(a)*				
0170	Households		*Annex V.Part 1.42(f)*				
0180	**FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**		*IFRS 7.8(h); IFRS 9.4.1.2A*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment** *Annex V.Part 2.70(b), 71*		**Accumulated partial write-offs**	**Accumulated total write-offs**
				Credit-impaired assets (Stage 3)	**Purchased or originated credit-impaired financial assets**		
				IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)*	*IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74*	*IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74*
				0070	0071	0080	0090
0010	**Equity instruments**	[redacted]	*IAS 32.11; Annex V.Part 1.44(b)*				
0020	of which: credit institutions		*Annex V.Part 1.42(c)*				
0030	of which: other financial corporations		*Annex V.Part 1.42(d)*				
0040	of which: non-financial corporations		*Annex V.Part 1.42(e)*				
0050	**Debt securities**		*Annex V.Part 1.31, 44(b)*				
0060	Central banks		*Annex V.Part 1.42(a)*				
0070	General governments		*Annex V.Part 1.42(b)*				
0080	Credit institutions		*Annex V.Part 1.42(c)*				
0090	Other financial corporations		*Annex V.Part 1.42(d)*				
0100	Non-financial corporations		*Annex V.Part 1.42(e)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment** *Annex V.Part 2.70(b), 71*		**Accumulated partial write-offs**	**Accumulated total write-offs**
				Credit-impaired assets (Stage 3)	**Purchased or originated credit-impaired financial assets**		
				IFRS 9.5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii), IFRS 7.16A	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)*	*IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74*	*IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74*
				0070	0071	0080	0090
0110	**Loans and advances**		*Annex V.Part 1.32, 44(a)*				
0120	Central banks		*Annex V.Part 1.42(a)*				
0130	General governments		*Annex V.Part 1.42(b)*				
0140	Credit institutions		*Annex V.Part 1.42(c)*				
0150	Other financial corporations		*Annex V.Part 1.42(d)*				
0160	Non-financial corporations		*Annex V.Part 1.42(e)*				
0165	Of which: Small and Medium-sized Enterprises		*SME Art 1 2(a)*				
0170	Households		*Annex V.Part 1.42(f)*				
0180	**FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**		*IFRS 7.8(h); IFRS 9.4.1.2A*				

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4.4.1 **Financial assets at amortised cost**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount**	**Gross carrying amount** *Annex V.Part 1.34(b)*		
					Assets without significant increase in credit risk since initial recognition (Stage 1)	**of which: instruments with low credit risk**	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**
				Annex V.Part 1.27	*IFRS 9.5.5.5; IFRS 7.35M(a)*	*IFRS 9.B5.5.22-24; Annex V.Part 2.75*	*IFRS 9.5.5.3, IFRS 7.35M(b)(i)*
				0010	0015	0020	0030
0010	**Debt securities**		*Annex V.Part 1.31, 44(b)*				
0020	Central banks		*Annex V.Part 1.42(a)*				
0030	General governments		*Annex V.Part 1.42(b)*				
0040	Credit institutions		*Annex V.Part 1.42(c)*				
0050	Other financial corporations		*Annex V.Part 1.42(d)*				
0060	Non-financial corporations		*Annex V.Part 1.42(e)*				
0070	**Loans and advances**		*Annex V.Part 1.32, 44(a)*				
0080	Central banks		*Annex V.Part 1.42(a)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount**	**Gross carrying amount** *Annex V.Part 1.34(b)*		
					Assets without significant increase in credit risk since initial recognition (Stage 1)	**of which: instruments with low credit risk**	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**
				Annex V.Part 1.27	*IFRS 9.5.5.5; IFRS 7.35M(a)*	*IFRS 9.B5.5.22-24; Annex V.Part 2.75*	*IFRS 9.5.5.3, IFRS 7.35M(b)(i)*
				0010	0015	0020	0030
0090	General governments		*Annex V.Part 1.42(b)*				
0100	Credit institutions		*Annex V.Part 1.42(c)*				
0110	Other financial corporations		*Annex V.Part 1.42(d)*				
0120	Non-financial corporations		*Annex V.Part 1.42(e)*				
0125	Of which: Small and Medium-sized Enterprises		*SME Art 1 2(a)*				
0130	Households		*Annex V.Part 1.42(f)*				
0140	**FINANCIAL ASSETS AT AMORTISED COST**		*IFRS 7.8(f); IFRS 9.4.1.2*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *Annex V.Part 1.34(b)*		**Accumulated impairment** *Annex V.Part 2.70(a), 71*	
				Credit-impaired assets (Stage 3)	**Purchased or originated credit-impaired financial assets**	**Assets without significant increase in credit risk since initial recognition (Stage 1)**	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**
				IFRS 9.5.5.1, 7.35M(b)(ii)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67*	*IFRS 9.5.5.5; IFRS7.35H(a)*	*IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)*
				0040	0041	0050	0060
0010	**Debt securities**	[redacted]	*Annex V.Part 1.31, 44(b)*				
0020	Central banks		*Annex V.Part 1.42(a)*				
0030	General governments		*Annex V.Part 1.42(b)*				
0040	Credit institutions		*Annex V.Part 1.42(c)*				
0050	Other financial corporations		*Annex V.Part 1.42(d)*				
0060	Non-financial corporations		*Annex V.Part 1.42(e)*				
0070	**Loans and advances**		*Annex V.Part 1.32, 44(a)*				
0080	Central banks		*Annex V.Part 1.42(a)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *Annex V.Part 1.34(b)*		**Accumulated impairment** *Annex V.Part 2.70(a), 71*	
				Credit-impaired assets (Stage 3)	**Purchased or originated credit-impaired financial assets**	**Assets without significant increase in credit risk since initial recognition (Stage 1)**	**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**
				IFRS 9.5.5.1, 7.35M(b)(ii)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67*	*IFRS 9.5.5.5; IFRS7.35H(a)*	*IFRS 9.5.5.3; IFRS 9.5.5.15; IFRS 7.35H(b)(i)*
				0040	0041	0050	0060
0090	General governments	[redacted]	*Annex V.Part 1.42(b)*				
0100	Credit institutions		*Annex V.Part 1.42(c)*				
0110	Other financial corporations		*Annex V.Part 1.42(d)*				
0120	Non-financial corporations		*Annex V.Part 1.42(e)*				
0125	Of which: Small and Medium-sized Enterprises		*SME Art 1 2(a)*				
0130	Households		*Annex V.Part 1.42(f)*				
0140	**FINANCIAL ASSETS AT AMORTISED COST**		*IFRS 7.8(f); IFRS 9.4.1.2*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment** *Annex V.Part 2.70(a), 71*		**Accumulated partial write-offs**	**Accumulated total write-offs**
				Credit-impaired assets (Stage 3)	**Purchased or originated credit-impaired financial assets**		
				IFRS 5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)*	*IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74*	*IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74*
				0070	0071	0080	0090
0010	**Debt securities**	[redacted]	*Annex V.Part 1.31, 44(b)*				
0020	Central banks		*Annex V.Part 1.42(a)*				
0030	General governments		*Annex V.Part 1.42(b)*				
0040	Credit institutions		*Annex V.Part 1.42(c)*				
0050	Other financial corporations		*Annex V.Part 1.42(d)*				
0060	Non-financial corporations		*Annex V.Part 1.42(e)*				
0070	**Loans and advances**		*Annex V.Part 1.32, 44(a)*				
0080	Central banks		*Annex V.Part 1.42(a)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment** *Annex V.Part 2.70(a), 71*		**Accumulated partial write-offs**	**Accumulated total write-offs**
				Credit-impaired assets (Stage 3)	**Purchased or originated credit-impaired financial assets**		
				IFRS 5.5.1; IFRS 9.5.5.15; IFRS 7.35H(b)(ii)	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.67,70(d)*	*IFRS 9.5.4.4 and B5.4.9 ; Annex V.Part 2.72-74*	*IFRS 9.5.4.4 and B5.4.9; Annex V.Part 2.72-74*
				0070	0071	0080	0090
0090	General governments		*Annex V.Part 1.42(b)*				
0100	Credit institutions		*Annex V.Part 1.42(c)*				
0110	Other financial corporations		*Annex V.Part 1.42(d)*				
0120	Non-financial corporations		*Annex V.Part 1.42(e)*				
0125	Of which: Small and Medium-sized Enterprises		*SME Art 1 2(a)*				
0130	Households		*Annex V.Part 1.42(f)*				
0140	**FINANCIAL ASSETS AT AMORTISED COST**		*IFRS 7.8(f); IFRS 9.4.1.2*				

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4.5 **Subordinated financial assets**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount**
				Annex V.Part 1.27-28
				0010
0010	**Loans and advances**	*Annex V.Part 1.32*	*Annex V.Part 1.32*	
0020	**Debt securities**	*Annex V.Part 1.31*	*Annex V.Part 1.31*	
0030	**SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS**	*Accounting Directive art 8(1)(a); Annex V.Part 2.78, 100*	*Annex V.Part 2.78, 100*	

4.6 **Trading Financial assets**

		References National GAAP based on BAD	**Carrying amount**
			Annex V.Part 1.27-28
			0010
0005	**Derivatives**	*CRR Annex II; Annex V.Part 1.17, Part 2.68*	
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)*	
0020	of which: unquoted		
0030	of which: credit institutions	*Annex V.Part 1.42(c)*	
0040	of which: other financial corporations	*Annex V.Part 1.42(d)*	
0050	of which: non-financial corporations	*Annex V.Part 1.42(e)*	
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*	
0070	Central banks	*Annex V.Part 1.42(a)*	
0080	General governments	*Annex V.Part 1.42(b)*	
0090	Credit institutions	*Annex V.Part 1.42(c)*	
0100	Other financial corporations	*Annex V.Part 1.42(d)*	
0110	Non-financial corporations	*Annex V.Part 1.42(e)*	
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	
0130	Central banks	*Annex V.Part 1.42(a)*	
0140	General governments	*Annex V.Part 1.42(b)*	
0150	Credit institutions	*Annex V.Part 1.42(c)*	
0160	Other financial corporations	*Annex V.Part 1.42(d)*	
0170	Non-financial corporations	*Annex V.Part 1.42(e)*	

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		References National GAAP based on BAD	Carrying amount
			Annex V.Part 1.27-28
			0010
0180	Households	*Annex V.Part 1.42(f)*	
0190	**TRADING FINANCIAL ASSETS**	*BAD Article 32-33; Annex V.Part 1.17*	

4.7 **Non-trading non-derivative financial assets measured at fair value through profit or loss**

		References National GAAP based on BAD	Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.27-28	*Annex V.Part 2.69*
			0010	0021
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)*		
0020	of which: unquoted			
0030	of which: credit institutions	*Annex V.Part 1.42(c)*		
0040	of which: other financial corporations	*Annex V.Part 1.42(d)*		
0050	of which: non-financial corporations	*Annex V.Part 1.42(e)*		
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*		
0070	Central banks	*Annex V.Part 1.42(a)*		
0080	General governments	*Annex V.Part 1.42(b)*		
0090	Credit institutions	*Annex V.Part 1.42(c)*		
0100	Other financial corporations	*Annex V.Part 1.42(d)*		
0110	Non-financial corporations	*Annex V.Part 1.42(e)*		
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*		
0130	Central banks	*Annex V.Part 1.42(a)*		
0140	General governments	*Annex V.Part 1.42(b)*		
0150	Credit institutions	*Annex V.Part 1.42(c)*		
0160	Other financial corporations	*Annex V.Part 1.42(d)*		
0170	Non-financial corporations	*Annex V.Part 1.42(e)*		
0180	Households	*Annex V.Part 1.42(f)*		
0190	**NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS**	*BAD art 36(2)*		

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4.8 **Non-trading non-derivative financial assets measured at fair value to equity**

		References National GAAP based on BAD	**Financial assets not subject to impairment** *Annex V.Part 1.34(d), Part 2.79*		**Financial assets subject to impairment** *Annex V.Part 2.79*		
			Carrying amount	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**	**Carrying amount**	**Gross carrying amount** *Annex V Part 1.34(d)*	
						Unimpaired assets	**Impaired assets**
			Annex V.Part 1.27-28	*Annex V.Part 2.69*	*Annex V.Part 1.27-28*		*CRR art 4(95)*
			0010	0030	0035	0040	0050
0010	**Equity instruments**	*ECB/2013/33 Annex 2. Part 2.4-5; Annex V Part 1.44(b)*					
0020	of which: unquoted						
0030	of which: credit institutions	*Annex V.Part 1.42(c)*					
0040	of which: other financial corporations	*Annex V.Part 1.42(d)*					
0050	of which: non-financial corporations	*Annex V.Part 1.42(e)*					
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0070	Central banks	*Annex V.Part 1.42(a)*					
0080	General governments	*Annex V.Part 1.42(b)*					
0090	Credit institutions	*Annex V.Part 1.42(c)*					
0100	Other financial corporations	*Annex V.Part 1.42(d)*					
0110	Non-financial corporations	*Annex V.Part 1.42(e)*					

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		References National GAAP based on BAD	Financial assets not subject to impairment *Annex V.Part 1.34(d), Part 2.79*		Financial assets subject to impairment *Annex V.Part 2.79*		
			Carrying amount	Accumulated negative changes in fair value due to credit risk on non-performing exposures	Carrying amount	Gross carrying amount *Annex V Part 1.34(d)*	
						Unimpaired assets	Impaired assets
			Annex V.Part 1.27-28	*Annex V.Part 2.69*	*Annex V.Part 1.27-28*		*CRR art 4(95)*
			0010	0030	0035	0040	0050
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0130	Central banks	*Annex V.Part 1.42(a)*					
0140	General governments	*Annex V.Part 1.42(b)*					
0150	Credit institutions	*Annex V.Part 1.42(c)*					
0160	Other financial corporations	*Annex V.Part 1.42(d)*					
0170	Non-financial corporations	*Annex V.Part 1.42(e)*					
0175	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0180	Households	*Annex V.Part 1.42(f)*					
0190	**NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY**	*Accounting Directive art 8(1)(a), 8(2)*					

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		References National GAAP based on BAD	**Financial assets subject to impairment** *Annex V.Part 2.79*				
			Specific allowances for credit risk	**General allowances for credit risk affecting carrying amount**	**General allowances for banking risk affecting carrying amount**	**Accumulated partial write-offs**	**Accumulated total write-offs**
			CRR art 4(95), Annex V Part 2.70(c),71	*CRR art 4(95); Annex V.Part 2.70(c),71*	*CRR art 4(95); Annex V. Part 2.70(c), 71, 82*	*CRR art 4(95); Annex V. Part 2.72-74*	*CRR art 4(95); Annex V. Part 2.72-74*
			0060	0070	0080	0090	0100
0010	**Equity instruments**	*ECB/2013/33 Annex 2. Part 2.4-5; Annex V Part 1.44(b)*					
0020	of which: unquoted						
0030	of which: credit institutions	*Annex V.Part 1.42(c)*					
0040	of which: other financial corporations	*Annex V.Part 1.42(d)*					
0050	of which: non-financial corporations	*Annex V.Part 1.42(e)*					
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0070	Central banks	*Annex V.Part 1.42(a)*					
0080	General governments	*Annex V.Part 1.42(b)*					
0090	Credit institutions	*Annex V.Part 1.42(c)*					
0100	Other financial corporations	*Annex V.Part 1.42(d)*					
0110	Non-financial corporations	*Annex V.Part 1.42(e)*					

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		References National GAAP based on BAD	**Financial assets subject to impairment** *Annex V.Part 2.79*				
			Specific allowances for credit risk	**General allowances for credit risk affecting carrying amount**	**General allowances for banking risk affecting carrying amount**	**Accumulated partial write-offs**	**Accumulated total write-offs**
			CRR art 4(95), Annex V Part 2.70(c),71	*CRR art 4(95); Annex V.Part 2.70(c),71*	*CRR art 4(95); Annex V. Part 2.70(c), 71, 82*	*CRR art 4(95); Annex V. Part 2.72-74*	*CRR art 4(95); Annex V. Part 2.72-74*
			0060	0070	0080	0090	0100
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0130	Central banks	*Annex V.Part 1.42(a)*					
0140	General governments	*Annex V.Part 1.42(b)*					
0150	Credit institutions	*Annex V.Part 1.42(c)*					
0160	Other financial corporations	*Annex V.Part 1.42(d)*					
0170	Non-financial corporations	*Annex V.Part 1.42(e)*					
0175	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0180	Households	*Annex V.Part 1.42(f)*					
0190	**NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY**	*Accounting Directive art 8(1)(a), 8(2)*					

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4.9 **Non-trading non-derivative financial assets measured at a cost-based method**

		References National GAAP based on BAD	**Gross carrying amount** *Annex V.Part 1.34(c),34(e)*			
			Unimpaired assets	**of which: assets under LOCOM**	**Impaired assets**	**of which: assets under LOCOM**
			Annex V.Part 2.80	*Annex V.Part 1.19*	*CRR art 4(95), Annex V.Part 2.80*	*Annex V.Part 1.19*
			0010	0015	0020	0025
0005	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)*				
0006	of which: unquoted					
0007	of which: credit institutions	*Annex V.Part 1.42(c)*				
0008	of which: other financial corporations	*Annex V.Part 1.42(d)*				
0009	of which: non-financial corporations	*Annex V.Part 1.42(e)*				
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
0020	Central banks	*Annex V.Part 1.42(a)*				
0030	General governments	*Annex V.Part 1.42(b)*				
0040	Credit institutions	*Annex V.Part 1.42(c)*				
0050	Other financial corporations	*Annex V.Part 1.42(d)*				
0060	Non-financial corporations	*Annex V.Part 1.42(e)*				

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		References National GAAP based on BAD	**Gross carrying amount** *Annex V.Part 1.34(c),34(e)*			
			Unimpaired assets	**of which: assets under LOCOM**	**Impaired assets**	**of which: assets under LOCOM**
			Annex V.Part 2.80	*Annex V.Part 1.19*	*CRR art 4(95), Annex V.Part 2.80*	*Annex V.Part 1.19*
			0010	0015	0020	0025
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				
0080	Central banks	*Annex V.Part 1.42(a)*				
0090	General governments	*Annex V.Part 1.42(b)*				
0100	Credit institutions	*Annex V.Part 1.42(c)*				
0110	Other financial corporations	*Annex V.Part 1.42(d)*				
0120	Non-financial corporations	*Annex V.Part 1.42(e)*				
0125	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				
0130	Households	*Annex V.Part 1.42(f)*				
0140	**NON-TRADING FINANCIAL ASSETS MEASURED AT A COST-BASED METHOD**	*BAD art 37.1; art 42a(4)(b); Annex V.Part 1.19*				

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		References National GAAP based on BAD	**Specific allowances for credit risk**	**General allowances for credit risk affecting carrying amount**	**General allowances for banking risk affecting carrying amount**	**Carrying amount**	**of which: assets under LOCOM**
			CRR art 4(95); Annex V.Part 2.70(c), 71	*CRR art 4(95); Annex V.Part 2.70(c),71*	*CRR art 4(95); Annex V.Part 2.70(c), 71, 82*	*Annex V.Part 1.27-28*	*Annex V.Part 1.19*
			0030	0041	0045	0050	0060
0005	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)*					
0006	of which: unquoted						
0007	of which: credit institutions	*Annex V.Part 1.42(c)*					
0008	of which: other financial corporations	*Annex V.Part 1.42(d)*					
0009	of which: non-financial corporations	*Annex V.Part 1.42(e)*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*					
0050	Other financial corporations	*Annex V.Part 1.42(d)*					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*					

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		References National GAAP based on BAD	**Specific allowances for credit risk**	**General allowances for credit risk affecting carrying amount**	**General allowances for banking risk affecting carrying amount**	**Carrying amount**	**of which: assets under LOCOM**
			CRR art 4(95); Annex V.Part 2.70(c), 71	*CRR art 4(95); Annex V.Part 2.70(c),71*	*CRR art 4(95); Annex V.Part 2.70(c), 71, 82*	*Annex V.Part 1.27-28*	*Annex V.Part 1.19*
			0030	0041	0045	0050	0060
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0080	Central banks	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*					
0110	Other financial corporations	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*					
0125	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0130	Households	*Annex V.Part 1.42(f)*					
0140	**NON-TRADING FINANCIAL ASSETS MEASURED AT A COST-BASED METHOD**	*BAD art 37.1; art 42a(4)(b); Annex V.Part 1.19*					

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		References National GAAP based on BAD	**Accumulated negative value adjustments on LOCOM assets - market risk induced**	**Accumulated negative value adjustments on LOCOM assets - credit risk induced**	**Accumulated partial write-offs**	**Accumulated total write-offs**
			Annex V.Part 2.80	*Annex V.Part 2.80*	*CRR art 4(95); Annex V.Part 2.72-74*	*CRR art 4(95); Annex V.Part 2.72-74*
			0070	0080	0090	0100
0005	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)*				
0006	of which: unquoted					
0007	of which: credit institutions	*Annex V.Part 1.42(c)*				
0008	of which: other financial corporations	*Annex V.Part 1.42(d)*				
0009	of which: non-financial corporations	*Annex V.Part 1.42(e)*				
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
0020	Central banks	*Annex V.Part 1.42(a)*				
0030	General governments	*Annex V.Part 1.42(b)*				
0040	Credit institutions	*Annex V.Part 1.42(c)*				
0050	Other financial corporations	*Annex V.Part 1.42(d)*				
0060	Non-financial corporations	*Annex V.Part 1.42(e)*				

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		References National GAAP based on BAD	**Accumulated negative value adjustments on LOCOM assets - market risk induced**	**Accumulated negative value adjustments on LOCOM assets - credit risk induced**	**Accumulated partial write-offs**	**Accumulated total write-offs**
			Annex V.Part 2.80	*Annex V.Part 2.80*	*CRR art 4(95); Annex V.Part 2.72-74*	*CRR art 4(95); Annex V.Part 2.72-74*
			0070	0080	0090	0100
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				
0080	Central banks	*Annex V.Part 1.42(a)*				
0090	General governments	*Annex V.Part 1.42(b)*				
0100	Credit institutions	*Annex V.Part 1.42(c)*				
0110	Other financial corporations	*Annex V.Part 1.42(d)*				
0120	Non-financial corporations	*Annex V.Part 1.42(e)*				
0125	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				
0130	Households	*Annex V.Part 1.42(f)*				
0140	**NON-TRADING FINANCIAL ASSETS MEASURED AT A COST-BASED METHOD**	*BAD art 37.1; art 42a(4)(b); Annex V.Part 1.19*				

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4.10 **Other non-trading non-derivative financial assets**

		References National GAAP based on BAD	**Gross carrying amount** *Annex V.Part 1.34(e),34(f)*			
			Unimpaired assets	**of which: assets under LOCOM**	**Impaired assets**	**of which: assets under LOCOM**
			Annex V.Part 2.81	*Annex V.Part 1.20*	*Annex V.Part 2.81*	*CRR art 4(95); Annex V.Part 1.20*
			0015	0016	0020	0025
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5; Annex V.Part 1.44(b)*				
0020	of which: unquoted					
0030	of which: credit institutions	*Annex V.Part 1.42(c)*				
0040	of which: other financial corporations	*Annex V.Part 1.42(d)*				
0050	of which: non-financial corporations	*Annex V.Part 1.42(e)*				
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
0070	Central banks	*Annex V.Part 1.42(a)*				
0080	General governments	*Annex V.Part 1.42(b)*				
0090	Credit institutions	*Annex V.Part 1.42(c)*				
0100	Other financial corporations	*Annex V.Part 1.42(d)*				

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		References National GAAP based on BAD	**Gross carrying amount** *Annex V.Part 1.34(e),34(f)*			
			Unimpaired assets	**of which: assets under LOCOM**	**Impaired assets**	**of which: assets under LOCOM**
			Annex V.Part 2.81	*Annex V.Part 1.20*	*Annex V.Part 2.81*	*CRR art 4(95); Annex V.Part 1.20*
			0015	0016	0020	0025
0110	Non-financial corporations	*Annex V.Part 1.42(e)*				
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				
0130	Central banks	*Annex V.Part 1.42(a)*				
0140	General governments	*Annex V.Part 1.42(b)*				
0150	Credit institutions	*Annex V.Part 1.42(c)*				
0160	Other financial corporations	*Annex V.Part 1.42(d)*				
0170	Non-financial corporations	*Annex V.Part 1.42(e)*				
0175	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				
0180	Households	*Annex V.Part 1.42(f)*				
0190	**OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS**	*Accounting Directive art 8(1)(a), 8(2); Annex V.Part 1.20*				

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		References National GAAP based on BAD	**Specific allowances for credit risk**	**General allowances for credit risk affecting carrying amount**	**General allowances for banking risk affecting carrying amount**	**Carrying amount**	**of which: assets under LOCOM**
			CRR art 4(95); Annex V.Part 2.70(c), 71	*CRR art 4(95); Annex V.Part 2.70(c),71*	*CRR art 4(95); Annex V.Part 2.70(c), 71, 82*	*Annex V.Part 1.27-28*	*Annex V.Part 1.20*
			0030	0040	0050	0010	0070
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5; Annex V.Part 1.44(b)*					
0020	of which: unquoted						
0030	of which: credit institutions	*Annex V.Part 1.42(c)*					
0040	of which: other financial corporations	*Annex V.Part 1.42(d)*					
0050	of which: non-financial corporations	*Annex V.Part 1.42(e)*					
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
0070	Central banks	*Annex V.Part 1.42(a)*					
0080	General governments	*Annex V.Part 1.42(b)*					
0090	Credit institutions	*Annex V.Part 1.42(c)*					
0100	Other financial corporations	*Annex V.Part 1.42(d)*					

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		References National GAAP based on BAD	**Specific allowances for credit risk**	**General allowances for credit risk affecting carrying amount**	**General allowances for banking risk affecting carrying amount**	**Carrying amount**	**of which: assets under LOCOM**
			CRR art 4(95); Annex V.Part 2.70(c), 71	*CRR art 4(95); Annex V.Part 2.70(c),71*	*CRR art 4(95); Annex V.Part 2.70(c), 71, 82*	*Annex V.Part 1.27-28*	*Annex V.Part 1.20*
			0030	0040	0050	0010	0070
0110	Non-financial corporations	*Annex V.Part 1.42(e)*					
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
0130	Central banks	*Annex V.Part 1.42(a)*					
0140	General governments	*Annex V.Part 1.42(b)*					
0150	Credit institutions	*Annex V.Part 1.42(c)*					
0160	Other financial corporations	*Annex V.Part 1.42(d)*					
0170	Non-financial corporations	*Annex V.Part 1.42(e)*					
0175	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
0180	Households	*Annex V.Part 1.42(f)*					
0190	**OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS**	*Accounting Directive art 8(1)(a), 8(2); Annex V.Part 1.20*					

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		References National GAAP based on BAD	**Accumulated negative value adjustments on LOCOM assets - market risk induced**	**Accumulated negative value adjustments on LOCOM assets - credit risk induced**	**Accumulated partial write-offs**	**Accumulated total write-offs**
			Annex V.Part 2.81	*Annex V.Part 2.81*	*CRR art 4(95); Annex V.Part 2.72-74*	*CRR art 4(95); Annex V.Part 2.72-74*
			0080	0090	0100	0110
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5; Annex V.Part 1.44(b)*				
0020	of which: unquoted					
0030	of which: credit institutions	*Annex V.Part 1.42(c)*				
0040	of which: other financial corporations	*Annex V.Part 1.42(d)*				
0050	of which: non-financial corporations	*Annex V.Part 1.42(e)*				
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
0070	Central banks	*Annex V.Part 1.42(a)*				
0080	General governments	*Annex V.Part 1.42(b)*				
0090	Credit institutions	*Annex V.Part 1.42(c)*				
0100	Other financial corporations	*Annex V.Part 1.42(d)*				

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		References National GAAP based on BAD	**Accumulated negative value adjustments on LOCOM assets - market risk induced**	**Accumulated negative value adjustments on LOCOM assets - credit risk induced**	**Accumulated partial write-offs**	**Accumulated total write-offs**
			Annex V.Part 2.81	*Annex V.Part 2.81*	*CRR art 4(95); Annex V.Part 2.72-74*	*CRR art 4(95); Annex V.Part 2.72-74*
			0080	0090	0100	0110
0110	Non-financial corporations	*Annex V.Part 1.42(e)*				
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				
0130	Central banks	*Annex V.Part 1.42(a)*				
0140	General governments	*Annex V.Part 1.42(b)*				
0150	Credit institutions	*Annex V.Part 1.42(c)*				
0160	Other financial corporations	*Annex V.Part 1.42(d)*				
0170	Non-financial corporations	*Annex V.Part 1.42(e)*				
0175	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				
0180	Households	*Annex V.Part 1.42(f)*				
0190	**OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS**	*Accounting Directive art 8(1)(a), 8(2); Annex V.Part 1.20*				

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5. **Breakdown of non-trading loans and advances by product**

5.1 **Loans and advances other than held for trading, trading or held for sale assets by product**

			References	**Gross carrying amount**	**Carrying amount** *Annex V.Part 1.27-28*					
					Central banks	**General governments**	**Credit institutions**	**Other financial corporations**	**Non-financial corporations**	**Households**
				Annex V.Part 1.34	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(f)*
				0005	0010	0020	0030	0040	0050	0060
By product	0010	**On demand [call] and short notice [current account]**	*Annex V.Part 2.85(a)*							
	0020	**Credit card debt**	*Annex V.Part 2.85(b)*							
	0030	**Trade receivables**	*Annex V.Part 2.85(c)*							
	0040	**Finance leases**	*Annex V.Part 2.85(d)*							
	0050	**Reverse repurchase loans**	*Annex V.Part 2.85(e)*							
	0060	**Other term loans**	*Annex V.Part 2.85(f)*							
	0070	**Advances that are not loans**	*Annex V.Part 2.85(g)*							
	0080	**LOANS AND ADVANCES**	*Annex V.Part 1.32, 44(a)*							
By collateral	0090	of which: Loans collateralized by immovable property	*Annex V.Part 2.86(a), 87*							
	0100	of which: other collateralized loans	*Annex V.Part 2.86(b), 87*							
By purpose	0110	of which: credit for consumption	*Annex V.Part 2.88(a)*							
	0120	of which: lending for house purchase	*Annex V.Part 2.88(b)*							
By subordination	0130	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*							

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6. **Breakdown of non-trading loans and advances to non-financial corporations by NACE codes**

6.1 **Breakdown of loans and advances other than held for trading, trading or held for sale assets to non-financial corporations by NACE codes**

		References	**Non-financial corporations** *Annex V.Part 1.42(e), Part 2.91*					
			Gross carrying amount	**of which: loans and advances subject to impairment**	**Of which: non-performing**		**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
						of which: defaulted		
			Annex V.Part 1.34	*Annex V.Part 2.93*	*Annex V.Part 2. 213-232*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.70-71*	*Annex V.Part 2.69*
			0010	0011	0012	0013	0021	0022
0010	**A Agriculture, forestry and fishing**	*NACE Regulation*						
0020	**B Mining and quarrying**	*NACE Regulation*						
0030	**C Manufacturing**	*NACE Regulation*						
0040	**D Electricity, gas, steam and air conditioning supply**	*NACE Regulation*						
0050	**E Water supply**	*NACE Regulation*						
0060	**F Construction**	*NACE Regulation*						
0070	**G Wholesale and retail trade**	*NACE Regulation*						
0080	**H Transport and storage**	*NACE Regulation*						

02021R0451 — EN — 01.09.2024 — 003.001 — 1021

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		References	Non-financial corporations *Annex V.Part 1.42(e), Part 2.91*					
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing	of which: defaulted	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Annex V.Part 1.34	*Annex V.Part 2.93*	*Annex V.Part 2. 213-232*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.70-71*	*Annex V.Part 2.69*
			0010	0011	0012	0013	0021	0022
0090	**I Accommodation and food service activities**	*NACE Regulation*						
0100	**J Information and communication**	*NACE Regulation*						
0105	**K Financial and insurance activities**	*NACE Regulation, Annex V.Part 2.92*						
0110	**L Real estate activities**	*NACE Regulation*						
0120	**M Professional, scientific and technical activities**	*NACE Regulation*						
0130	**N Administrative and support service activities**	*NACE Regulation*						
0140	**O Public administration and defence, compulsory social security**	*NACE Regulation*						
0150	**P Education**	*NACE Regulation*						
0160	**Q Human health services and social work activities**	*NACE Regulation*						
0170	**R Arts, entertainment and recreation**	*NACE Regulation*						
0180	**S Other services**	*NACE Regulation*						
0190	**LOANS AND ADVANCES**	*Annex V.Part 1.32, Part 2.90*						

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7. **Financial assets subject to impairment that are past due**

7.1 **Financial assets subject to impairment that are past due**

		References National GAAP compatible IFRS	**Carrying amount** *Annex V.Part 1.27*											
			Assets without significant increase in credit risk since initial recognition (Stage 1)			**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**			**Credit-impaired assets (Stage 3)**			**Purchased or originated credit-impaired financial assets**		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96											
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*												
0070	Central banks	*Annex V.Part 1.42(a)*												
0080	General governments	*Annex V.Part 1.42(b)*												
0090	Credit institutions	*Annex V.Part 1.42(c)*												
0100	Other financial corporations	*Annex V.Part 1.42(d)*												
0110	Non-financial corporations	*Annex V.Part 1.42(e)*												
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*												
0130	Central banks	*Annex V.Part 1.42(a)*												

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		References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27*											
			Assets without significant increase in credit risk since initial recognition (Stage 1)			**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**			**Credit-impaired assets (Stage 3)**			**Purchased or originated credit-impaired financial assets**		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96											
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
0140	General governments	*Annex V.Part 1.42(b)*												
0150	Credit institutions	*Annex V.Part 1.42(c)*												
0160	Other financial corporations	*Annex V.Part 1.42(d)*												
0170	Non-financial corporations	*Annex V.Part 1.42(e)*												
0180	Households	*Annex V.Part 1.42(f)*												
0190	**TOTAL DEBT INSTRUMENTS**	*Annex V Part 2.94-95*												
	Loans and advances by product, by collateral and by subordination													
0200	On demand [call] and short notice [current account]	*Annex V.Part 2.85(a)*												
0210	Credit card debt	*Annex V.Part 2.85(b)*												
0220	Trade receivables	*Annex V.Part 2.85(c)*												

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		References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27*											
			Assets without significant increase in credit risk since initial recognition (Stage 1)			**Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**			**Credit-impaired assets (Stage 3)**			**Purchased or originated credit-impaired financial assets**		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			IFRS 9.5.5.11;B5.5.37; IFRS 7.B8I, Annex V.Part 2.96											
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120
0230	Finance leases	*Annex V.Part 2.85(d)*												
0240	Reverse repurchase loans	*Annex V.Part 2.85(e)*												
0250	Other term loans	*Annex V.Part 2.85(f)*												
0260	Advances that are not loans	*Annex V.Part 2.85(g)*												
0270	of which: Loans collateralized by inmovable property	*Annex V.Part 2.86(a), 87*												
0280	of which: other collateralized loans	*Annex V.Part 2.86(b), 87*												
0290	of which: credit for consumption	*Annex V.Part 2.88(a)*												
0300	of which: lending for house purchase	*Annex V.Part 2.88(b)*												
0310	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*												

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7.2 **Financial assets subject to impairment that are past due under national GAAP**

		References National GAAP based on BAD	**Carrying amount** *Annex V.Part 1.27-28*					
			Past due but not impaired			**Past due impaired**		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			CRR art 4(95); Annex V.Part 2.96					
			0010	0020	0030	0040	0050	0060
0060	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
0070	Central banks	*Annex V.Part 1.42(a)*						
0080	General governments	*Annex V.Part 1.42(b)*						
0090	Credit institutions	*Annex V.Part 1.42(c)*						
0100	Other financial corporations	*Annex V.Part 1.42(d)*						
0110	Non-financial corporations	*Annex V.Part 1.42(e)*						
0120	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
0130	Central banks	*Annex V.Part 1.42(a)*						
0140	General governments	*Annex V.Part 1.42(b)*						
0150	Credit institutions	*Annex V.Part 1.42(c)*						
0160	Other financial corporations	*Annex V.Part 1.42(d)*						
0170	Non-financial corporations	*Annex V.Part 1.42(e)*						

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		References National GAAP based on BAD	Carrying amount Annex V.Part 1.27-28					
			Past due but not impaired			Past due impaired		
			≤ 30 days	> 30 days ≤ 90 days	> 90 days	≤ 30 days	> 30 days ≤ 90 days	> 90 days
			CRR art 4(95); Annex V.Part 2.96					
			0010	0020	0030	0040	0050	0060
0180	Households	Annex V.Part 1.42(f)						
0190	**TOTAL DEBT INSTRUMENTS**	Annex V Part 2.94-95						
	Loans and advances by product, by collateral and by subordination							
0200	On demand [call] and short notice [current account]	Annex V.Part 2.85(a)						
0210	Credit card debt	Annex V.Part 2.85(b)						
0220	Trade receivables	Annex V.Part 2.85(c)						
0230	Finance leases	Annex V.Part 2.85(d)						
0240	Reverse repurchase loans	Annex V.Part 2.85(e)						
0250	Other term loans	Annex V.Part 2.85(f)						
0260	Advances that are not loans	Annex V.Part 2.85(g)						
0270	of which: Loans collateralized by inmovable property	Annex V.Part 2.86(a), 87						

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		References National GAAP based on BAD	Carrying amount *Annex V.Part 1.27-28*					
			Past due but not impaired			Past due impaired		
			≤ 30 days	**> 30 days ≤ 90 days**	**> 90 days**	**≤ 30 days**	**> 30 days ≤ 90 days**	**> 90 days**
			CRR art 4(95); Annex V.Part 2.96					
			0010	0020	0030	0040	0050	0060
0280	of which: other collateralized loans	*Annex V.Part 2.86(b), 87*						
0290	of which: credit for consumption	*Annex V.Part 2.88(a)*						
0300	of which: lending for house purchase	*Annex V.Part 2.88(b)*						
0310	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*						

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8. **Breakdown of financial liabilities**

8.1 **Breakdown of financial liabilities by product and by counterparty sector**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*						**Accumulated changes in fair value due to credit risk**
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	IFRS 7.8(g); IFRS 9.4.2.1			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				0010	0020	0030	0034	0035	0037	0040
0010	**Derivatives**	*CRR Annex II*	*IFRS 9.BA.7(a)*							
0020	**Short positions**		*FRS 9.BA.7(b)*							
0030	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*	*IAS 32.11*							
0040	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*							
0050	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*							

02021R0451 — EN — 01.09.2024 — 003.001 — 1029

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*						**Accumulated changes in fair value due to credit risk**
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	IFRS 7.8(g); IFRS 9.4.2.1			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				0010	0020	0030	0034	0035	0037	0040
0060	Central banks	*Annex V.Part 1.42(a), 44(c)*	*Annex V.Part 1.42(a), 44(c)*							
0070	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
0080	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
0090	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
0100	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*						**Accumulated changes in fair value due to credit risk**
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	IFRS 7.8(g); IFRS 9.4.2.1			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				0010	0020	0030	0034	0035	0037	0040
0110	General governments	*Annex V.Part 1.42(b), 44(c)*	*Annex V.Part 1.42(b), 44(c)*							
0120	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
0130	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
0140	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
0150	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27-28*						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	IFRS 7.8(g); IFRS 9.4.2.1			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				0010	0020	0030	0034	0035	0037	0040
0160	Credit institutions	*Annex V.Part 1.42(c),44(c)*	*Annex V.Part 1.42(c),44(c)*							
0170	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
0180	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
0190	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
0200	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*						**Accumulated changes in fair value due to credit risk**
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	IFRS 7.8(g); IFRS 9.4.2.1			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				0010	0020	0030	0034	0035	0037	0040
0210	Other financial corporations	*Annex V.Part 1.42(d),44(c)*	*Annex V.Part 1.42(d),44(c)*							
0220	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
0230	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
0240	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
0250	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27-28*						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	IFRS 7.8(g); IFRS 9.4.2.1			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				0010	0020	0030	0034	0035	0037	0040
0260	Non-financial corporations	*Annex V.Part 1.42(e), 44(c)*	*Annex V.Part 1.42(e), 44(c)*							
0270	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
0280	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
0290	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
0300	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*						**Accumulated changes in fair value due to credit risk**
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	IFRS 7.8(g); IFRS 9.4.2.1			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				0010	0020	0030	0034	0035	0037	0040
0310	Households	*Annex V.Part 1.42(f), 44(c)*	*Annex V.Part 1.42(f), 44(c)*							
0320	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
0330	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
0340	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
0350	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27-28*						Accumulated changes in fair value due to credit risk
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	IFRS 7.8(g); IFRS 9.4.2.1			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				0010	0020	0030	0034	0035	0037	0040
0360	**Debt securities issued**	*Annex V.1.37, Part 2.98*	*Annex V.Part 1.37, Part 2.98*							
0370	Certificates of deposits	*Annex V.Part 2.98(a)*	*Annex V.Part 2.98(a)*							
0380	Asset-backed securities	*CRR art 4(61)*	*CRR art 4(1)(61)*							
0390	Covered bonds	*CRR art 129*	*CRR art 129*							
0400	Hybrid contracts	*Annex V.Part 2.98(d)*	*Annex V.Part 2.98(d)*							
0410	Other debt securities issued	*Annex V.Part 2.98(e)*	*Annex V.Part 2.98(e)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*						**Accumulated changes in fair value due to credit risk**
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	IFRS 7.8(g); IFRS 9.4.2.1			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				0010	0020	0030	0034	0035	0037	0040
0420	*Convertible compound financial instruments*		*IAS 32.AG 31*							
0430	*Non-convertible*									
0440	**Other financial liabilities**	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*							
0445	of which: lease liabilities		*IFRS 16.22, 26-28, 47(b)*							
0450	**FINANCIAL LIABILITIES**									

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8.2 **Subordinated financial liabilities**

		References National GAAP	*References National GAAP compatible IFRS*	**Carriyng amount**		
				Designated at fair value through profit or loss	**At amortized cost**	**At a cost-based method**
				IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	*IFRS 7.8(g); IFRS 9.4.2.1*	
				Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3)*
				0010	0020	0030
0010	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			
0020	**Debt securities issued**	*Annex V.Part 1.37*	*Annex V.Part 1.37*			
0030	**SUBORDINATED FINANCIAL LIABILITIES**	*Annex V.Part 2.99-100*	*Annex V.Part 2.99-100*			

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9. **Loan commitments, financial guarantees and other commitments**

9.1.1 **Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

		References National GAAP compatible IFRS	**Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V.Part 2.107-108, 118*			
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired instruments (Stage 3)**	**Purchased or originated credit-impaired instruments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M*	*IFRS 7.35M; Annex V.Part 2.107*
			0010	0020	0030	0035
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*				
0021	of which: non-performing	*Annex V.Part 2.117*				
0030	Central banks	*Annex V.Part 1.42(a)*				
0040	General governments	*Annex V.Part 1.42(b)*				
0050	Credit institutions	*Annex V.Part 1.42(c)*				

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		References National GAAP compatible IFRS	**Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V.Part 2.107-108, 118*			
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired instruments (Stage 3)**	**Purchased or originated credit-impaired instruments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M*	*IFRS 7.35M; Annex V.Part 2.107*
			0010	0020	0030	0035
0060	Other financial corporations	*Annex V.Part 1.42(d)*				
0070	Non-financial corporations	*Annex V.Part 1.42(e)*				
0080	Households	*Annex V.Part 1.42(f)*				
0090	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*				
0101	of which: non-performing	*Annex V.Part 2.117*				
0110	Central banks	*Annex V.Part 1.42(a)*				

02021R0451 — EN — 01.09.2024 — 003.001 — 1040

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		References National GAAP compatible IFRS	**Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V.Part 2.107-108, 118*			
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired instruments (Stage 3)**	**Purchased or originated credit-impaired instruments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M*	*IFRS 7.35M; Annex V.Part 2.107*
			0010	0020	0030	0035
0120	General governments	*Annex V.Part 1.42(b)*				
0130	Credit institutions	*Annex V.Part 1.42(c)*				
0140	Other financial corporations	*Annex V.Part 1.42(d)*				
0150	Non-financial corporations	*Annex V.Part 1.42(e)*				
0160	Households	*Annex V.Part 1.42(f)*				
0170	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*				
0181	of which: non-performing	*Annex V.Part 2.117*				

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		References National GAAP compatible IFRS	**Nominal amount of off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V.Part 2.107-108, 118*			
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired instruments (Stage 3)**	**Purchased or originated credit-impaired instruments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS 9.B2.5; IFRS 7.35M*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS 9.5.5, IFRS9.B2.5; IFRS 7.35M*	*IFRS 7.35M; Annex V.Part 2.107*
			0010	0020	0030	0035
0190	Central banks	*Annex V.Part 1.42(a)*				
0200	General governments	*Annex V.Part 1.42(b)*				
0210	Credit institutions	*Annex V.Part 1.42(c)*				
0220	Other financial corporations	*Annex V.Part 1.42(d)*				
0230	Non-financial corporations	*Annex V.Part 1.42(e)*				
0240	Households	*Annex V.Part 1.42(f)*				

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		References National GAAP compatible IFRS	**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*			
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired instruments (Stage 3)**	**Purchased or originated credit-impaired instruments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)*	*IFRS 7.35M; Annex V.Part 2.107*
			0040	0050	0060	0065
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*				
0021	of which: non-performing	*Annex V.Part 2.117*				
0030	Central banks	*Annex V.Part 1.42(a)*				
0040	General governments	*Annex V.Part 1.42(b)*				
0050	Credit institutions	*Annex V.Part 1.42(c)*				

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		References National GAAP compatible IFRS	**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*			
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired instruments (Stage 3)**	**Purchased or originated credit-impaired instruments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)*	*IFRS 7.35M; Annex V.Part 2.107*
			0040	0050	0060	0065
0060	Other financial corporations	*Annex V.Part 1.42(d)*				
0070	Non-financial corporations	*Annex V.Part 1.42(e)*				
0080	Households	*Annex V.Part 1.42(f)*				
0090	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*				
0101	of which: non-performing	*Annex V.Part 2.117*				
0110	Central banks	*Annex V.Part 1.42(a)*				

02021R0451 — EN — 01.09.2024 — 003.001 — 1044

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		References National GAAP compatible IFRS	**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*			
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired instruments (Stage 3)**	**Purchased or originated credit-impaired instruments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)*	*IFRS 7.35M; Annex V.Part 2.107*
			0040	0050	0060	0065
0120	General governments	*Annex V.Part 1.42(b)*				
0130	Credit institutions	*Annex V.Part 1.42(c)*				
0140	Other financial corporations	*Annex V.Part 1.42(d)*				
0150	Non-financial corporations	*Annex V.Part 1.42(e)*				
0160	Households	*Annex V.Part 1.42(f)*				
0170	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*				
0181	of which: non-performing	*Annex V.Part 2.117*				

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		References National GAAP compatible IFRS	**Provisions on off-balance sheet commitments and financial guarantees under IFRS 9 impairment** *Annex V Part 2.106-109*			
			Instruments without significant increase in credit risk since initial recognition (Stage 1)	**Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	**Credit-impaired instruments (Stage 3)**	**Purchased or originated credit-impaired instruments**
			IFRS 9.2.1(e),(g), IFRS 9.4.2.(c), IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(a)	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(i)*	*IFRS 9.2.1(e),(g), IFRS 9.4.2.(c),IFRS9.5.5, IFRS 9.B2.5; IFRS 7.35H(b)(ii)*	*IFRS 7.35M; Annex V.Part 2.107*
			0040	0050	0060	0065
0190	Central banks	*Annex V.Part 1.42(a)*				
0200	General governments	*Annex V.Part 1.42(b)*				
0210	Credit institutions	*Annex V.Part 1.42(c)*				
0220	Other financial corporations	*Annex V.Part 1.42(d)*				
0230	Non-financial corporations	*Annex V.Part 1.42(e)*				
0240	Households	*Annex V.Part 1.42(f)*				

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		References National GAAP compatible IFRS	**Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4**		**Commitments and financial guarantees measured at fair value**	
			Nominal amount	**Provision**	**Nominal amount**	**Accumulated negative changes in fair value due to credit risk on non-performing commitments**
			IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111*	*IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118*	*Annex V Part 2.69*
			0100	0110	0120	0130
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*				
0021	of which: non-performing	*Annex V.Part 2.117*				
0030	Central banks	*Annex V.Part 1.42(a)*				
0040	General governments	*Annex V.Part 1.42(b)*				
0050	Credit institutions	*Annex V.Part 1.42(c)*				

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		References National GAAP compatible IFRS	**Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4**		**Commitments and financial guarantees measured at fair value**	
			Nominal amount	**Provision**	**Nominal amount**	**Accumulated negative changes in fair value due to credit risk on non-performing commitments**
			IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111*	*IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118*	*Annex V Part 2.69*
			0100	0110	0120	0130
0060	Other financial corporations	*Annex V.Part 1.42(d)*				
0070	Non-financial corporations	*Annex V.Part 1.42(e)*				
0080	Households	*Annex V.Part 1.42(f)*				
0090	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*				
0101	of which: non-performing	*Annex V.Part 2.117*				
0110	Central banks	*Annex V.Part 1.42(a)*				

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		References National GAAP compatible IFRS	**Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4**		**Commitments and financial guarantees measured at fair value**	
			Nominal amount	**Provision**	**Nominal amount**	**Accumulated negative changes in fair value due to credit risk on non-performing commitments**
			IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111*	*IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118*	*Annex V Part 2.69*
			0100	0110	0120	0130
0120	General governments	*Annex V.Part 1.42(b)*				
0130	Credit institutions	*Annex V.Part 1.42(c)*				
0140	Other financial corporations	*Annex V.Part 1.42(d)*				
0150	Non-financial corporations	*Annex V.Part 1.42(e)*				
0160	Households	*Annex V.Part 1.42(f)*				
0170	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*				
0181	of which: non-performing	*Annex V.Part 2.117*				

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		References National GAAP compatible IFRS	**Other commitments measured under IAS 37 and financial guarantees measured under IFRS 4**		**Commitments and financial guarantees measured at fair value**	
			Nominal amount	**Provision**	**Nominal amount**	**Accumulated negative changes in fair value due to credit risk on non-performing commitments**
			IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.111, 118	*IAS 37, IFRS 9.2.1(e), IFRS 9.B2.5; IFRS 4; Annex V.Part 2.106, 111*	*IFRS 9.2.3(a), 9.B2.5; Annex V Part 2.110, 118*	*Annex V Part 2.69*
			0100	0110	0120	0130
0190	Central banks	*Annex V.Part 1.42(a)*				
0200	General governments	*Annex V.Part 1.42(b)*				
0210	Credit institutions	*Annex V.Part 1.42(c)*				
0220	Other financial corporations	*Annex V.Part 1.42(d)*				
0230	Non-financial corporations	*Annex V.Part 1.42(e)*				
0240	Households	*Annex V.Part 1.42(f)*				

02021R0451 — EN — 01.09.2024 — 003.001 — 1050

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9.1 **Off-balance sheet exposures under national GAAP: Loan commitments, financial guarantees and other commitments given**

		References National GAAP	**Nominal amount**	**Provisions**
			CRR Annex I; Annex V.Part 2.118	*CRR Annex I; Annex V.Part 2.11*
			0010	0020
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*		
0021	of which: non-performing	*Annex V. Part 2.117*		
0030	Central banks	*Annex V.Part 1.42(a)*		
0040	General governments	*Annex V.Part 1.42(b)*		
0050	Credit institutions	*Annex V.Part 1.42(c)*		
0060	Other financial corporations	*Annex V.Part 1.42(d)*		
0070	Non-financial corporations	*Annex V.Part 1.42(e)*		
0080	Households	*Annex V.Part 1.42(f)*		
0090	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*		
0101	of which: non-performing	*Annex V. Part 2.117*		
0110	Central banks	*Annex V.Part 1.42(a)*		
0120	General governments	*Annex V.Part 1.42(b)*		
0130	Credit institutions	*Annex V.Part 1.42(c)*		
0140	Other financial corporations	*Annex V.Part 1.42(d)*		
0150	Non-financial corporations	*Annex V.Part 1.42(e)*		

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		References National GAAP	**Nominal amount**	**Provisions**
			CRR Annex I; Annex V.Part 2.118	*CRR Annex I; Annex V.Part 2.11*
			0010	0020
0160	Households	*Annex V.Part 1.42(f)*		
0170	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*		
0181	of which: non-performing	*Annex V. Part 2.117*		
0190	Central banks	*Annex V.Part 1.42(a)*		
0200	General governments	*Annex V.Part 1.42(b)*		
0210	Credit institutions	*Annex V.Part 1.42(c)*		
0220	Other financial corporations	*Annex V.Part 1.42(d)*		
0230	Non-financial corporations	*Annex V.Part 1.42(e)*		
0240	Households	*Annex V.Part 1.42(f)*		

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9.2 **Loan commitments, financial guarantees and other commitments received**

		References National GAAP	*References National GAAP compatible IFRS*	**Maximum amount of the guarantee that can be considered**	**Nominal amount**
				IFRS 7.36 (b); Annex V.Part 2.119	*Annex V.Part 2.119*
				Annex V.Part 2.119	*Annex V.Part 2.119*
				0010	0020
0010	**Loan commitments received**	*Annex V.Part 1.44(h), Part 2.102-103, 113*	*IFRS 9.2.1(g), .BCZ2.2; Annex V.Part 1.44(h), Part 2.102-103, 113*		
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0070	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0080	**Financial guarantees received**	*Annex V.Part 1.44(h), Part 2.102-103, 114*	*IFRS 9.2.1(e), .B2.5, .BC2.17, IFRS 8.Appendix A; IFRS 4 Annex A; Annex V.Part 1.44(h), Part 2.102-103, 114*		
0090	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0100	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0110	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0120	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		

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		References National GAAP	*References National GAAP compatible IFRS*	**Maximum amount of the guarantee that can be considered**	**Nominal amount**
				IFRS 7.36 (b); Annex V.Part 2.119	*Annex V.Part 2.119*
				Annex V.Part 2.119	*Annex V.Part 2.119*
				0010	0020
0130	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0140	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0150	**Other Commitments received**	*Annex V.Part 1.44(h), Part 2.102-103, 115*	*Annex V.Part 1.44(h), Part 2.102-103, 115*		
0160	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0170	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0180	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0190	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0200	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0210	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		

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10. **Derivatives - Trading and economic hedges**

By type of risk / By product or by type of market		*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	**of which: Financial assets measured at a cost-based method / LOCOM**	**Financial liabilities Held for trading and trading**	**of which: Financial liabilities measured at a cost-based method / LOCOM**	**Positive value**	**Negative value**	**Total Trading**	**of which: sold**
				Annex V.Part 2.120, 131		IFRS 9.BA.7 (a); Annex V.-Part 2.120, 131				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				0010	0011	0020	0016	0022	0025	0030	0040
0010	**Interest rate**	*Annex V.Part 2.129(a)*	*Annex V.Part 2.129(a)*								
0020	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
0030	OTC options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0040	OTC other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								

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By type of risk / By product or by type of market		*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	**of which: Financial assets measured at a cost-based method / LOCOM**	**Financial liabilities Held for trading and trading**	**of which: Financial liabilities measured at a cost-based method / LOCOM**	**Positive value**	**Negative value**	**Total Trading**	**of which: sold**
				Annex V.Part 2.120, 131		IFRS 9.BA.7 (a); Annex V.-Part 2.120, 131				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				0010	0011	0020	0016	0022	0025	0030	0040
0050	Organized market options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0060	Organized market other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0070	**Equity**	*Annex V.Part 2.129(b)*	*Annex V.Part 2.129(b)*								
0080	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								

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By type of risk / By product or by type of market		*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	**of which: Financial assets measured at a cost-based method / LOCOM**	**Financial liabilities Held for trading and trading**	**of which: Financial liabilities measured at a cost-based method / LOCOM**	**Positive value**	**Negative value**	**Total Trading**	**of which: sold**
				Annex V.Part 2.120, 131		IFRS 9.BA.7 (a); Annex V.-Part 2.120, 131				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				0010	0011	0020	0016	0022	0025	0030	0040
0090	OTC options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0100	OTC other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0110	Organized market options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0120	Organized market other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								

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	By type of risk / By product or by type of market	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	**of which: Financial assets measured at a cost-based method / LOCOM**	**Financial liabilities Held for trading and trading**	**of which: Financial liabilities measured at a cost-based method / LOCOM**	**Positive value**	**Negative value**	**Total Trading**	**of which: sold**
				Annex V.Part 2.120, 131		IFRS 9.BA.7 (a); Annex V.-Part 2.120, 131				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				0010	0011	0020	0016	0022	0025	0030	0040
0130	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*	*Annex V.Part 2.129(c)*								
0140	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
0150	OTC options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0160	OTC other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								

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	By type of risk / By product or by type of market	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	**of which: Financial assets measured at a cost-based method / LOCOM**	**Financial liabilities Held for trading and trading**	**of which: Financial liabilities measured at a cost-based method / LOCOM**	**Positive value**	**Negative value**	**Total Trading**	**of which: sold**
				Annex V.Part 2.120, 131		IFRS 9.BA.7 (a); Annex V.-Part 2.120, 131				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				0010	0011	0020	0016	0022	0025	0030	0040
0170	Organized market options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0180	Organized market other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
0190	**Credit**	*Annex V.Part 2.129(d)*	*Annex V.Part 2.129(d)*								
0195	of which: economic hedges with use of the fair value option	*Annex V.Part 2.140*	*IFRS 9.6.7.1; Annex V.Part 2.140*								

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By type of risk / By product or by type of market		*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	**of which: Financial assets measured at a cost-based method / LOCOM**	**Financial liabilities Held for trading and trading**	**of which: Financial liabilities measured at a cost-based method / LOCOM**	**Positive value**	**Negative value**	**Total Trading**	**of which: sold**
				Annex V.Part 2.120, 131		IFRS 9.BA.7 (a); Annex V.-Part 2.120, 131				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				0010	0011	0020	0016	0022	0025	0030	0040
0201	of which: other economic hedges	*Annex V.Part 2.137-140*	*Annex V.Part 2.137-140*								
0210	Credit default swap										
0220	Credit spread option										
0230	Total return swap										

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By type of risk / By product or by type of market		*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	**of which: Financial assets measured at a cost-based method / LOCOM**	**Financial liabilities Held for trading and trading**	**of which: Financial liabilities measured at a cost-based method / LOCOM**	**Positive value**	**Negative value**	**Total Trading**	**of which: sold**
				Annex V.Part 2.120, 131		IFRS 9.BA.7 (a); Annex V.-Part 2.120, 131				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				0010	0011	0020	0016	0022	0025	0030	0040
0240	Other										
0250	**Commodity**	*Annex V.Part 2.129(e)*	*Annex V.Part 2.129(e)*								
0260	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
0270	**Other**	*Annex V.Part 2.129(f)*	*Annex V.Part 2.129(f)*								

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By type of risk / By product or by type of market		*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	**of which: Financial assets measured at a cost-based method / LOCOM**	**Financial liabilities Held for trading and trading**	**of which: Financial liabilities measured at a cost-based method / LOCOM**	**Positive value**	**Negative value**	**Total Trading**	**of which: sold**
				Annex V.Part 2.120, 131		IFRS 9.BA.7 (a); Annex V.-Part 2.120, 131				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				0010	0011	0020	0016	0022	0025	0030	0040
0280	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
0290	**DERIVATIVES**	*CRR Annex II; Annex V.Part 1.16(a)*	*IFRS 9.Appendix A*								
0300	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141 (a), 142*	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*								

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By type of risk / By product or by type of market		*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	**of which: Financial assets measured at a cost-based method / LOCOM**	**Financial liabilities Held for trading and trading**	**of which: Financial liabilities measured at a cost-based method / LOCOM**	**Positive value**	**Negative value**	**Total Trading**	**of which: sold**
				Annex V.Part 2.120, 131		IFRS 9.BA.7 (a); Annex V.-Part 2.120, 131				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				0010	0011	0020	0016	0022	0025	0030	0040
0310	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*								
0320	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*	*Annex V.Part 1.44(e), Part 2.141(c)*								

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11. **Hedge accounting**

11.1 **Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge**

	By product or by type of market	*References National GAAP compatible IFRS*	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V.P-art 2.120, 131	*IFRS 7.24A; Annex V.P-art 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
			0010	0020	0030	0040
0010	**Interest rate**	*Annex V.Part 2.129(a)*				
0020	OTC options	*Annex V.Part 2.136*				
0030	OTC other	*Annex V.Part 2.136*				
0040	Organized market options	*Annex V.Part 2.136*				
0050	Organized market other	*Annex V.Part 2.136*				
0060	**Equity**	*Annex V.Part 2.129(b)*				
0070	OTC options	*Annex V.Part 2.136*				
0080	OTC other	*Annex V.Part 2.136*				
0090	Organized market options	*Annex V.Part 2.136*				
0100	Organized market other	*Annex V.Part 2.136*				
0110	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
0120	OTC options	*Annex V.Part 2.136*				
0130	OTC other	*Annex V.Part 2.136*				
0140	Organized market options	*Annex V.Part 2.136*				
0150	Organized market other	*Annex V.Part 2.136*				

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	By product or by type of market	*References National GAAP compatible IFRS*	Carrying amount		Notional amount	
			Assets	**Liabilities**	**Total Hedging**	**of which: sold**
		IFRS 7.24A; Annex V.P-art 2.120, 131	*IFRS 7.24A; Annex V.P-art 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040	
0160	**Credit**	*Annex V.Part 2.129(d)*				
0170	Credit default swap	*Annex V.Part 2.136*				
0180	Credit spread option	*Annex V.Part 2.136*				
0190	Total return swap	*Annex V.Part 2.136*				
0200	Other	*Annex V.Part 2.136*				
0210	**Commodity**	*Annex V.Part 2.129(e)*				
0220	**Other**	*Annex V.Part 2.129(f)*				
0230	**FAIR VALUE HEDGES**	*IFRS 7.24A; IAS 39.86(a); IFRS 9.6.5.2(a)*				
0240	**Interest rate**	*Annex V.Part 2.129(a)*				
0250	OTC options	*Annex V.Part 2.136*				
0260	OTC other	*Annex V.Part 2.136*				
0270	Organized market options	*Annex V.Part 2.136*				
0280	Organized market other	*Annex V.Part 2.136*				
0290	**Equity**	*Annex V.Part 2.129(b)*				
0300	OTC options	*Annex V.Part 2.136*				
0310	OTC other	*Annex V.Part 2.136*				

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	By product or by type of market	*References National GAAP compatible IFRS*	Carrying amount		Notional amount	
			Assets	**Liabilities**	**Total Hedging**	**of which: sold**
		IFRS 7.24A; Annex V.P-art 2.120, 131	*IFRS 7.24A; Annex V.P-art 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040	
0320	Organized market options	*Annex V.Part 2.136*				
0330	Organized market other	*Annex V.Part 2.136*				
0340	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
0350	OTC options	*Annex V.Part 2.136*				
0360	OTC other	*Annex V.Part 2.136*				
0370	Organized market options	*Annex V.Part 2.136*				
0380	Organized market other	*Annex V.Part 2.136*				
0390	**Credit**	*Annex V.Part 2.129(d)*				
0400	Credit default swap	*Annex V.Part 2.136*				
0410	Credit spread option	*Annex V.Part 2.136*				
0420	Total return swap	*Annex V.Part 2.136*				
0430	Other	*Annex V.Part 2.136*				
0440	**Commodity**	*Annex V.Part 2.129(e)*				
0450	**Other**	*Annex V.Part 2.129(f)*				
0460	**CASH FLOW HEDGES**	*IFRS 7.24A; IAS 39.86(b); IFRS 9.6.5.2(b)*				

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	By product or by type of market	*References National GAAP compatible IFRS*	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
		IFRS 7.24A; Annex V.Part 2.120, 131	*IFRS 7.24A; Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*	
		0010	0020	0030	0040	
0470	**HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION**	*IFRS 7.24A; IAS 39.86(c); IFRS 9.6.5.2(c)*				
0480	**PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK**	*IAS 39.71, 81A, 89A, AG 114-132*				
0490	**PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK**	*IAS 39.71*				
0500	**DERIVATIVES-HEDGE ACCOUNTING**	*IFRS 7.24A; IAS 39.9; IFRS 9.6.1*				
0510	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*				
0520	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*				
0530	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*				

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11.2 **Derivatives - Hedge accounting under National GAAP: Breakdown by type of risk**

	By product or by type of market	*References National GAAP based on BAD*	Carrying amount			
			Assets	of which: assets carried at amortised cost / LOCOM	Liabilities	of which: liabilities carried at amortised cost / LOCOM
			Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*
			0005	0006	0007	0008
0010	**Interest rate**	*Annex V.Part 2.129(a)*				
0020	OTC options	*Annex V.Part 2.136*				
0030	OTC other	*Annex V.Part 2.136*				
0040	Organized market options	*Annex V.Part 2.136*				
0050	Organized market other	*Annex V.Part 2.136*				
0060	**Equity**	*Annex V.Part 2.129(b)*				
0070	OTC options	*Annex V.Part 2.136*				
0080	OTC other	*Annex V.Part 2.136*				
0090	Organized market options	*Annex V.Part 2.136*				
0100	Organized market other	*Annex V.Part 2.136*				

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	By product or by type of market	*References National GAAP based on BAD*	Carrying amount			
			Assets	**of which: assets carried at amortised cost / LOCOM**	**Liabilities**	**of which: liabilities carried at amortised cost / LOCOM**
			Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*
			0005	0006	0007	0008
0110	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
0120	OTC options	*Annex V.Part 2.136*				
0130	OTC other	*Annex V.Part 2.136*				
0140	Organized market options	*Annex V.Part 2.136*				
0150	Organized market other	*Annex V.Part 2.136*				
0160	**Credit**	*Annex V.Part 2.129(d)*				
0170	Credit default swap	*Annex V.Part 2.136*				
0180	Credit spread option	*Annex V.Part 2.136*				
0190	Total return swap	*Annex V.Part 2.136*				
0200	Other	*Annex V.Part 2.136*				
0210	**Commodity**	*Annex V.Part 2.129(e)*				
0220	**Other**	*Annex V.Part 2.129(f)*				

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	By product or by type of market	*References National GAAP based on BAD*	Carrying amount			
			Assets	**of which: assets carried at amortised cost / LOCOM**	**Liabilities**	**of which: liabilities carried at amortised cost / LOCOM**
			Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*
			0005	0006	0007	0008
0230	**DERIVATIVES-HEDGE ACCOUNTING**	*Annex V.Part 1.22, 26*				
0231	of which: fair value hedges	*Annex V.Part 2.143*				
0232	of which: cash flow hedges	*Annex V.Part 2.143*				
0233	of which: cost-price hedges	*Annex V.Part 2.143, 144*				
0234	of which: hedge in net investments in a foreign operation	*Annex V.Part 2.143*				
0235	of which: portfolio fair value hedges of interest rate risk	*Annex V.Part 2.143*				
0236	of which: portfolio cash flow hedges of interest rate risk	*Annex V.Part 2.143*				
0240	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*				
0250	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*				
0260	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*				

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	By product or by type of market	*References National GAAP based on BAD*	Notional amount				Fair value	
			Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V.Part 2.133-135	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*
			0010	0011	0020	0021	0030	0040
0010	**Interest rate**	*Annex V.Part 2.129(a)*						
0020	OTC options	*Annex V.Part 2.136*						
0030	OTC other	*Annex V.Part 2.136*						
0040	Organized market options	*Annex V.Part 2.136*						
0050	Organized market other	*Annex V.Part 2.136*						
0060	**Equity**	*Annex V.Part 2.129(b)*						
0070	OTC options	*Annex V.Part 2.136*						
0080	OTC other	*Annex V.Part 2.136*						
0090	Organized market options	*Annex V.Part 2.136*						
0100	Organized market other	*Annex V.Part 2.136*						

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	By product or by type of market	*References National GAAP based on BAD*	Notional amount				Fair value	
			Total Hedging	**of which: derivatives carried at amortised cost / LOCOM**	**of which: sold**	**of which: derivatives carried at amortised cost / LOCOM**	**Positive value**	**Negative value**
			Annex V.Part 2.133-135	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*
			0010	0011	0020	0021	0030	0040
0110	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*						
0120	OTC options	*Annex V.Part 2.136*						
0130	OTC other	*Annex V.Part 2.136*						
0140	Organized market options	*Annex V.Part 2.136*						
0150	Organized market other	*Annex V.Part 2.136*						
0160	**Credit**	*Annex V.Part 2.129(d)*						
0170	Credit default swap	*Annex V.Part 2.136*						
0180	Credit spread option	*Annex V.Part 2.136*						
0190	Total return swap	*Annex V.Part 2.136*						
0200	Other	*Annex V.Part 2.136*						
0210	**Commodity**	*Annex V.Part 2.129(e)*						
0220	**Other**	*Annex V.Part 2.129(f)*						

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	By product or by type of market	*References National GAAP based on BAD*	Notional amount				Fair value	
			Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V.Part 2.133-135	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*
			0010	0011	0020	0021	0030	0040
0230	**DERIVATIVES-HEDGE ACCOUNTING**	*Annex V.Part 1.22, 26*						
0231	of which: fair value hedges	*Annex V.Part 2.143*						
0232	of which: cash flow hedges	*Annex V.Part 2.143*						
0233	of which: cost-price hedges	*Annex V.Part 2.143, 144*						
0234	of which: hedge in net investments in a foreign operation	*Annex V.Part 2.143*						
0235	of which: portfolio fair value hedges of interest rate risk	*Annex V.Part 2.143*						
0236	of which: portfolio cash flow hedges of interest rate risk	*Annex V.Part 2.143*						
0240	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*						
0250	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*						
0260	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*						

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11.3 **Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge**

		References National GAAP compatible IFRS	Carrying amount		
			Fair value hedge	**Cash flow hedge**	**Hedge of net investment in a foreign operation**
			Annex V.Part 2.145	*Annex V.Part 2.145*	*Annex V.Part 2.145*
			0010	0020	0030
0010	**Non-derivative financial assets**	*IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2*			
0020	of which: Financial assets held for trading	*IFRS 9.Appendix A*			
0030	of which: Non-trading financial assets mandatorily at fair value through profit or loss	*IFRS 9.4.1.4; IFRS 7.8(a)(ii)*			
0040	of which: Financial assets designated at fair value through profit or loss	*IFRS 9.4.1.5; IFRS 7.8(a)(i)*			
0050	**Non-derivative financial liabilities**	*IFRS 7.24A; IFRS 9.6.1; IFRS 9.6.2.2*			
0060	Financial liabilities held for trading	*IFRS 9.Appendix A*			
0070	Financial liabilities designated at fair value through profit or loss	*IFRS 9.4.2.1; IFRS 9.6.2.2*			
0080	Financial assets at amortised cost	*IFRS 9.4.2.1; IFRS 9.6.2.2*			

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11.3.1 **Non-derivative hedging instruments under national GAAP: breakdown by accounting portfolio**

		References National GAAP based on BAD	**Carrying amount**
			Annex V.Part 2.145
			0010
0010	**Non-derivative financial assets**		
0020	of which: Trading financial assets	*BAD Article 32-33; Annex V.Part 1.17*	
0030	of which: Non-trading non-derivative financial assets measured at fair value through profit or loss	*BAD art 36(2)*	
0040	of which: Non-trading non-derivative financial assets measured at fair value to equity	*Accounting Directive art 8(1)(a), (8)*	
0050	of which: Other non-trading non-derivative financial assets	*BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20*	
0060	**Non-derivative financial liabilities**		
0070	of which: Trading financial liabilities	*Accounting Directive art 8(1)(a),(3),(6)*	
0080	of which: Non-trading non-derivative financial liabilities measured at a cost-based method	*Accounting Directive art 8(3)*	

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11.4 **Hedged items in fair value hedges**

		References National GAAP compatible IFRS	**Micro-hedges**	**Micro-hedges - Net position hedge**	**Hedge adjustments on micro-hedges**		**Macro hedges**
			Carrying amount	**Assets or liabilities included in hedge of a net position (before netting)**	**Hedge adjustments included in the carrying amount of assets/liabilities**	**Remaining adjustments for discontinued micro hedges including hedges of net positions**	**Hedged items in portfolio hedge of interest rate risk**
		IFRS 7.24B(a), Annex V.Part 2.146, 147	*IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151*	*IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149*	*IFRS 7.24B(a)(v); Annex V.Part 2.148, 150*	*IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152*	
		0010	0020	0030	0040	0050	
	ASSETS						
0010	**Financial assets measured at fair value through other comprehensive income**	*IFRS 9.4.1.2A; IFRS 7.8(h); Annex V. Part 2.146, 151*					
0020	Interest rate	*Annex V.Part 2.129(a)*					
0030	Equity	*Annex V.Part 2.129(b)*					
0040	Foreign exchange and gold	*Annex V.Part 2.129(c)*					
0050	Credit	*Annex V.Part 2.129(d)*					
0060	Commodity	*Annex V.Part 2.129(e)*					
0070	Other	*Annex V.Part 2.129(f)*					

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		References National GAAP compatible IFRS	**Micro-hedges**	**Micro-hedges - Net position hedge**	**Hedge adjustments on micro-hedges**		**Macro hedges**
			Carrying amount	**Assets or liabilities included in hedge of a net position (before netting)**	**Hedge adjustments included in the carrying amount of assets/liabilities**	**Remaining adjustments for discontinued micro hedges including hedges of net positions**	**Hedged items in portfolio hedge of interest rate risk**
			IFRS 7.24B(a), Annex V.Part 2.146, 147	*IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151*	*IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149*	*IFRS 7.24B(a)(v); Annex V.Part 2.148, 150*	*IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152*
			0010	0020	0030	0040	0050
0080	**Financial assets measured at amortised cost**	*IFRS 9.4.1.2A; IFRS 7.8(f); Annex V. Part 2.146, 151*					
0090	Interest rate	*Annex V.Part 2.129(a)*					
0100	Equity	*Annex V.Part 2.129(b)*					
0110	Foreign exchange and gold	*Annex V.Part 2.129(c)*					
0120	Credit	*Annex V.Part 2.129(d)*					
0130	Commodity	*Annex V.Part 2.129(e)*					
0140	Other	*Annex V.Part 2.129(f)*					

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		References National GAAP compatible IFRS	**Micro-hedges**	**Micro-hedges - Net position hedge**	**Hedge adjustments on micro-hedges**		**Macro hedges**
			Carrying amount	**Assets or liabilities included in hedge of a net position (before netting)**	**Hedge adjustments included in the carrying amount of assets/liabilities**	**Remaining adjustments for discontinued micro hedges including hedges of net positions**	**Hedged items in portfolio hedge of interest rate risk**
			IFRS 7.24B(a), Annex V.Part 2.146, 147	*IFRS 9.6.6.1; IFRS 9.6.6.6; Annex V.Part 2.147, 151*	*IFRS 7.24B(a)(ii); Annex V.Part 2.148, 149*	*IFRS 7.24B(a)(v); Annex V.Part 2.148, 150*	*IFRS 9.6.1.3; IFRS 9.6.6.1; Annex V.Part 2.152*
			0010	0020	0030	0040	0050
	LIABILITIES						
0150	**Financial liabilities measured at amortised costs**	*IFRS 9.4.2.1; IFRS 7.8(g); Annex V. Part 2.146, 151*					
0160	Interest rate	*Annex V.Part 2.129(a)*					
0170	Equity	*Annex V.Part 2.129(b)*					
0180	Foreign exchange and gold	*Annex V.Part 2.129(c)*					
0190	Credit	*Annex V.Part 2.129(d)*					
0200	Commodity	*Annex V.Part 2.129(e)*					
0210	Other	*Annex V.Part 2.129(f)*					

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12. **Movements in allowances and provisions for credit losses**

12.0 **Movements in allowances for credit losses and impairment of equity instruments under national GAAP**

		References National GAAP based on BAD *CRR article 442(i); Annex V.Part 2.153*	Opening balance	Increases due to amounts set aside for estimated loan losses during the period	Decreases due to amounts reversed for estimated loan losses during the period	Decrease in allowance account due to write-offs	Transfers between allowances
				Annex V.Part 2.154	*Annex V.Part 2.154*		
			0010	0020	0030	0040	0050
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*					
0330	**Specific allowances for credit risk**	*CRR art 428 (g)(ii)*					
0335	Cash balances at central banks and other demand deposits	*BAD art 13(2); Annex V.Part 2.2, 3*					
0340	Debt securities	*Annex V.Part 1.31, 44(b)*					
0350	*Central banks*	*Annex V.Part 1.42(a)*					
0360	*General governments*	*Annex V.Part 1.42(b)*					
0370	*Credit institutions*	*Annex V.Part 1.42(c)*					
0380	*Other financial corporations*	*Annex V.Part 1.42(d)*					
0390	*Non-financial corporations*	*Annex V.Part 1.42(e)*					
0400	Loans and advances	*Annex V.Part 1.32, 44(a)*					
0410	*Central banks*	*Annex V.Part 1.42(a)*					
0420	*General governments*	*Annex V.Part 1.42(b)*					

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		References National GAAP based on BAD *CRR article 442(i); Annex V.Part 2.153*	**Opening balance**	**Increases due to amounts set aside for estimated loan losses during the period**	**Decreases due to amounts reversed for estimated loan losses during the period**	**Decrease in allowance account due to write-offs**	**Transfers between allowances**
				Annex V.Part 2.154	*Annex V.Part 2.154*		
			0010	0020	0030	0040	0050
0430	*Credit institutions*	*Annex V.Part 1.42(c)*					
0440	*Other financial corporations*	*Annex V.Part 1.42(d)*					
0450	*Non-financial corporations*	*Annex V.Part 1.42(e)*					
0460	*Households*	*Annex V.Part 1.42(f)*					
0470	**General allowances for credit risk**	*CRR art 4(1)(95)*					
0475	Cash balances at central banks and other demand deposits	*BAD art 13(2); Annex V.Part 2.2, 3*					
0480	Debt securities	*Annex V.Part 1.31*					
0490	Loans and advances	*Annex V.Part 1.32*					
0500	**General allowance for banking risks**	*BAD art 37.2; CRR art 4(95)*					
0505	Cash balances at central banks and other demand deposits	*BAD art 13(2); Annex V.Part 2.2, 3*					
0510	Debt securities	*Annex V.Part 1.31*					
0520	Loans and advances	*Annex V.Part 1.32*					
0530	**Total**						

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		References National GAAP based on BAD *CRR article 442(i); Annex V.Part 2.153*	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss
			Annex V.Part 2.155			*Annex V.Part 2.78*	
			0060	0070	0080	0090	0100
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*					
0330	**Specific allowances for credit risk**	*CRR art 428 (g)(ii)*					
0335	Cash balances at central banks and other demand deposits	*BAD art 13(2); Annex V.Part 2.2, 3*					
0340	Debt securities	*Annex V.Part 1.31, 44(b)*					
0350	*Central banks*	*Annex V.Part 1.42(a)*					
0360	*General governments*	*Annex V.Part 1.42(b)*					
0370	*Credit institutions*	*Annex V.Part 1.42(c)*					
0380	*Other financial corporations*	*Annex V.Part 1.42(d)*					
0390	*Non-financial corporations*	*Annex V.Part 1.42(e)*					
0400	Loans and advances	*Annex V.Part 1.32, 44(a)*					
0410	*Central banks*	*Annex V.Part 1.42(a)*					
0420	*General governments*	*Annex V.Part 1.42(b)*					

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		References National GAAP based on BAD *CRR article 442(i); Annex V.Part 2.153*	Other adjustments	Closing balance	Recoveries recorded directly to the statement of profit or loss	Value adjustments recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss
			Annex V.Part 2.155			*Annex V.Part 2.78*	
			0060	0070	0080	0090	0100
0430	*Credit institutions*	*Annex V.Part 1.42(c)*					
0440	*Other financial corporations*	*Annex V.Part 1.42(d)*					
0450	*Non-financial corporations*	*Annex V.Part 1.42(e)*					
0460	*Households*	*Annex V.Part 1.42(f)*					
0470	**General allowances for credit risk**	*CRR art 4(1)(95)*					
0475	Cash balances at central banks and other demand deposits	*BAD art 13(2); Annex V.Part 2.2, 3*					
0480	Debt securities	*Annex V.Part 1.31*					
0490	Loans and advances	*Annex V.Part 1.32*					
0500	**General allowance for banking risks**	*BAD art 37.2; CRR art 4(95)*					
0505	Cash balances at central banks and other demand deposits	*BAD art 13(2); Annex V.Part 2.2, 3*					
0510	Debt securities	*Annex V.Part 1.31*					
0520	Loans and advances	*Annex V.Part 1.32*					
0530	**Total**						

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12.1 **Movements in allowances and provisions for credit losses**

		References National GAAP compatible IFRS	**Opening balance**	**Increases due to origination and acquisition**	**Decreases due to derecognition**	**Changes due to change in credit risk (net)**	**Changes due to modifications without derecognition (net)**	**Changes due to update in the institution's methodology for estimation (net)**
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0010	**Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)**	*IFRS 9.5.5.5*						
0015	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						
0020	Debt securities	*Annex V.Part 1.31, 44(b)*						
0030	*Central banks*	*Annex V.Part 1.42(a)*						
0040	*General governments*	*Annex V.Part 1.42(b)*						
0050	*Credit institutions*	*Annex V.Part 1.42(c)*						
0060	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0070	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0080	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0090	*Central banks*	*Annex V.Part 1.42(a)*						

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		References National GAAP compatible IFRS	**Opening balance**	**Increases due to origination and acquisition**	**Decreases due to derecognition**	**Changes due to change in credit risk (net)**	**Changes due to modifications without derecognition (net)**	**Changes due to update in the institution's methodology for estimation (net)**
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0100	*General governments*	*Annex V.Part 1.42(b)*						
0110	*Credit institutions*	*Annex V.Part 1.42(c)*						
0120	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0130	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0140	*Households*	*Annex V.Part 1.42(f)*						
0160	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0170	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0180	**Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	*IFRS 9.5.5.3*						
0185	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						
0190	Debt securities	*Annex V.Part 1.31, 44(b)*						

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		References National GAAP compatible IFRS	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0200	*Central banks*	*Annex V.Part 1.42(a)*						
0210	*General governments*	*Annex V.Part 1.42(b)*						
0220	*Credit institutions*	*Annex V.Part 1.42(c)*						
0230	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0240	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0250	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0260	*Central banks*	*Annex V.Part 1.42(a)*						
0270	*General governments*	*Annex V.Part 1.42(b)*						
0280	*Credit institutions*	*Annex V.Part 1.42(c)*						
0290	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0300	*Non-financial corporations*	*Annex V.Part 1.42(e)*						

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		References National GAAP compatible IFRS	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0310	*Households*	*Annex V.Part 1.42(f)*						
0330	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0340	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0350	of which: non-performing	*Annex V.Part 2.213-232*						
0360	**Allowances for credit-impaired debt instruments (Stage 3)**	*IFRS 9.5.5.1, 9. Appendix A*						
0365	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						
0370	Debt securities	*Annex V.Part 1.31, 44(b)*						
0380	*Central banks*	*Annex V.Part 1.42(a)*						
0390	*General governments*	*Annex V.Part 1.42(b)*						
0400	*Credit institutions*	*Annex V.Part 1.42(c)*						

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		References National GAAP compatible IFRS	Opening balance	Increases due to origination and acquisition	Decreases due to derecognition	Changes due to change in credit risk (net)	Changes due to modifications without derecognition (net)	Changes due to update in the institution's methodology for estimation (net)
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0410	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0420	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0430	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0440	*Central banks*	*Annex V.Part 1.42(a)*						
0450	*General governments*	*Annex V.Part 1.42(b)*						
0460	*Credit institutions*	*Annex V.Part 1.42(c)*						
0470	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0480	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0490	*Households*	*Annex V.Part 1.42(f)*						
0500	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						

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		References National GAAP compatible IFRS	**Opening balance**	**Increases due to origination and acquisition**	**Decreases due to derecognition**	**Changes due to change in credit risk (net)**	**Changes due to modifications without derecognition (net)**	**Changes due to update in the institution's methodology for estimation (net)**
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0510	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0600	**Allowances for purchased or originated credit-impaired financial assets**	*Annex V.Part 2.156*						
0610	Debt securities	*Annex V.Part 1.31, 44(b)*						
0620	*Central banks*	*Annex V.Part 1.42(a)*						
0630	*General governments*	*Annex V.Part 1.42(b)*						
0640	*Credit institutions*	*Annex V.Part 1.42(c)*						
0650	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0660	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0670	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0680	*Central banks*	*Annex V.Part 1.42(a)*						
0690	*General governments*	*Annex V.Part 1.42(b)*						

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		References National GAAP compatible IFRS	**Opening balance**	**Increases due to origination and acquisition**	**Decreases due to derecognition**	**Changes due to change in credit risk (net)**	**Changes due to modifications without derecognition (net)**	**Changes due to update in the institution's methodology for estimation (net)**
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0700	*Credit institutions*	*Annex V.Part 1.42(c)*						
0710	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0720	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0730	*Households*	*Annex V.Part 1.42(f)*						
0740	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0750	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0520	**Total allowance for debt instruments**	*IFRS 7.B8E*						
0530	Commitments and financial guarantees given (Stage 1)	*IFRS 9.2.1|(g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157*						
0540	Commitments and financial guarantees given (Stage 2)	*IFRS 9.2.1|(g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157*						

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		References National GAAP compatible IFRS	**Opening balance**	**Increases due to origination and acquisition**	**Decreases due to derecognition**	**Changes due to change in credit risk (net)**	**Changes due to modifications without derecognition (net)**	**Changes due to update in the institution's methodology for estimation (net)**
				IFRS 7.35I; Annex V.Part 2.159, 164(b)	*IFRS 7.35I; Annex V.Part 2.160, 164(b)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.161-162*	*IFRS 7.35I; IFRS 7.35J; IFRS 9.5.5.12, B5.5.25, B5.5.27; Annex V.Part 2.164(c)*	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.163*
			0010	0020	0030	0040	0050	0070
0550	of which: non-performing	*Annex V.Part 2.117*						
0560	Commitments and financial guarantees given (Stage 3)	*IFRS 9.2.1|(g); 2.3(c); 5.5.1, B2.5; Annex V.Part 2.157*						
0565	Commitments and financial guarantees given (Purchased or originated credit-impaired)	*Annex V.Part 2.156*						
0570	**Total provisions on commitments and financial guarantees given**	*IFRS 7.B8E; Annex V.Part 2.157*						

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		References National GAAP compatible IFRS	**Decrease in allowance account due to write-offs**	**Other adjustments**	**Closing balance**	**Recoveries of previously written-off amounts recorded directly to the statement of profit or loss**	**Amounts written-off directly to the statement of profit or loss**	**Gains or losses on derecognition of debt instruments**
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0010	**Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)**	*IFRS 9.5.5.5*						
0015	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						
0020	Debt securities	*Annex V.Part 1.31, 44(b)*						
0030	*Central banks*	*Annex V.Part 1.42(a)*						
0040	*General governments*	*Annex V.Part 1.42(b)*						
0050	*Credit institutions*	*Annex V.Part 1.42(c)*						
0060	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0070	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0080	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0090	*Central banks*	*Annex V.Part 1.42(a)*						

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		References National GAAP compatible IFRS	**Decrease in allowance account due to write-offs**	**Other adjustments**	**Closing balance**	**Recoveries of previously written-off amounts recorded directly to the statement of profit or loss**	**Amounts written-off directly to the statement of profit or loss**	**Gains or losses on derecognition of debt instruments**
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0100	*General governments*	*Annex V.Part 1.42(b)*						
0110	*Credit institutions*	*Annex V.Part 1.42(c)*						
0120	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0130	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0140	*Households*	*Annex V.Part 1.42(f)*						
0160	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0170	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0180	**Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)**	*IFRS 9.5.5.3*						
0185	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						
0190	Debt securities	*Annex V.Part 1.31, 44(b)*						

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		References National GAAP compatible IFRS	**Decrease in allowance account due to write-offs**	**Other adjustments**	**Closing balance**	**Recoveries of previously written-off amounts recorded directly to the statement of profit or loss**	**Amounts written-off directly to the statement of profit or loss**	**Gains or losses on derecognition of debt instruments**
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0200	*Central banks*	*Annex V.Part 1.42(a)*						
0210	*General governments*	*Annex V.Part 1.42(b)*						
0220	*Credit institutions*	*Annex V.Part 1.42(c)*						
0230	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0240	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0250	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0260	*Central banks*	*Annex V.Part 1.42(a)*						
0270	*General governments*	*Annex V.Part 1.42(b)*						
0280	*Credit institutions*	*Annex V.Part 1.42(c)*						
0290	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0300	*Non-financial corporations*	*Annex V.Part 1.42(e)*						

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		References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0310	*Households*	*Annex V.Part 1.42(f)*						
0330	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0340	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0350	of which: non-performing	*Annex V.Part 2.213-232*						
0360	**Allowances for credit-impaired debt instruments (Stage 3)**	*IFRS 9.5.5.1, 9. Appendix A*						
0365	Cash balances at central banks and other demand deposits	*Annex V.Part 2.2, 3*						
0370	Debt securities	*Annex V.Part 1.31, 44(b)*						
0380	*Central banks*	*Annex V.Part 1.42(a)*						
0390	*General governments*	*Annex V.Part 1.42(b)*						
0400	*Credit institutions*	*Annex V.Part 1.42(c)*						

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		References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0410	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0420	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0430	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0440	*Central banks*	*Annex V.Part 1.42(a)*						
0450	*General governments*	*Annex V.Part 1.42(b)*						
0460	*Credit institutions*	*Annex V.Part 1.42(c)*						
0470	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0480	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0490	*Households*	*Annex V.Part 1.42(f)*						
0500	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						

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		References National GAAP compatible IFRS	**Decrease in allowance account due to write-offs**	**Other adjustments**	**Closing balance**	**Recoveries of previously written-off amounts recorded directly to the statement of profit or loss**	**Amounts written-off directly to the statement of profit or loss**	**Gains or losses on derecognition of debt instruments**
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0510	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0600	**Allowances for purchased or originated credit-impaired financial assets**	*Annex V.Part 2.156*						
0610	Debt securities	*Annex V.Part 1.31, 44(b)*						
0620	*Central banks*	*Annex V.Part 1.42(a)*						
0630	*General governments*	*Annex V.Part 1.42(b)*						
0640	*Credit institutions*	*Annex V.Part 1.42(c)*						
0650	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0660	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0670	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0680	*Central banks*	*Annex V.Part 1.42(a)*						
0690	*General governments*	*Annex V.Part 1.42(b)*						

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		References National GAAP compatible IFRS	**Decrease in allowance account due to write-offs**	**Other adjustments**	**Closing balance**	**Recoveries of previously written-off amounts recorded directly to the statement of profit or loss**	**Amounts written-off directly to the statement of profit or loss**	**Gains or losses on derecognition of debt instruments**
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0700	*Credit institutions*	*Annex V.Part 1.42(c)*						
0710	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0720	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0730	*Households*	*Annex V.Part 1.42(f)*						
0740	of which: collectively measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0750	of which: individually measured allowances	*IFRS 9.B5.5.1 - B5.5.6; Annex V.Part 2.158*						
0520	**Total allowance for debt instruments**	*IFRS 7.B8E*						
0530	Commitments and financial guarantees given (Stage 1)	*IFRS 9.2.1|(g); 2.3(c); 5.5, B2.5; Annex V.Part 2.157*						
0540	Commitments and financial guarantees given (Stage 2)	*IFRS 9.2.1|(g); 2.3(c); 5.5.3, B2.5; Annex V.Part 2.157*						

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		References National GAAP compatible IFRS	Decrease in allowance account due to write-offs	Other adjustments	Closing balance	Recoveries of previously written-off amounts recorded directly to the statement of profit or loss	Amounts written-off directly to the statement of profit or loss	Gains or losses on derecognition of debt instruments
			IFRS 7.35I; IFRS 9.5.4.4;IFRS 7.35L; Annex V.Part 2.72, 74, 164(a), 165	*IFRS 7.35I; IFRS 7.35B(b); Annex V.Part 2.166*			*IFRS 9.5.4.4; Annex V.Part 2.165*	*Annex V.Part 2.166i*
			0080	0090	0100	0110	0120	0125
0550	of which: non-performing	*Annex V.Part 2.117*						
0560	Commitments and financial guarantees given (Stage 3)	*IFRS 9.2.1|(g); 2.3(c); 5.5.1, B2.5; Annex V.Part 2.157*						
0565	Commitments and financial guarantees given (Purchased or originated credit-impaired)	*Annex V.Part 2.156*						
0570	**Total provisions on commitments and financial guarantees given**	*IFRS 7.B8E; Annex V.Part 2.157*						

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12.2 **Transfers between impairment stages (gross basis presentation)**

		References National GAAP compatible IFRS	**Gross carrying amount / nominal amount** *Annex V.Part 1.34, Part 2.118, 167, 170*					
			Transfers between Stage 1 and Stage 2		**Transfers between Stage 2 and Stage 3**		**Transfers between Stage 1 and Stage 3**	
			To Stage 2 from Stage 1	**To Stage 1 from Stage 2**	**To Stage 3 from Stage 2**	**To Stage 2 from Stage 3**	**To Stage 3 from Stage 1**	**To Stage 1 from Stage 3**
			Annex V.Part 2.168-169					
			0010	0020	0030	0040	0050	0060
0010	Debt securities	*Annex V.Part 1.31, 44(b)*						
0020	*Central banks*	*Annex V.Part 1.42(a)*						
0030	*General governments*	*Annex V.Part 1.42(b)*						
0040	*Credit institutions*	*Annex V.Part 1.42(c)*						
0050	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0060	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0070	Loans and advances	*Annex V.Part 1.32, 44(a)*						
0080	*Central banks*	*Annex V.Part 1.42(a)*						
0090	*General governments*	*Annex V.Part 1.42(b)*						
0100	*Credit institutions*	*Annex V.Part 1.42(c)*						

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		References National GAAP compatible IFRS	**Gross carrying amount / nominal amount** *Annex V.Part 1.34, Part 2.118, 167, 170*					
			Transfers between Stage 1 and Stage 2		**Transfers between Stage 2 and Stage 3**		**Transfers between Stage 1 and Stage 3**	
			To Stage 2 from Stage 1	**To Stage 1 from Stage 2**	**To Stage 3 from Stage 2**	**To Stage 2 from Stage 3**	**To Stage 3 from Stage 1**	**To Stage 1 from Stage 3**
			Annex V.Part 2.168-169					
			0010	0020	0030	0040	0050	0060
0110	*Other financial corporations*	*Annex V.Part 1.42(d)*						
0120	*Non-financial corporations*	*Annex V.Part 1.42(e)*						
0130	*Households*	*Annex V.Part 1.42(f)*						
0140	**Total debt instruments**							
0150	**Commitments and financial guarantees given**	*IFRS 9.2.1|(g); 2.3(c); 5.5.1, 5.5.3, 5.5.5*						

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13. **Collateral and guarantees received**

13.1 **Breakdown of collateral and guarantees by loans and advances other than held for trading**

	Guarantees and collateral	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*							
				Loans collateralized by immovable property		**Other collateralised loans**				**Financial guarantees received**	**of which: credit derivatives**
				Residential immovable property	**Commercial immovable property**	**Cash, deposits, [debt securities issued]**	**Movable property**	**Equity and debt securities**	**Rest**		
			IFRS 7.36(b)	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(b)(i)*	*Annex V.Part 2.173(b)(ii)*	*Annex V.Part 2.173(b)(iii)*	*Annex V.Part 2.173(b)(iv)*	*Annex V.Part 2.173(c)*	*Annex V.Part 2.114(b)*
				0010	0020	0030	0031	0032	0041	0050	0055
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*								
0015	of which: non-performing	*CRR Art. 47a (3); Annex V. Part 2. 213-239, 260*	*CRR Art. 47a (3); Annex V. Part 2. 213-239, 260*								
0020	of which: Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0030	of which: Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0035	of which: Small and Medium-sized Enterprises (SMEs)	*SME Art 1 2(a)*	*SME Art 1 2(a)*								

02021R0451 — EN — 01.09.2024 — 003.001 — 1101

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	Guarantees and collateral	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*							
				Loans collateralized by immovable property		**Other collateralised loans**				**Financial guarantees received**	**of which: credit derivatives**
				Residential immovable property	**Commercial immovable property**	**Cash, deposits, [debt securities issued]**	**Movable property**	**Equity and debt securities**	**Rest**		
			IFRS 7.36(b)	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(a)*	*Annex V.Part 2.173(b)(i)*	*Annex V.Part 2.173(b)(ii)*	*Annex V.Part 2.173(b)(iii)*	*Annex V.Part 2.173(b)(iv)*	*Annex V.Part 2.173(c)*	*Annex V.Part 2.114(b)*
				0010	0020	0030	0031	0032	0041	0050	0055
0036	of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239ix*	*SME Art 1 2(a); Annex V.Part 2.239ix*								
0037	of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0040	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0050	of which: Lending for house purchase	*Annex V.Part 2.88(b)*	*Annex V.Part 2.88(b)*								
0060	of which: Credit for consumption	*Annex V.Part 2.88(a)*	*Annex V.Part 2.88(a)*								

02021R0451 — EN — 01.09.2024 — 003.001 — 1102

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13.2.1 **Collateral obtained by taking possession during the period [held at the reference date]**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession during the period [held at the reference date]** *(Annex V.Part 2.175)*				
							Of which: Non current assets held for sale *(IFRS 5.38, Annex V.Part 2.7)*	
				Value at initial recognition	**Carrying amount**	**Accumulated negative changes**	**Value at initial recognition**	**Carrying amount**
				Annex V.Part 2.175i	*Annex V.Part 1.27-28*	*Annex V.Part 2.175ii*	*Annex V.Part 2.175i*	*Annex V.Part 1.27-28*
				0010	0020	0030	0040	0050
0010	**Property, Plant and Equipment**		*IAS 16.6*					
0020	**Other than Property Plant and Equipment**		*IFRS 7.38(a)*					
0030	Residential immovable property	*Annex V.Part 2.173(a)*	*IFRS 7.38(a), Annex V. Part 2.173(a)*					
0040	Commercial immovable property	*Annex V.Part 2.173(a)*	*IFRS 7.38(a), Annex V. Part 2.173(a)*					
0050	Movable property	*Annex V.Part 2.173(b)(ii)*	*IFRS 7.38(a), Annex V. Part 2.173(b)(ii)*					
0060	Equity and debt securities	*Annex V.Part 2.173(b)(iii)*	*IFRS 7.38(a), Annex V. Part 2.173(b)(iii)*					
0070	Other	*Annex V.Part 2.173(b)(iv)*	*IFRS 7.38(a), Annex V. Part 2.173(b)(iv)*					
0080	**Total**							

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13.3.1 **Collateral obtained by taking possession accumulated**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession accumulated** *(Annex V.Part 2.176)*				
							Of which: Non current assets held for sale *(IFRS 5.38, Annex V.Part 2.7)*	
				Value at initial recognition	**Carrying amount**	**Accumulated negative changes**	**Value at initial recognition**	**Carrying amount**
				Annex V.Part 2.175i	*Annex V.Part 1.27-28*	*Annex V.Part 2.175ii*	*Annex V.Part 2.175i*	*Annex V.Part 1.27-28*
				0010	0020	0030	0040	0050
0010	**Property, Plant and Equipment**		*IAS 16.6*					
0020	**Other than Property Plant and Equipment**		*IFRS 7.38(a)*					
0030	Residential immovable property	*Annex V.Part 2.173(a)*	*IFRS 7.38(a), Annex V. Part 2.173(a)*					
0040	Commercial immovable property	*Annex V.Part 2.173(a)*	*IFRS 7.38(a), Annex V. Part 2.173(a)*					
0050	Movable property	*Annex V.Part 2.173(b)(ii)*	*IFRS 7.38(a), Annex V. Part 2.173(b)(ii)*					
0060	Equity and debt securities	*Annex V.Part 2.173(b)(iii)*	*IFRS 7.38(a), Annex V. Part 2.173(b)(iii)*					
0070	Other	*Annex V.Part 2.173(b)(iv)*	*IFRS 7.38(a), Annex V. Part 2.173(b)(iv)*					
0080	**Total**							

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14. **Fair value hierachy: financial instruments at fair value**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Fair value hierarchy** *IFRS 13.93 (b)*			**Change in fair value for the period** *Annex V.Part 2.178*		**Accumulated change in fair value before taxes** *Annex V.Part 2.179*		
				Level 1	**Level 2**	**Level 3**	**Level 2**	**Level 3**	**Level 1**	**Level 2**	**Level 3**
				IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
				0010	0020	0030	0040	0050	0060	0070	0080
	ASSETS										
0010	**Financial assets held for trading**	[redacted]	*IFRS 7.8(a)(ii);IFRS 9.Appendix A*								
0020	Derivatives		*IFRS 9.Appendix A*								
0030	Equity instruments		*IAS 32.11*,								
0040	Debt securities		*Annex V.Part 1.31*								
0050	Loans and advances		*Annex V.Part 1.32*								
0051	**Trading financial assets**	*BAD Article 32-33; Annex V.Part 1.17*	[redacted]								
0052	Derivatives	*CRR Annex II; Annex V.Part 1.17*									
0053	Equity instruments	*ECB/2013/33; Annex 2.Part 2.4-5*									
0054	Debt securities	*Annex V.Part 1.31*									
0055	Loans and advances	*Annex V.Part 1.32*									

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Fair value hierarchy** *IFRS 13.93 (b)*			**Change in fair value for the period** *Annex V.Part 2.178*		**Accumulated change in fair value before taxes** *Annex V.Part 2.179*		
				Level 1	**Level 2**	**Level 3**	**Level 2**	**Level 3**	**Level 1**	**Level 2**	**Level 3**
				IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
				0010	0020	0030	0040	0050	0060	0070	0080
0056	**Non-trading financial assets mandatorily at fair value through profit or loss**		*IFRS 9.4.1.4; IFRS 7.8(a)(ii)*								
0057	Equity instruments		*IAS 32.11*								
0058	Debt securities		*Annex V.Part 1.31*								
0059	Loans and advances		*Annex V.Part 1.32*								
0060	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*								
0070	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*									
0080	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*								
0090	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*								
0101	**Financial assets at fair value through other comprehensive income**		*IFRS 7.8 (h); IFRS 9.4.1.2A*								
0102	Equity instruments		*IAS 32.11*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Fair value hierarchy** *IFRS 13.93 (b)*			**Change in fair value for the period** *Annex V.Part 2.178*		**Accumulated change in fair value before taxes** *Annex V.Part 2.179*		
				Level 1	**Level 2**	**Level 3**	**Level 2**	**Level 3**	**Level 1**	**Level 2**	**Level 3**
				IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
				0010	0020	0030	0040	0050	0060	0070	0080
0103	Debt securities	[redacted]	*Annex V.Part 1.31*								
0104	Loans and advances		*Annex V.Part 1.32*								
0121	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (4)*	[redacted]								
0122	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*									
0123	Debt securities	*Annex V.Part 1.31*									
0124	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*									
0125	**Non-trading non-derivative financial assets measured at fair value to equity**	*Accounting Directive art 8(1)(a), (6),(8)*									
0126	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*									

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Fair value hierarchy** *IFRS 13.93 (b)*			**Change in fair value for the period** *Annex V.Part 2.178*		**Accumulated change in fair value before taxes** *Annex V.Part 2.179*		
				Level 1	**Level 2**	**Level 3**	**Level 2**	**Level 3**	**Level 1**	**Level 2**	**Level 3**
				IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
				0010	0020	0030	0040	0050	0060	0070	0080
0127	Debt securities	*Annex V.Part 1.31*									
0128	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*									
0140	**Derivatives – Hedge accounting**	*Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22*	*IFRS 9.6.2.1; Annex V.Part 1.22*								
	LIABILITIES										
0150	**Financial liabilities held for trading**		*IFRS 7.8 (e) (ii); IFRS 9.BA.6*								
0160	Derivatives		*IFRS 9.BA.7(a)*								
0170	Short positions		*IFRS 9.BA.7(b)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Fair value hierarchy** *IFRS 13.93 (b)*			**Change in fair value for the period** *Annex V.Part 2.178*		**Accumulated change in fair value before taxes** *Annex V.Part 2.179*		
				Level 1	**Level 2**	**Level 3**	**Level 2**	**Level 3**	**Level 1**	**Level 2**	**Level 3**
				IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
				0010	0020	0030	0040	0050	0060	0070	0080
0180	Deposits		*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*								
0190	Debt securities issued		*Annex V.Part 1.37*								
0200	Other financial liabilities		*Annex V.Part 1.38-41*								
0201	**Trading financial liabilities**	*Accounting Directive art 8(1)(a),(3),(6)*									
0202	Derivatives	*CRR Annex II; Annex V.Part 1.25, 27*									
0203	Short positions										
0204	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*									
0205	Debt securities issued	*Annex V.Part 1.37*									
0206	Other financial liabilities	*Annex V.Part 1.38-41*									

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Fair value hierarchy** *IFRS 13.93 (b)*			**Change in fair value for the period** *Annex V.Part 2.178*		**Accumulated change in fair value before taxes** *Annex V.Part 2.179*		
				Level 1	**Level 2**	**Level 3**	**Level 2**	**Level 3**	**Level 1**	**Level 2**	**Level 3**
				IFRS 13.76	*IFRS 13.81*	*IFRS 13.86*	*IFRS 13.81*	*IFRS 13.86, 93(f)*	*IFRS 13.76*	*IFRS 13.81*	*IFRS 13.86*
				0010	0020	0030	0040	0050	0060	0070	0080
0210	**Financial liabilities designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8 (e) (i); IFRS 9.4.1.5*								
0220	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*								
0230	Debt securities issued	*Annex V.Part 1.37*	*Annex V.Part 1.37*								
0240	Other financial liabilities	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*								
0250	**Derivatives – Hedge accounting**	*Accounting Directive art 8(1)(a), (6), (8)(1)(a); IAS 39.9; Annex V.Part 1.26*	*IFRS 9.6.2.1; Annex V.Part 1.26*								

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15. **Derecognition and financial liabilities associated with transferred financial assets**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**			
				Transferred assets			**Associated liabilities** *ITS V.Part 2.181*
				Carrying amount	**Of which: securitizations**	**Of which: repurchase agreements**	**Carrying amount**
				IFRS 7.42D.(e), Annex V.Part 1.27	*IFRS 7.42D(e); CRR art 4(1)(61)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*	*IFRS 7.42D(e)*
				Annex V.Part 1.27-28	*CRR art 4(61)*	*Annex V.Part 2.183-184*	
				0010	0020	0030	0040
0010	**Financial assets held for trading**		*IFRS 7.8(a)(ii);IFRS 9.Appendix A*				
0020	Equity instruments		*IAS 32.11*				
0030	Debt securities		*Annex V.Part 1.31*				
0040	Loans and advances		*Annex V.Part 1.32*				
0041	**Trading financial assets**	*Accounting Directive art 8(1)(a), (6); Annex V.Part 1.15*					
0042	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0043	Debt securities	*Annex V.Part 1.31*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**			
				Transferred assets			**Associated liabilities** *ITS V.Part 2.181*
				Carrying amount	**Of which: securitizations**	**Of which: repurchase agreements**	**Carrying amount**
				IFRS 7.42D.(e), Annex V.Part 1.27	*IFRS 7.42D(e); CRR art 4(1)(61)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*	*IFRS 7.42D(e)*
				Annex V.Part 1.27-28	*CRR art 4(61)*	*Annex V.Part 2.183-184*	
				0010	0020	0030	0040
0044	Loans and advances	*Annex V.Part 1.32*					
0045	**Non-trading financial assets mandatorily at fair value through profit or loss**		*IFRS 9.4.1.4*				
0046	Equity instruments		*IAS 32.11*				
0047	Debt securities		*Annex V.Part 1.31*				
0048	Loans and advances		*Annex V.Part 1.32*				
0050	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*				
0060	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**			
				Transferred assets			**Associated liabilities** *ITS V.Part 2.181*
				Carrying amount	**Of which: securitizations**	**Of which: repurchase agreements**	**Carrying amount**
				IFRS 7.42D.(e), Annex V.Part 1.27	*IFRS 7.42D(e); CRR art 4(1)(61)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*	*IFRS 7.42D(e)*
				Annex V.Part 1.27-28	*CRR art 4(61)*	*Annex V.Part 2.183-184*	
				0010	0020	0030	0040
0070	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*				
0080	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*				
0091	**Financial assets at fair value through other comprehensive income**		*IFRS 7.8(h); IFRS 9.4.1.2A*				
0092	Equity instruments		*IAS 32.11*				
0093	Debt securities		*Annex V.Part 1.31*				
0094	Loans and advances		*Annex V.Part 1.32*				
0121	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (4)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**			
				Transferred assets			**Associated liabilities** *ITS V.Part 2.181*
				Carrying amount	**Of which: securitizations**	**Of which: repurchase agreements**	**Carrying amount**
				IFRS 7.42D.(e), Annex V.Part 1.27	*IFRS 7.42D(e); CRR art 4(1)(61)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*	*IFRS 7.42D(e)*
				Annex V.Part 1.27-28	*CRR art 4(61)*	*Annex V.Part 2.183-184*	
				0010	0020	0030	0040
0122	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0123	Debt securities	*Annex V.Part 1.31*					
0124	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); part 1.14, part 3.35*					
0125	**Non-trading non-derivative financial assets measured at fair value to equity**	*Accounting Directive art 8(1)(a), 8(2)*					
0126	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0127	Debt securities	*Annex V.Part 1.31*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**			
				Transferred assets			**Associated liabilities** *ITS V.Part 2.181*
				Carrying amount	**Of which: securitizations**	**Of which: repurchase agreements**	**Carrying amount**
				IFRS 7.42D.(e), Annex V.Part 1.27	*IFRS 7.42D(e); CRR art 4(1)(61)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*	*IFRS 7.42D(e)*
				Annex V.Part 1.27-28	*CRR art 4(61)*	*Annex V.Part 2.183-184*	
				0010	0020	0030	0040
0128	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b);part 1.14, part 3.35*					
0131	**Financial assets at amortised cost**		*IFRS 7.8 (f); IFRS 9.4.1.2*				
0132	Debt securities		*Annex V.Part 1.31*				
0133	Loans and advances		*Annex V.Part 1.32*				
0181	**Non-trading non-derivative financial assets measured at a cost-based method**	*BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**			
				Transferred assets			**Associated liabilities** *ITS V.Part 2.181*
				Carrying amount	**Of which: securitizations**	**Of which: repurchase agreements**	**Carrying amount**
				IFRS 7.42D.(e), Annex V.Part 1.27	*IFRS 7.42D(e); CRR art 4(1)(61)*	*IFRS 7.42D(e); Annex V.Part 2.183-184*	*IFRS 7.42D(e)*
				Annex V.Part 1.27-28	*CRR art 4(61)*	*Annex V.Part 2.183-184*	
				0010	0020	0030	0040
0200	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0182	Debt securities	*Annex V.Part 1.31*					
0183	Loans and advances	*Annex V.Part 1.32*					
0184	**Other non-trading non-derivative financial assets**	*BAD art 35-37*					
0185	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0186	Debt securities	*Annex V.Part 1.31*					
0187	Loans and advances	*Annex V.Part 1.32*					
0190	**Total**						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**		**Transferred financial assets recognized to the extent of the instution's continuing involvement**	
				Associated liabilities *ITS V.Part 2.181*		**Principal amount outstanding of the original assets**	**Carrying amount of assets still recognised [continuing involvement]**
				Of which: securitizations	**Of which: repurchase agreements**		
				IFRS 7.42D.(e)	*IFRS 7.42D(e); Annex V.Part 2.183-184*		*IFRS 7.42D(f)*
				CRR art 4(61)	*Annex V.Part 2.183-184*		
				0050	0060	0070	0080
0010	**Financial assets held for trading**		*IFRS 7.8(a)(ii);IFRS 9.Appendix A*				
0020	Equity instruments		*IAS 32.11*				
0030	Debt securities		*Annex V.Part 1.31*				
0040	Loans and advances		*Annex V.Part 1.32*				
0041	**Trading financial assets**	*Accounting Directive art 8(1)(a), (6); Annex V.Part 1.15*					
0042	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0043	Debt securities	*Annex V.Part 1.31*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**		**Transferred financial assets recognized to the extent of the instution's continuing involvement**	
				Associated liabilities *ITS V.Part 2.181*		**Principal amount outstanding of the original assets**	**Carrying amount of assets still recognised [continuing involvement]**
				Of which: securitizations	**Of which: repurchase agreements**		
				IFRS 7.42D.(e)	*IFRS 7.42D(e); Annex V.Part 2.183-184*		*IFRS 7.42D(f)*
				CRR art 4(61)	*Annex V.Part 2.183-184*		
				0050	0060	0070	0080
0044	Loans and advances	*Annex V.Part 1.32*					
0045	**Non-trading financial assets mandatorily at fair value through profit or loss**		*IFRS 9.4.1.4*				
0046	Equity instruments		*IAS 32.11*				
0047	Debt securities		*Annex V.Part 1.31*				
0048	Loans and advances		*Annex V.Part 1.32*				
0050	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*				
0060	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**		**Transferred financial assets recognized to the extent of the instution's continuing involvement**	
				Associated liabilities *ITS V.Part 2.181*		**Principal amount outstanding of the original assets**	**Carrying amount of assets still recognised [continuing involvement]**
				Of which: securitizations	**Of which: repurchase agreements**		
				IFRS 7.42D.(e)	*IFRS 7.42D(e); Annex V.Part 2.183-184*		*IFRS 7.42D(f)*
				CRR art 4(61)	*Annex V.Part 2.183-184*		
				0050	0060	0070	0080
0070	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*				
0080	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*				
0091	**Financial assets at fair value through other comprehensive income**		*IFRS 7.8(h); IFRS 9.4.1.2A*				
0092	Equity instruments		*IAS 32.11*				
0093	Debt securities		*Annex V.Part 1.31*				
0094	Loans and advances		*Annex V.Part 1.32*				
0121	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (4)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**		**Transferred financial assets recognized to the extent of the instution's continuing involvement**	
				Associated liabilities *ITS V.Part 2.181*		**Principal amount outstanding of the original assets**	**Carrying amount of assets still recognised [continuing involvement]**
				Of which: securitizations	**Of which: repurchase agreements**		
				IFRS 7.42D.(e)	*IFRS 7.42D(e); Annex V.Part 2.183-184*		*IFRS 7.42D(f)*
				CRR art 4(61)	*Annex V.Part 2.183-184*		
				0050	0060	0070	0080
0122	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0123	Debt securities	*Annex V.Part 1.31*					
0124	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); part 1.14, part 3.35*					
0125	**Non-trading non-derivative financial assets measured at fair value to equity**	*Accounting Directive art 8(1)(a), 8(2)*					
0126	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0127	Debt securities	*Annex V.Part 1.31*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**		**Transferred financial assets recognized to the extent of the instution's continuing involvement**	
				Associated liabilities *ITS V.Part 2.181*		**Principal amount outstanding of the original assets**	**Carrying amount of assets still recognised [continuing involvement]**
				Of which: securitizations	**Of which: repurchase agreements**		
				IFRS 7.42D.(e)	*IFRS 7.42D(e); Annex V.Part 2.183-184*		*IFRS 7.42D(f)*
				CRR art 4(61)	*Annex V.Part 2.183-184*		
				0050	0060	0070	0080
0128	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b);part 1.14, part 3.35*					
0131	**Financial assets at amortised cost**		*IFRS 7.8 (f); IFRS 9.4.1.2*				
0132	Debt securities		*Annex V.Part 1.31*				
0133	Loans and advances		*Annex V.Part 1.32*				
0181	**Non-trading non-derivative financial assets measured at a cost-based method**	*BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets entirely recognized**		**Transferred financial assets recognized to the extent of the instution's continuing involvement**	
				Associated liabilities *ITS V.Part 2.181*		**Principal amount outstanding of the original assets**	**Carrying amount of assets still recognised [continuing involvement]**
				Of which: securitizations	**Of which: repurchase agreements**		
				IFRS 7.42D.(e)	*IFRS 7.42D(e); Annex V.Part 2.183-184*		*IFRS 7.42D(f)*
				CRR art 4(61)	*Annex V.Part 2.183-184*		
				0050	0060	0070	0080
0200	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0182	Debt securities	*Annex V.Part 1.31*					
0183	Loans and advances	*Annex V.Part 1.32*					
0184	**Other non-trading non-derivative financial assets**	*BAD art 35-37*					
0185	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0186	Debt securities	*Annex V.Part 1.31*					
0187	Loans and advances	*Annex V.Part 1.32*					
0190	**Total**						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets recognized to the extent of the instution's continuing involvement**	**Principal amount outstanting of transferred financial assets entirely derecognised for which the intitution retains servicing rights**	**Amounts derecognised for capital purposes**
				Carrying amount of associated liabilites		
				IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181		*CRR art 109; Annex V.Part 2.182*
						CRR art 109; Annex V.Part 2.182
				0090	0100	0110
0010	**Financial assets held for trading**		*IFRS 7.8(a)(ii);IFRS 9.Appendix A*			
0020	Equity instruments		*IAS 32.11*			
0030	Debt securities		*Annex V.Part 1.31*			
0040	Loans and advances		*Annex V.Part 1.32*			
0041	**Trading financial assets**	*Accounting Directive art 8(1)(a), (6); Annex V.Part 1.15*				
0042	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*				
0043	Debt securities	*Annex V.Part 1.31*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets recognized to the extent of the instution's continuing involvement**	**Principal amount outstanting of transferred financial assets entirely derecognised for which the intitution retains servicing rights**	**Amounts derecognised for capital purposes**
				Carrying amount of associated liabilites		
				IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181		*CRR art 109; Annex V.Part 2.182*
				[redacted]		*CRR art 109; Annex V.Part 2.182*
				0090	0100	0110
0044	Loans and advances	*Annex V.Part 1.32*	[redacted]			
0045	**Non-trading financial assets mandatorily at fair value through profit or loss**	[redacted]	*IFRS 9.4.1.4*			
0046	Equity instruments		*IAS 32.11*			
0047	Debt securities		*Annex V.Part 1.31*			
0048	Loans and advances		*Annex V.Part 1.32*			
0050	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*			
0060	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*	[redacted]			

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets recognized to the extent of the instution's continuing involvement**	**Principal amount outstanting of transferred financial assets entirely derecognised for which the intitution retains servicing rights**	**Amounts derecognised for capital purposes**
				Carrying amount of associated liabilites		
				IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181		*CRR art 109; Annex V.Part 2.182*
						CRR art 109; Annex V.Part 2.182
				0090	0100	0110
0070	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*			
0080	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*			
0091	**Financial assets at fair value through other comprehensive income**		*IFRS 7.8(h); IFRS 9.4.1.2A*			
0092	Equity instruments		*IAS 32.11*			
0093	Debt securities		*Annex V.Part 1.31*			
0094	Loans and advances		*Annex V.Part 1.32*			
0121	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (4)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets recognized to the extent of the instution's continuing involvement**	**Principal amount outstanting of transferred financial assets entirely derecognised for which the intitution retains servicing rights**	**Amounts derecognised for capital purposes**
				Carrying amount of associated liabilites		
				IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181		*CRR art 109; Annex V.Part 2.182*
						CRR art 109; Annex V.Part 2.182
				0090	0100	0110
0122	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*				
0123	Debt securities	*Annex V.Part 1.31*				
0124	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); part 1.14, part 3.35*				
0125	**Non-trading non-derivative financial assets measured at fair value to equity**	*Accounting Directive art 8(1)(a), 8(2)*				
0126	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*				
0127	Debt securities	*Annex V.Part 1.31*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets recognized to the extent of the instution's continuing involvement**	**Principal amount outstanting of transferred financial assets entirely derecognised for which the intitution retains servicing rights**	**Amounts derecognised for capital purposes**
				Carrying amount of associated liabilites		
				IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181		*CRR art 109; Annex V.Part 2.182*
						CRR art 109; Annex V.Part 2.182
				0090	0100	0110
0128	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b);part 1.14, part 3.35*				
0131	**Financial assets at amortised cost**		*IFRS 7.8 (f); IFRS 9.4.1.2*			
0132	Debt securities		*Annex V.Part 1.31*			
0133	Loans and advances		*Annex V.Part 1.32*			
0181	**Non-trading non-derivative financial assets measured at a cost-based method**	*BAD art 37.1; art 42a(4)(b); Annex V.Part 1.16*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Transferred financial assets recognized to the extent of the instution's continuing involvement**	**Principal amount outstanting of transferred financial assets entirely derecognised for which the intitution retains servicing rights**	**Amounts derecognised for capital purposes**
				Carrying amount of associated liabilites		
				IFRS 7.42D(f); Annex V.Part 1.27, Part 2.181		*CRR art 109; Annex V.Part 2.182*
				[redacted]		*CRR art 109; Annex V.Part 2.182*
				0090	0100	0110
0200	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*	[redacted]			
0182	Debt securities	*Annex V.Part 1.31*				
0183	Loans and advances	*Annex V.Part 1.32*				
0184	**Other non-trading non-derivative financial assets**	*BAD art 35-37*				
0185	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*				
0186	Debt securities	*Annex V.Part 1.31*				
0187	Loans and advances	*Annex V.Part 1.32*				
0190	**Total**					

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16. **Breakdown of selected statement of profit or loss items**

16.1 **Interest income and expenses by instrument and counterparty sector**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**	
				Income	**Expenses**
				Annex V.Part 2.187, 189	*Annex V.Part 2.188, 190*
				0010	0020
0010	**Derivatives -Trading**	*CRR Annex II; Annex V.Part 2.193*	*IFRS 9.Appendix A, .BA.1, .BA.6; Annex V.Part 2.193*		
0015	of which: interest income from derivatives in economic hedges	*Annex V.Part 2.193*	*Annex V.Part 2.193*		
0020	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*		
0030	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0040	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0050	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0060	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0070	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0080	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*		
0090	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0100	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0110	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0120	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0130	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0140	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0141	of which: lending for house purchase	*Annex V.Part 2.88(b), 194i*	*Annex V.Part 2.88(b), 194i*		
0142	of which: credit for consumption	*Annex V.Part 2.88(a), 194i*	*Annex V.Part 2.88(a), 194i*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**	
				Income	**Expenses**
				Annex V.Part 2.187, 189	*Annex V.Part 2.188, 190*
				0010	0020
0150	**Other assets**	*Annex V.Part 2.5*	*Annex V.Part 2.5*		
0160	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0170	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0180	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0190	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0200	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0210	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0220	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0230	**Debt securities issued**	*Annex V.1.37*	*Annex V.Part 1.37*		
0240	**Other financial liabilities**	*Annex V.Part 1.32-34, Part 2.191*	*Annex V.Part 1.32-34, Part 2.191*		
0250	**Derivatives - Hedge accounting, interest rate risk**	*Annex V.Part 2.192*	*Annex V.Part 2.192*		
0260	**Other Liabilities**	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*		
0270	**INTEREST**	*BAD art 27.Vertical layout(1), (2)*	*IAS 1.97*		
0280	of which: interest-income on credit impaired financial assets		*IFRS 9.5.4.1; .B5.4.7; Annex V.Part 2.194*		
0290	of which: interest from leases	*Annex V.Part 2.194ii*	*IFRS 16.38 (a), 49, Annex V.Part 2.194ii*		

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16.2 **Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				Annex V. Part 2.195-196
				0010
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*		
0020	**Debt securities**	*Annex V.Part 1.31*	*Annex V.Part 1.31*	
0030	**Loans and advances**	*Annex V.Part 1.32*	*Annex V.Part 1.32*	
0040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0050	**Debt securities issued**	*Annex V.Part 1.37*	*Annex V.Part 1.37*	
0060	**Other financial liabilities**	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*	
0070	**GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET**	*BAD art 27.Vertical layout(6); Annex V.Part 2.45*	*Annex V.Part 2.45*	

16.3 **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				Annex V. Part 2.197-198
				0010
0010	**Derivatives**		*IFRS 9.Appendix A, .BA.1, .BA.7(a)*	
0015	of which: Economic hedges with use of the fair value option		*IFRS 9.6.7.1; IFRS 7.9(d); Annex V.Part 2.199*	
0020	**Equity instruments**		*IAS 32.11*	
0030	**Debt securities**		*Annex V.Part 1.31*	
0040	**Loans and advances**		*Annex V.Part 1.32*	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				Annex V. Part 2.197-198
				0010
0050	**Short positions**	[redacted]	*IFRS 9.BA.7(b)*	
0060	**Deposits**		*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0070	**Debt securities issued**		*Annex V.Part 1.37*	
0080	**Other financial liabilities**		*Annex V.Part 1.38-41*	
0090	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET**		*IFRS 9.Appendix A, .BA.6;IFRS 7.20(a)(i)*	
0095	of which: gains and losses due to the reclassification of assets at amortised cost		*IFRS 9.5.6.2; annex V.Part 2.199*	
0100	**Derivatives**	*CRR Annex II*		[redacted]
0110	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*		
0120	**Debt securities**	*Annex V.Part 1.31*		
0130	**Loans and advances**	*Annex V.Part 1.32*		
0140	**Short positions**			
0150	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0160	**Debt securities issued**	*Annex V.Part 1.37*		
0170	**Other financial liabilities**	*Annex V.Part 1.38-41*		
0180	**GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET**	*BAD art 27.Vertical layout(6); Annex V.Part 1.17*		

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16.4 **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				0010
0010	**Interest rate instruments and related derivatives**		*Annex V.Part 2.200(a)*	
0020	**Equity instruments and related derivatives**		*Annex V.Part 2.200(b)*	
0030	**Foreign exchange trading and derivatives related with foreign exchange and gold**		*Annex V.Part 2.200(c)*	
0040	**Credit risk instruments and related derivatives**		*Annex V.Part 2.200(d)*	
0050	**Derivatives related with commodities**		*Annex V.Part 2.200(e)*	
0060	**Other**		*Annex V.Part 2.200(f)*	
0070	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET**	*BAD art 27.Vertical layout(6)*	*IFRS 7.20(a)(i)*	
0080	**Interest rate instruments and related derivatives**	*Annex V.Part 2.200(a)*		
0090	**Equity instruments and related derivatives**	*Annex V.Part 2.200(b)*		
0100	**Foreign exchange trading and derivatives related with foreign exchange and gold**	*Annex V.Part 2.200(c)*		
0110	**Credit risk instruments and related derivatives**	*Annex V.Part 2.200(d)*		
0120	**Derivatives related with commodities**	*Annex V.Part 2.200(e)*		
0130	**Other**	*Annex V.Part 2.200(f)*		
0140	**GAINS OR (-) LOSSES ON TRADING FINANCIAL ASSETS AND LIABILITIES, NET**	*BAD art 27.Vertical layout(6)*		

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16.4.1 **Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				Annex V.Part 2.201
				0010
0020	**Equity instruments**		*IAS 32.11*	
0030	**Debt securities**		*Annex V.Part 1.31*	
0040	**Loans and advances**		*Annex V.Part 1.32*	
0090	**GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET**		*IFRS 7.20(a)(i)*	
0100	of which: gains and losses due to the reclassification of assets at amortised cost		*IFRS 9.6.5.2; Annex V.Part 2.202*	

16.5 **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**	**Changes in fair value due to credit risk**
				Annex V.Part 2.203	*Annex V.Part 2.203*
				0010	0020
0010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*			
0020	**Debt securities**	*Annex V.Part 1.31*	*Annex V.Part 1.31*		
0030	**Loans and advances**	*Annex V.Part 1.32*	*Annex V.Part 1.32*		
0040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0050	**Debt securities issued**	*Annex V.Part 1.37*	*Annex V.Part 1.37*		
0060	**Other financial liabilities**	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**	**Changes in fair value due to credit risk**
				Annex V.Part 2.203	*Annex V.Part 2.203*
				0010	0020
0070	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET**	*BAD art 27.Vertical layout(6)*	*IFRS 7.20(a)(i)*		
0071	of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		*IFRS 9.6.7;IFRS 7.24G(b); Annex V.Part 2.204*		
0072	of which: gains or (-) losses after designation on financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net		*IFRS 9.6.7; IFRS 7.20(a)(i); Annex V.Part 2.204*		
0080	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*			
0090	**Debt securities**	*Annex V.Part 1.31*			
0100	**Loans and advances**	*Annex V.Part 1.32*			
0110	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			
0120	**Debt securities issued**	*Annex V.Part 1.37*			
0130	**Other financial liabilities**	*Annex V.Part 1.38-41*			
0140	**GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS AND LIABILITIES, NET**	*BAD art 27.Vertical layout(6)*			

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16.6 **Gains or losses from hedge accounting**

		References National GAAP based on BAD Annex V.Part 2.207	*References National GAAP compatible IFRS*	**Current period**
				Annex V.Part 2.205
				0010
0010	**Fair value changes of the hedging instrument [including discontinuation]**	*Accounting Directive art 8(1)(a), (6), (8)(a)*	*IFRS 7.24A(c);IFRS 7.24C(b)(vi)*	
0020	**Fair value changes of the hedged item attributable to the hedged risk**	*Accounting Directive art 8(1)(a), (6), (8)(a)*	*IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi); Annex V.Part 2.206*	
0030	**Ineffectiveness in profit or loss from cash flow hedges**	*Accounting Directive art 8(1)(a), (6), (8)(a)*	*IFRS 7.24C(b)ii; IFRS 7.24C(b)(vi)*	
0040	**Ineffectiveness in profit or loss from hedges of net investments in foreign operations**	*Accounting Directive art 8(1)(a)*	*IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)*	
0050	**GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET**	*Accounting Directive art 8(1)(a), (6), (8)(a)*		

16.7 **Impairment on non-financial assets**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**		
				Additions	**Reversals**	**Accumulated impairment**
				Annex V.Part 2.208	*Annex V.Part 2.208*	
				0010	0020	0040
0060	**Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates**	*BAD art 27. Vertical layout(13)-(14)*	*IAS 28.40-43*			
0070	Subsidiaries		*IFRS 10 Appendix A*			
0080	Joint ventures		*IAS 28.3*			
0090	Associates		*IAS 28.3*			

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**		
				Additions	**Reversals**	**Accumulated impairment**
				Annex V.Part 2.208	*Annex V.Part 2.208*	
				0010	0020	0040
0100	**Impairment or (-) reversal of impairment on non-financial assets**		*IAS 36.126(a),(b)*			
0110	Property, plant and equipment	*BAD art 27. Vertical layout(9)*	*IAS 16.73(e)(v-vi)*			
0120	Investment properties	*BAD art 27. Vertical layout(9)*	*IAS 40.79(d)(v)*			
0130	Goodwill	*BAD art 27. Vertical layout(9)*	*IAS 36.10b; IAS 36.88-99, 124; IFRS 3 Appendix B67(d)(v)*			
0140	Other intangible assets	*BAD art 27. Vertical layout(9)*	*IAS 38.118(e)(iv)(v)*			
0145	Other		*IAS 36.126(a),(b)*			
0150	**TOTAL**					

16.8 **Other administrative expenses**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				Expenses
				0010
0010	**Information Technology expenses**	*Annex V.Part 2.208i*	*Annex V.Part 2.208i*	
0020	IT outsourcing	*Annex V.Part 2.208i-208ii*	*Annex V.Part 2.208i-208ii*	
0030	IT expenses other than IT outsourcing expenses	*Annex V.Part 2.208i*	*Annex V.Part 2.208i*	
0040	**Taxes and duties (other)**	*Annex V.Part 2.208iii*	*Annex V.Part 2.208iii*	
0050	**Consulting and professional services**	*Annex V.Part 2.208iv*	*Annex V.Part 2.208iv*	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				Expenses
				0010
0060	**Advertising, marketing and communication**	*Annex V.Part 2.208v*	*Annex V.Part 2.208v*	
0070	**Expenses related to credit risk**	*Annex V.Part 2.208vi*	*Annex V.Part 2.208vi*	
0080	**Litigation expenses not covered by provisions**	*Annex V.Part 2.208vii*	*Annex V.Part 2.208vii*	
0090	**Real estate expenses**	*Annex V.Part 2.208viii*	*Annex V.Part 2.208viii*	
0100	**Leasing expenses**	*Annex V.Part 2.208ix*	*Annex V.Part 2.208ix*	
0110	**Other admininstrative expenses - Rest**	*Annex V.Part 2.208x*	*Annex V.Part 2.208x*	
0120	**OTHER ADMINISTRATIVE EXPENSES**			

17. **Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet**

17.1 **Assets**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accounting scope of consolidation [Carrying amount]**
				Annex V.Part 1.27-28, Part 2.209
				0010
0010	**Cash, cash balances at central banks and other demand deposits**	*BAD art 4.Assets(1)*	*IAS 1.54 (i)*	
0020	Cash on hand	*Annex V.Part 2.1*	*Annex V.Part 2.1*	
0030	Cash balances at central banks	*BAD art 13(2); Annex V.Part 2.2*	*Annex V.Part 2.2*	
0040	Other demand deposits	*Annex V.Part 2.3*	*Annex V.Part 2.3*	
0050	**Financial assets held for trading**	[redacted]	*IFRS 7.8(a)(ii);IFRS 9.Appendix A*	
0060	Derivatives	[redacted]	*IFRS 9.Appendix A*	
0070	Equity instruments	[redacted]	*IAS 32.11*	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accounting scope of consolidation [Carrying amount]**
				Annex V.Part 1.27-28, Part 2.209
				0010
0080	Debt securities		*Annex V.Part 1.31*	
0090	Loans and advances		*Annex V.Part 1.32*	
0091	**Trading financial assets**	*BAD Article 32-33; Annex V.Part 1.17*		
0092	Derivatives	*CRR Annex II; Annex V.Part 1.17*		
0093	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		
0094	Debt securities	*Annex V.Part 1.31*		
0095	Loans and advances	*Annex V.Part 1.32*		
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**		*IFRS 9.4.1.4*	
0097	Equity instruments		*IAS 32.11*	
0098	Debt securities		*Annex V.Part 1.31*	
0099	Loans and advances		*Annex V.Part 1.32*	
0100	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6)*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*	
0110	Equity instruments			
0120	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*	
0130	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*	
0141	**Financial assets at fair value through other comprehensive income**		*IFRS 7.8(h); IFRS 9.4.1.2A*	
0142	Equity instruments		*IAS 32.11*	
0143	Debt securities		*Annex V.Part 1.31*	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accounting scope of consolidation [Carrying amount]**
				Annex V.Part 1.27-28, Part 2.209
				0010
0144	Loans and advances		*Annex V.Part 1.32*	
0171	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	*BAD art 36(2)*		
0172	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		
0173	Debt securities	*Annex V.Part 1.31*		
0174	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*		
0175	**Non-trading non-derivative financial assets measured at fair value to equity**	*Accounting Directive art 8(1)(a), (8)*		
0176	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		
0177	Debt securities	*Annex V.Part 1.31*		
0178	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*		
0181	**Financial assets at amortised cost**		*IFRS 7.8(f); IFRS 9.4.1.2*	
0182	Debt securities		*Annex V.Part 1.31*	
0183	Loans and advances		*Annex V.Part 1.32*	
0231	**Non-trading non-derivative financial assets measured at a cost-based method**	*BAD art 35;Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19*		
0380	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accounting scope of consolidation [Carrying amount]**
				Annex V.Part 1.27-28, Part 2.209
				0010
0232	Debt securities	*Annex V.Part 1.31*		
0233	Loans and advances	*Annex V.Part 1.32*		
0234	**Other non-trading non-derivative financial assets**	*BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20*		
0235	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		
0236	Debt securities	*Annex V.Part 1.31*		
0237	Loans and advances	*Annex V.Part 1.32*		
0240	**Derivatives – Hedge accounting**	*Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22*	*IFRS 9.6.2.1; Annex V. Part 1.22*	
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*Accounting Directive art 8(5), (6); IAS 39.89A (a)*	*IAS 39.89A(a); IFRS 9.6.5.8*	
0260	**Investments in subsidaries, joint ventures and associates**	*BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4, 210*	*IAS 1.54(e); Annex V. Part 1.21, Part 2.4, 210*	
0270	**Assets under reinsurance and insurance contracts**	*Annex V.Part 2.211*	*IFRS 4.IG20.(b)-(c); Annex V.Part 2.211*	
0280	**Tangible assets**	*BAD art 4.Assets(10)*		
0290	**Intangible assets**	*BAD art 4.Assets(9); CRR art 4(1)(115)*	*IAS 1.54(c); CRR art 4(1)(115)*	
0300	Goodwill	*BAD art 4.Assets(9); CRR art 4(1)(113)*	*IFRS 3.B67(d); CRR art 4(1)(113)*	
0310	Other intangible assets	*BAD art 4.Assets(9)*	*IAS 38.8,118*	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accounting scope of consolidation [Carrying amount]**
				Annex V.Part 1.27-28, Part 2.209
				0010
0320	**Tax assets**		*IAS 1.54(n-o)*	
0330	Current tax assets		*IAS 1.54(n); IAS 12.5*	
0340	Deferred tax assets	*Accounting Directive art 17(1)(f); CRR art 4(1)(106)*	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)*	
0350	**Other assets**	*Annex V.Part 2.5, 6*	*Annex V.Part 2.5*	
0360	**Non-current assets and disposal groups classified as held for sale**		*IAS 1.54(j); IFRS 5.38, Annex V.Part 2.6*	
0365	(-) **Haircuts for trading assets valued at fair value**	*Annex V Part 1.29*		
0370	**TOTAL ASSETS**	*BAD art 4 Assets*	*IAS 1.9(a), IG 6*	

17.2 **Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accounting scope of consolidation [Nominal amount]**
				Annex V.Part 2.118, 209
				0010
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*	*CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 113, 116*	
0020	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*	
0030	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*	*CRR Annex I; Annex V. Part 1.44(g), Part 2.102-105, 115, 116*	
0040	**OFF-BALANCE SHEET EXPOSURES**			

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17.3 **Liabilities and equity**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accounting scope of consolidation [Carrying amount]**
				Annex V.Part 1.27-28, Part 2.209
				0010
0010	**Financial liabilities held for trading**		*IFRS 7.8 (e) (ii); IFRS 9.BA.6*	
0020	Derivatives		*IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)*	
0030	Short positions		*IFRS 9.BA7(b)*	
0040	Deposits		*ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36*	
0050	Debt securities issued		*Annex V.Part 1.37*	
0060	Other financial liabilities		*Annex V.Part 1.38-41*	
0061	**Trading financial liabilities**	*Accounting Directive art 8(1)(a),(3),(6)*		
0062	Derivatives	*CRR Annex II; Annex V.Part 1.25, 27*		
0063	Short positions			
0064	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0065	Debt securities issued	*Annex V.Part 1.37*		
0066	Other financial liabilities	*Annex V.Part 1.38-41*		
0070	**Financial liabilities designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*	
0080	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36*	
0090	Debt securities issued	*Annex V.Part 1.37*	*Annex V.Part 1.37*	
0100	Other financial liabilities	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accounting scope of consolidation [Carrying amount]**
				Annex V.Part 1.27-28, Part 2.209
				0010
0110	**Financial liabilities measured at amortised cost**		*IFRS 7.8(g); IFRS 9.4.2.1*	
0120	Deposits		*ECB/2013/33 Annex 2. Part 2.9; Annex V.Part 1.36*	
0130	Debt securities issued		*Annex V.Part 1.37*	
0140	Other financial liabilities		*Annex V.Part 1.38-41*	
0141	**Non-trading non-derivative financial liabilities measured at a cost-based method**	*Accounting Directive art 8(3)*		
0142	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0143	Debt securities issued	*Annex V.Part 1.37*		
0144	Other financial liabilities	*Annex V.Part 1.38-41*		
0150	**Derivatives – Hedge accounting**	*Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26*	*IFRS 9.6.2.1; Annex V. Part 1.26*	
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)*	*IAS 39.89A(b), IFRS 9.6.5.8*	
0170	**Liabilities under insurance and reinsurance contracts**	*Annex V.Part 2.212*	*IFRS 4.IG20(a); Annex V. Part 2.212*	
0180	**Provisions**	*BAD art 4.Liabilities(6)*	*IAS 37.10; IAS 1.54(l)*	
0190	**Tax liabilities**		*IAS 1.54(n-o)*	
0200	Current tax liabilities		*IAS 1.54(n); IAS 12.5*	
0210	Deferred tax liabilities	*Accounting Directive art 17(1)(f); CRR art 4(1)(108)*	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)*	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accounting scope of consolidation [Carrying amount]**
				Annex V.Part 1.27-28, Part 2.209
				0010
0220	**Share capital repayable on demand**		*IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12*	
0230	**Other liabilities**	*Annex V.Part 2.13*	*Annex V.Part 2.13*	
0240	**Liabilities included in disposal groups classified as held for sale**		*IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14*	
0245	**Haircuts for trading liabilities valued at fair value**	*Annex V Part 1.29*		
0250	**LIABILITIES**		*IAS 1.9(b);IG 6*	
0260	**Capital**	*BAD art 4.Liabilities(9), BAD art 22*	*IAS 1.54(r), BAD art 22*	
0270	**Share premium**	*BAD art 4.Liabilities(10); CRR art 4(124)*	*IAS 1.78(e); CRR art 4(1)(124)*	
0280	**Equity instruments issued other than capital**	*Annex V.Part 2.18-19*	*Annex V.Part 2.18-19*	
0290	**Other equity**	*Annex V.Part 2.20*	*IFRS 2.10; Annex V.Part 2.20*	
0300	**Accumulated other comprehensive income**	*CRR art 4(1)(100)*	*CRR art 4(1)(100)*	
0310	**Retained earnings**	*CRR art 4(1)(123)*	*CRR art 4(1)(123)*	
0320	**Revaluation reserves**	*BAD art 4.Liabilities(12)*	*IFRS 1.33, D5-D8*	
0325	**Fair value reserves**	*Accounting Directive art 8(1)(a)*		
0330	**Other reserves**	*BAD art 4.Liabilities (11)-(13)*	*IAS 1.54; IAS 1.78 (e)*	
0335	**First consolidation differences**	*Accounting Directive art 24(3)(c)*		
0340	(-) **Treasury shares**	*Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.20*	*IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.28*	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accounting scope of consolidation [Carrying amount]**
				Annex V.Part 1.27-28, Part 2.209
				0010
0350	**Profit or loss attributable to owners of the parent**	*BAD art 4.Liabilities(14)*	*IFRS 10.B94*	
0360	(-) **Interim dividends**	*CRR Article 26 (2)*	*IAS 32.35*	
0370	**Minority interests [Non-controlling interests]**	*Accounting Directive art 24(4)*	*IAS 1.54(q); IFRS 10.22, .B94*	
0380	**TOTAL EQUITY**		*IAS 1.9(c), IG 6*	
0390	**TOTAL EQUITY AND TOTAL LIABILITIES**	*BAD art 4.Liabilities*	*IAS 1.IG6*	

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18 **Information on performing and non-performing exposures**

18.0 **Information on performing and non-performing exposures**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*			
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*							
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recog-nition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recog-nition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*			
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recog-nition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recog-nition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*					
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*					
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*							
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*	*Annex V.Part 2.233(a)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recog-nition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recog-nition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*							
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*							
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*	*Annex V.Part 2.233(b)*							
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*					
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recog-nition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recog-nition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V.Part 1.32, 44(a)	*Annex V.Part 1.32, 44(a)*	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*			
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*					
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*							
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recog-nition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recog-nition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V.Part 2.88(a), 234i (b)	*Annex V.Part 2.88(a), 234i (b)*	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*			
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*							
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*	*Annex V.Part 2.233(c), 234*							
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**		*Annex V.Part 2.217*	*Annex V.Part 2.217*						
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.220*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*			
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*							
0350	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0360	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0370	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*					
0380	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0390	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0400	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0410	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recog-nition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recog-nition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V.Part 1.42(a)	*Annex V.Part 1.42(a)*	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*			
0420	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0430	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0440	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0450	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0460	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recog-nition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recog-nition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
				Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V.Part 1.42(f)	*Annex V.Part 1.42(f)*							
0470	Households									
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*							
0490	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0500	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							

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				Gross carrying amount / Nominal amount						
					Performing					
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Of which: Instruments without significant increase in credit risk since initial recog-nition (Stage 1)	Of which: Instruments with significant increase in credit risk since initial recog-nition but not credit-impaired (Stage 2)	Of which: purchased or originated credit-impaired financial assets
				0010	0020	0030	0055	0056	0057	0058
		References National GAAP compatible IFRS		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*			
0510	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0520	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0530	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0540	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*	*Annex V.Part 2.217*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*						
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / Nominal amount					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*						
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*	*Annex V.Part 2.233(a)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*						
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*	*Annex V.Part 2.233(b)*						
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
				Non-performing					
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*						
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*	*Annex V.Part 2.233(c), 234*						
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**		*Annex V.Part 2.217*						
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.220*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*						
0350	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0360	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0370	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / Nominal amount					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0380	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0390	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0400	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0410	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / Nominal amount					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0420	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0430	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0440	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0450	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0460	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0470	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*						
0490	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0500	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / Nominal amount**					
					Non-performing				
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years
				0060	0070	0080	0090	0101	0102
				CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*CRR Art. 47a (3); Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0510	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0520	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0530	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0540	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*	*Annex V.Part 2.217*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*							
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*					*CRR art 4(95); Annex V.Part 2.237(a)*
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							

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				Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
			References National GAAP compatible IFRS	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*							
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*	*Annex V.Part 2.233(a)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							

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				Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
			References National GAAP compatible IFRS	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
			References National GAAP based on BAD	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*							
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*							
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*	*Annex V.Part 2.233(b)*							
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*							
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*							
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*	*Annex V.Part 2.233(c), 234*							
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**		*Annex V.Part 2.217*							
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.220*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*							
0350	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0360	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0370	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0380	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0390	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0400	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0410	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*							

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				Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
				Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0420	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0430	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0440	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0450	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0460	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							

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				Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
			References National GAAP compatible IFRS	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0470	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*							
0490	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0500	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							

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				Gross carrying amount / Nominal amount						
				Non-performing						
				Past due > 5 year <= 7 years	Past due > 7 years	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: defaulted	of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	of which: impaired
				0106	0107	0109	0110	0121	0900	0122
			References National GAAP compatible IFRS	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*CRR art 178; Annex V.Part 2.237(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*		*CRR art 178; Annex V.Part 2.237(b)*			*CRR art 4(95); Annex V.Part 2.237(a)*
0510	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0520	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0530	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0540	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*	*Annex V.Part 2.217*							

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*						
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
				Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*						
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*	*Annex V.Part 2.233(a)*						

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
				Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
				Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*						
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*	*Annex V.Part 2.233(b)*						
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
				Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
				Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*					
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*						
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*	*Annex V.Part 2.233(c), 234*						
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**		*Annex V.Part 2.217*						
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.220*						

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*						
0350	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0360	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0370	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
				Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*					
0380	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0390	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0400	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0410	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
				Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*					
0420	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0430	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0440	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0450	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0460	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
				Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*					
0470	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*						
0490	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0500	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
					Performing exposures - Accumulated impairment and provisions				
						of which: Past due > 30 days <= 90 days	of which: Instruments without significant increase in credit risk since initial recognition (Stage 1)	of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	of which: purchased or originated credit-impaired financial assets
				0130	0140	0910	0141	0142	0143
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235, 237(f)*	*IFRS 9.5.5.5; IFRS 7.35M(a); Annex V. Part 2. 237(d)*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 222, 235*			
0510	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0520	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0530	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0540	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*	*Annex V.Part 2.217*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		Annex V. Part 2. 238		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*								
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*								
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		Annex V. Part 2. 238		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*								
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*								
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*								
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*								
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*	*Annex V.Part 2.233(a)*								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*								
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*								
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		Annex V. Part 2. 238		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*								
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*								
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*								
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*								
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*	*Annex V.Part 2.233(b)*								
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*								
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		Annex V. Part 2. 238		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*								
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*								
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*								
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*	*Annex V.Part 2.233(c), 234*								
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**		*Annex V.Part 2.217*								
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.220*								

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*								
0350	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								
0360	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								
0370	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0380	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0390	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0400	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0410	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0420	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								
0430	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								
0440	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0450	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0460	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		Annex V. Part 2. 238		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0470	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*								
0490	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								
0500	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
					Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year	Past due > 5 year <= 7 years	Past due > 7 years
				0150	0160	0170	0180	0191	0192	0196	0197
				Annex V. Part 2. 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0510	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0520	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0530	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0540	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*	*Annex V.Part 2.217*								

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*							
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
				IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
		References National GAAP based on BAD	***References National GAAP compatible IFRS***	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
				IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*							
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*	*Annex V.Part 2.233(a)*							

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
				IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
		References National GAAP based on BAD	***References National GAAP compatible IFRS***	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
		References National GAAP based on BAD	***References National GAAP compatible IFRS***	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*							
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on performing exposues	Collateral received on non-performing exposues	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
				0950	0951	0952	0201	0200	0205	0210
		References National GAAP based on BAD	***References National GAAP compatible IFRS***	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*							
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*	*Annex V.Part 2.233(b)*							
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
				IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
				IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
				IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*							
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*							

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
		References National GAAP based on BAD	***References National GAAP compatible IFRS***	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*							
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*	*Annex V.Part 2.233(c), 234*							
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**		*Annex V.Part 2.217*							
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.220*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
				IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*							
0350	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0360	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0370	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
				IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0380	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0390	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0400	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0410	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
				IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0420	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0430	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
0440	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0450	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0460	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposures	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
				IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
							Annex V. Part 2. 239	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0470	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*							
0490	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
0500	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received			
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Credit-impaired instruments (Stage 3)	of which: purchased or originated credit-impaired financial assets	Collateral received on per-forming exposues	Collateral received on non-per-forming exposues	Financial guarantees received on per-forming exposures	Financial guarantees received on non-per-forming exposures
				0950	0951	0952	0201	0200	0205	0210
			References National GAAP compatible IFRS	*IFRS 9.5.5.3; IFRS 7.35M(b)(i); Annex V. Part 2. 237(c)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*	*IFRS 9.5.5.13; IFRS 7.35M(c); Annex V.Part 2.215, 237(e)*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD					**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**	**Annex V. Part 2. 239**
0510	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
0520	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
0530	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
0540	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
0550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*	*Annex V.Part 2.217*							

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18.1 **Inflows and outflows of non-performing exposures - loans and advances by counterparty sector**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount of loans and advances**	
				Inflows to non-performing exposures	(-) Outflows from non-performing exposures
				0010	0020
				Annex V. Part 2.213-216, 224-234, 239i-239iii, 239vi	*Annex V. Part 2.213-216, 224-234, 239i, 239iv- 239vi*
				Annex V. Part 2.213-216, 224-234, 239i-239iii, 239vi	*Annex V. Part 2.213-216, 224-234, 239i, 239iv- 239vi*
0010	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*		
0020	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*		
0030	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*		
0040	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*		
0050	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*		
0060	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*		
0070	Of which: Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vii (a), 239ix*	*SME Art 1 2(a); Annex V.Part 2.239vii (a), 239ix*		
0080	Of which: Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vii (a), 239ix*	*Annex V.Part 2.239vii (a), 239ix*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount of loans and advances**	
				Inflows to non-performing exposures	(-) Outflows from non-performing exposures
				0010	0020
				Annex V. Part 2.213-216, 224-234, 239i-239iii, 239vi	*Annex V. Part 2.213-216, 224-234, 239i, 239iv- 239vi*
				Annex V. Part 2.213-216, 224-234, 239i-239iii, 239vi	*Annex V. Part 2.213-216, 224-234, 239i, 239iv- 239vi*
0090	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vii (b)*	*Annex V.Part 2.86(a), 87, 239vii (b)*		
0100	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*		
0110	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vii (b)*	*Annex V.Part 2.86(a), 87, 239vii (b)*		
0120	Of which: Credit for consumption	*Annex V.Part 2.88(a), 239vii (c)*	*Annex V.Part 2.88(a), 239vii (c)*		
0130	**LOANS AND ADVANCES OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*	*Annex V.Part 2.217*		
0140	**LOANS AND ADVANCES HELD FOR SALE**		*Annex V.Part 2.220*		
0150	**TOTAL INFLOWS / OUTFLOWS**				

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18.2 **Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property**

			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**				
						of which: exposures with forbearance measures	**Performing**		
								Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
					0010	0020	0030	0040	0050
					Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
					Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
0010	**Non-finan-cial corpo-rations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*	*Annex V.Part 2.239vi (a), 239vii*					
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount				
						of which: exposures with forbearance measures	Performing		
								Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
					0010	0020	0030	0040	0050
					Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
					Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount				
					Performing		Non-performing		
					of which: performing exposures with forbearance measures	of which: Performing forborne exposures under probation reclassified from non-performing		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
					0060	0070	0080	0090	0100
					Annex V. Part 2. 256, 259-262	*Annex V. Part 2. 256(b), 261*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
					Annex V. Part 2. 256, 259-262	*Annex V. Part 2. 256(b), 261*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0010	**Non-finan-cial corpo-rations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*	*Annex V.Part 2.239vi (a), 239vii*					
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**				
					Performing		**Non-performing**		
					of which: performing exposures with forbearance measures	of which: Performing forborne exposures under probation reclassified from non-performing		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
					0060	0070	0080	0090	0100
					Annex V. Part 2. 256, 259-262	*Annex V. Part 2. 256(b), 261*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
					Annex V. Part 2. 256, 259-262	*Annex V. Part 2. 256(b), 261*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**			
					Non-performing			
					Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years
					0110	0120	0130	0140
					Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
					Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0010	**Non-finan-cial corpo-rations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*				
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*	*Annex V.Part 2.239vi (a), 239vii*				
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**			
					Non-performing			
					Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years
					0110	0120	0130	0140
					Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
					Annex V. Part 2. 222, 235-236	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**			**Accumulated impairment, accumulated negative changes in fair value due to credit risk**	
					Non-performing				
					Past due > 7 years	Of which: defaulted	Of which: Non-performing exposures with forbearance measures		Of which: Exposures with forbearance measures
					0150	0160	0170	0180	0190
					Annex V. Part 2. 222, 235-236	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V. Part 2. 259-263*	*Annex V. Part 2. 238*	*Annex V. Part 2. 267*
					Annex V. Part 2. 222, 235-236	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V. Part 2. 259-263*	*Annex V. Part 2. 238*	*Annex V. Part 2. 267*
0010	**Non-finan-cial corpo-rations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*					
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*	*Annex V.Part 2.239vi (a), 239vii*					
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**			**Accumulated impairment, accumulated negative changes in fair value due to credit risk**	
					Non-performing				
					Past due > 7 years	Of which: defaulted	Of which: Non-performing exposures with forbearance measures		Of which: Exposures with forbearance measures
					0150	0160	0170	0180	0190
					Annex V. Part 2. 222, 235-236	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V. Part 2. 259-263*	*Annex V. Part 2. 238*	*Annex V. Part 2. 267*
					Annex V. Part 2. 222, 235-236	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V. Part 2. 259-263*	*Annex V. Part 2. 238*	*Annex V. Part 2. 267*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*					
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*					

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk**			
					Performing exposures - Accumulated impairments		**Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**	
						Of which: Performing exposures with forbearance measures		Unlikely to pay that are not past-due or past-due < = 90 days
					0200	0210	0220	0230
					Annex V. Part 2. 238	*Annex V. Part 2. 207*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*
					Annex V. Part 2. 238	*Annex V. Part 2. 207*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*
0010	**Non-finan-cial corpo-rations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*				
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*	*Annex V.Part 2.239vi (a), 239vii*				
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk**			
					Performing exposures - Accumulated impairments		**Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**	
						Of which: Performing exposures with forbearance measures		Unlikely to pay that are not past-due or past-due < = 90 days
					0200	0210	0220	0230
					Annex V. Part 2. 238	*Annex V. Part 2. 207*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*
					Annex V. Part 2. 238	*Annex V. Part 2. 207*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk**			
					Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
					Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year
					0240	0250	0260	0270
					Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
					Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0010	**Non-finan-cial corpo-rations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*				
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*	*Annex V.Part 2.239vi (a), 239vii*				
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk**			
					Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
					Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 2 year	Past due > 2 year < = 5 year
					0240	0250	0260	0270
					Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
					Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk**			**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*
					Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**
					Past due > 5 year <= 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures	Collateral received on performing exposues
					0280	0290	0300	0310
					Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 207*	*Annex V. Part 2. 239*
					Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 207*	*Annex V. Part 2. 239*
0010	**Non-finan-cial corpo-rations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*				
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*	*Annex V.Part 2.239vi (a), 239vii*				
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk**			**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*
					Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**
					Past due > 5 year <= 7 years	Past due > 7 years	Of which: Non-performing exposures with forbearance measures	Collateral received on performing exposues
					0280	0290	0300	0310
					Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 207*	*Annex V. Part 2. 239*
					Annex V. Part 2. 236, 238	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 207*	*Annex V. Part 2. 239*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*				
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*				

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*		
					Collateral received and financial guarantees received		
					Collateral received on non-performing exposues	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
					0320	0330	0340
					Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
					Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0010	**Non-finan-cial corpo-rations**	Commercial real estate (CRE) loans to small and medium-sized enterprises	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*	*SME Art 1 2(a); Annex V.Part 2.239vi (a), 239vii*			
0020		Commercial real estate (CRE) loans to non-financial corporations other than SMEs	*Annex V.Part 2.239vi (a), 239vii*	*Annex V.Part 2.239vi (a), 239vii*			
0030		Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*			
0040		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*			
0050		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*			

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			References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*		
					Collateral received and financial guarantees received		
					Collateral received on non-performing exposues	Financial guarantees received on performing exposures	Financial guarantees received on non-performing exposures
					0320	0330	0340
					Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
					Annex V. Part 2. 239	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
0060		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*			
0070	**House-holds**	Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 239vi (b)*	*Annex V.Part 2.86(a), 87, 239vi (b)*			
0080		Of which: Loans with LTV ratio higher than 60% and less than or equal to 80%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*			
0090		Of which: Loans with LTV ratio higher than 80% and less than or equal to 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*			
0100		Of which: Loans with LTV ratio higher than 100%	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*	*Annex V.Part 2.86(a), 87, 239vi (b), 239viii*			

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19. **Information forborne exposures**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
				CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		References National GAAP based on BAD		*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					

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				Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
			References National GAAP compatible IFRS	*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		References National GAAP based on BAD		*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					

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				Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
			References National GAAP compatible IFRS	*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		References National GAAP based on BAD		*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*					
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
				CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*		
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*	*Annex V.Part 2.249(a)*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / nominal amount of exposures with forbearance measures**				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
				CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		References National GAAP based on BAD		*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
				CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*		
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
				CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		References National GAAP based on BAD		*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*	*Annex V.Part 2.249(b)*					

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				Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
			References National GAAP compatible IFRS	*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		References National GAAP based on BAD		*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / nominal amount of exposures with forbearance measures**				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
				CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		References National GAAP based on BAD		*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
				CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*		
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				0010	0020	0030	0040	0050
				CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
		CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255		*CRR Art. 47b (1), (2); Annex V. Part 1.34, Part 2. 118, 240-245, 251-255*	*Annex V. Part 2. 256, 259-261*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR Art. 47a (7); Annex V. Part 2. 256, 261*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*	*Annex V.Part 2.249*					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*	*Annex V.Part 2.246*					
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.247*					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*		
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*						
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*		
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*		
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*		
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*						
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*	*Annex V.Part 2.249(a)*						
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*		
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*		
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		References National GAAP based on BAD		*Annex V. Part 2. 259-263*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*						
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*	*Annex V.Part 2.249(b)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*		
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount / nominal amount of exposures with forbearance measures**					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		References National GAAP based on BAD		*Annex V. Part 2. 259-263*	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*		
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*						
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*						

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				0060	0070	0080	0090	0100	0110
				Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*
		Annex V. Part 2. 259-263	*CRR Art. 47b (1); Annex V. Part 2.240, 266*	*CRR Art. 47b (1); Annex V. Part 2. 240, 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*CRR Art. 47b (2), lett. c; Annex V. Part 2. 231, 263*		
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*	*Annex V.Part 2.249*						
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*	*Annex V.Part 2.246*						
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.247*						
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*						

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**		
							Instruments with modifications in their terms and conditions	Refinancing
				0120	0130	0140	0150	0160
			References National GAAP compatible IFRS	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		References National GAAP based on BAD		*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*					
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Instruments with modifications in their terms and conditions	Refinancing
				0120	0130	0140	0150	0160
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*		
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					

02021R0451 — EN — 01.09.2024 — 003.001 — 1290

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Instruments with modifications in their terms and conditions	Refinancing
				0120	0130	0140	0150	0160
			References National GAAP compatible IFRS	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		References National GAAP based on BAD		*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*					
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Instruments with modifications in their terms and conditions	Refinancing
				0120	0130	0140	0150	0160
			References National GAAP compatible IFRS	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		References National GAAP based on BAD		*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*					
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*	*Annex V.Part 2.249(a)*					
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Instruments with modifications in their terms and conditions	Refinancing
				0120	0130	0140	0150	0160
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*		
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**		
							Instruments with modifications in their terms and conditions	Refinancing
				0120	0130	0140	0150	0160
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		References National GAAP based on BAD		*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*					

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Instruments with modifications in their terms and conditions	Refinancing
				0120	0130	0140	0150	0160
			References National GAAP compatible IFRS	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		References National GAAP based on BAD		*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*					
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*	*Annex V.Part 2.249(b)*					

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Instruments with modifications in their terms and conditions	Refinancing
				0120	0130	0140	0150	0160
			References National GAAP compatible IFRS	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		References National GAAP based on BAD		*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**		
							Instruments with modifications in their terms and conditions	Refinancing
		0120		0130	0140		0150	0160
		Annex V. Part 2. 267		*Annex V. Part 2. 207*	*Annex V. Part 2. 207*		*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		Annex V. Part 2. 267		*Annex V. Part 2. 207*	*Annex V. Part 2. 207*		*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Instruments with modifications in their terms and conditions	Refinancing
				0120	0130	0140	0150	0160
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*		
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*					
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*					

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				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Instruments with modifications in their terms and conditions	Refinancing
				0120	0130	0140	0150	0160
			References National GAAP compatible IFRS	*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 244, 267*
		References National GAAP based on BAD		*Annex V. Part 2. 267*	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*	*CRR Art. 47b (1); Annex V. Part 2. 240, 267*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*	*Annex V.Part 2.249*					
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*	*Annex V.Part 2.246*					
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.247*					
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
				Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0005	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3*	*Annex V.Part 2.2, 3*				
0010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*				
0020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*				
0030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*				
0040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*				

02021R0451 — EN — 01.09.2024 — 003.001 — 1300

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*				
0060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*				
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*				
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*				
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*				

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				Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
			References National GAAP compatible IFRS	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		References National GAAP based on BAD		*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*				
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*				
0140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*				
0150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*				
0170	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*				
0180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*	*Annex V.Part 2.249(a)*				
0181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*				
0182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*				
0184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*				
0185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*				
0186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*				

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*				
0193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*				
0194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*				
0195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*				
0196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0900	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*				

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				Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
			References National GAAP compatible IFRS	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		References National GAAP based on BAD		*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0903	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*				
0197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0910	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*				
0913	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*				
0201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*	*Annex V.Part 2.249(b)*				

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				Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*				
0212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*				
0213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*				
0214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*				
0215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*				
0216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*				
0222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*				
0223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*				
0224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*				
0225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*				
0226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				

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				Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 268	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0920	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*				
0923	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*				
0227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0930	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*				
0933	Of which: Credit for consumption	*Annex V.Part 2.88(a), 234i (b)*	*Annex V.Part 2.88(a), 234i (b)*				

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				Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*			
				Collateral received and financial guarantees received			
				Collateral received on exposures with forbearance measures		Financial guarantees received on exposures with forbearance measures	
					Of which: Collateral received on non-performing exposures with forbearance measures		Of which: Financial guarantees received on non-performing exposures with forbearance measures
				0170	0175	0180	0185
			References National GAAP compatible IFRS	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
		References National GAAP based on BAD		*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
0231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249*	*Annex V.Part 2.249*				
0330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*	*Annex V.Part 2.246*				
0335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.247*				
0340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246*				

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20. **Geographical breakdown**

20.1 **Geographical breakdown of assets by location of the activities**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0010	**Cash, cash balances at central banks and other demand deposits**	*BAD art 4.Assets(1)*	*IAS 1.54 (i)*		
0020	Cash on hand	*Annex V.Part 2.1*	*Annex V.Part 2.1*		
0030	Cash balances at central banks	*BAD art 13(2); Annex V.Part 2.2*	*Annex V.Part 2.2*		
0040	Other demand deposits	*Annex V.Part 2.3*	*Annex V.Part 2.3*		
0050	**Financial assets held for trading**		*IFRS 9. Appendix A*		
0060	Derivatives		*IFRS 9. Appendix A*		
0070	Equity instruments		*IAS 32.11*		
0080	Debt securities		*Annex V.Part 1.31*		
0090	Loans and advances		*Annex V.Part 1.32*		
0091	**Trading financial assets**	*BAD Article 32-33; Annex V.Part 1.17*			
0092	Derivatives	*CRR Annex II; Annex V.Part 1.17, 27*			
0093	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*			
0094	Debt securities	*Annex V.Part 1.31*			
0095	Loans and advances	*Annex V.Part 1.32*			

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0096	**Non-trading financial assets mandatorily at fair value through profit or loss**		*IFRS 7.8(a)(ii); IFRS 9.4.1.4*		
0097	Equity instruments		*IAS 32.11*		
0098	Debt securities		*Annex V.Part 1.31*		
0099	Loans and advances		*Annex V.Part 1.32*		
0100	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6)*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*		
0110	Equity instruments				
0120	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*		
0130	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*		
0141	**Financial assets at fair value through other comprehensive income**		*IFRS 7.8(h); IFRS 9.4.1.2A*		
0142	Equity instruments		*IAS 32.11*		
0143	Debt securities		*Annex V.Part 1.31*		
0144	Loans and advances		*Annex V.Part 1.32*		
0171	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	*BAD art 36(2)*			

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0172	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*			
0173	Debt securities	*Annex V.Part 1.31*			
0174	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*			
0175	**Non-trading non-derivative financial assets measured at fair value to equity**	*Accounting Directive art 8(1)(a), (8)*			
0176	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*			
0177	Debt securities	*Annex V.Part 1.31*			
0178	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*			
0181	**Financial assets at amortised cost**		*IFRS 7.8(f); IFRS 9.4.1.2*		
0182	Debt securities		*Annex V.Part 1.31*		
0183	Loans and advances		*Annex V.Part 1.32*		
0231	**Non-trading non-derivative financial assets measured at a cost-based method**	*BAD art 35;Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19*			
0330	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*			

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0232	Debt securities	*Annex V.Part 1.31*			
0233	Loans and advances	*Annex V.Part 1.32*			
0234	**Other non-trading non-derivative financial assets**	*BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20*			
0235	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*			
0236	Debt securities	*Annex V.Part 1.31*			
0237	Loans and advances	*Annex V.Part 1.32*			
0240	**Derivatives – Hedge accounting**	*Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22*	*IFRS 9.6.2.1; Annex V.Part 1.22*		
0250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*Accounting Directive art 8(5), (6); IAS 39.89A (a)*	*IAS 39.89A(a); IFRS 9.6.5.8*		
0260	**Tangible assets**	*BAD art 4.Assets(10)*			
0270	**Intangible assets**	*BAD art 4.Assets(9); CRR art 4(1)(115)*	*IAS 1.54(c); CRR art 4(1)(115)*		
0280	**Investments in subsidaries, joint ventures and associates**	*BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4*	*IAS 1.54(e); Annex V.Part 1.21, Part 2.4*		
0290	**Tax assets**		*IAS 1.54(n-o)*		
0300	**Other assets**	*Annex V.Part 2.5, 6*	*Annex V.Part 2.5*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0310	**Non-current assets and disposal groups classified as held for sale**		*IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7*		
0315	(-) **Haircuts for trading assets valued at fair value**	*Annex V Part 1.29*			
0320	**ASSETS**	*BAD art 4 Assets*	*IAS 1.9(a), IG 6*		

20.2 **Geographical breakdown of liabilities by location of the activities**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0010	**Financial liabilities held for trading**		*IFRS 7.8 (e) (ii); IFRS 9.BA.6*		
0020	Derivatives		*IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)*		
0030	Short positions		*IFRS 9.BA7(b)*		
0040	Deposits		*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0050	Debt securities issued		*Annex V.Part 1.37*		
0060	Other financial liabilities		*Annex V.Part 1.38-41*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0061	**Trading financial liabilities**	*Accounting Directive art 8(1)(a),(3),(6)*			
0062	Derivatives	*CRR Annex II; Annex V.Part 1.25*			
0063	Short positions				
0064	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			
0065	Debt securities issued	*Annex V.Part 1.37*			
0066	Other financial liabilities	*Annex V.Part 1.38-41*			
0070	**Financial liabilities designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*		
0080	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0090	Debt securities issued	*Annex V.Part 1.37*	*Annex V.Part 1.37*		
0100	Other financial liabilities	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*		
0110	**Financial liabilities measured at amortised cost**		*IFRS 7.8(g); IFRS 9.4.2.1*		
0120	Deposits		*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
0130	Debt securities issued		*Annex V.Part 1.37*		
0140	Other financial liabilities		*Annex V.Part 1.38-41*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0141	**Non-trading non-derivative financial liabilities measured at a cost-based method**	*Accounting Directive art 8(3)*			
0142	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			
0143	Debt securities issued	*Annex V.Part 1.37*			
0144	Other financial liabilities	*Annex V.Part 1.38-41*			
0150	**Derivatives – Hedge accounting**	*Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26*	*IFRS 9.6.2.1; Annex V.Part 1.26*		
0160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)*	*IAS 39.89A(b), IFRS 9.6.5.8*		
0170	**Provisions**	*BAD art 4.Liabilities(6)*	*IAS 37.10; IAS 1.54(l)*		
0180	**Tax liabilities**		*IAS 1.54(n-o)*		
0190	**Share capital repayable on demand**		*IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12*		
0200	**Other liabilities**	*Annex V.Part 2.13*	*Annex V.Part 2.13*		
0210	**Liabilities included in disposal groups classified as held for sale**		*IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14*		
0215	**Haircuts for trading liabilities valued at fair value**	*Annex V Part 1.29*			
0220	**LIABILITIES**		*IAS 1.9(b);IG 6*		

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20.3 **Geographical breakdown of statement of profit or loss items by location of the activities**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0010	**Interest income**	*BAD art 27.Vertical layout(1); Annex V.Part 2.31*	*IAS 1.97; Annex V.Part 2.31*		
0020	**(Interest expenses)**	*BAD art 27.Vertical layout(2); Annex V.Part 2.31*	*IAS 1.97; Annex V.Part 2.31*		
0030	**(Expenses on share capital repayable on demand)**		*IFRIC 2.11*		
0040	**Dividend income**	*BAD art 27.Vertical layout(3); Annex V.Part 2.40*	*Annex V.Part 2.40*		
0050	**Fee and commission income**	*BAD art 27.Vertical layout(4)*	*IFRS 7.20(c)*		
0060	**(Fee and commission expenses)**	*BAD art 27.Vertical layout(5)*	*IFRS 7.20(c)*		
0070	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	*BAD art 27.Vertical layout(6)*	*Annex V.Part 2.45*		
0080	**Gains or (-) losses on financial assets and liabilities held for trading, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46*		
0083	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss**		*IFRS 9.5.7.1*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0085	**Gains or (-) losses on trading financial assets and liabilities, net**	*BAD art 27.Vertical layout(6)*			
0090	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44*		
0095	**Gains or (-) losses on non-trading financial assets and liabilities, net**	*BAD art 27.Vertical layout(6)*			
0100	**Gains or (-) losses from hedge accounting, net**	*Accounting Directive art 8(1)(a), (6), (8)*	*Annex V.Part 2.47-48*		
0110	**Exchange differences [gain or (-) loss], net**	*BAD art 39*	*IAS 21.28, 52 (a)*		
0120	**Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net**	*BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56*	*Annex V Part 2.56*		
0130	**Gains or (-) losses on derecognition of non financial assets, net**		*IAS 1.34*		
0140	**Other operating income**	*BAD art 27.Vertical layout(7); Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*		
0150	**(Other operating expenses)**	*BAD art 27.Vertical layout(10); Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*		
0155	**TOTAL OPERATING INCOME, NET**				
0160	**(Administrative expenses)**	*BAD art 27.Vertical layout(8)*			

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0165	**(Cash contributions to resolution funds and deposit guarantee schemes)**	*Annex V.Part 2.48i*	*Annex V.Part 2.48i*		
0170	**(Depreciation)**		*IAS 1.102, 104*		
0171	**Modification gains or (-) losses, net**		*IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49*		
0175	**(Increases or (-) decreases of the fund for general banking risks, net)**	*BAD art 38.2*			
0180	**(Provisions or (-) reversal of provisions)**		*IAS 37.59, 84; IAS 1.98(b)(f)(g)*		
0190	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	*BAD art 35-37, Annex V.Part 2.52, 53*	*IFRS 7.20(a)(viii); Annex V Part 2.51, 53*		
0200	**(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates)**	*BAD art 27.Vertical layout(13)-(14)*	*IAS 28.40-43*		
0210	**(Impairment or (-) reversal of impairment on non-financial assets)**		*IAS 36.126(a)(b)*		
0220	**Negative goodwill recognised in profit or loss**	*Accounting Directive art 24(3)(f)*	*IFRS 3.Appendix B64(n)(i)*		
0230	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates**	*BAD art 27.Vertical layout(13)-(14)*	*Annex V.Part 2.54*		
0240	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**		*IFRS 5.37; Annex V.Part 2.55*		

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**	
				Domestic activitivies	**Non-domestic activities**
				Annex V.Part 2.270	*Annex V.Part 2.270*
				0010	0020
0250	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**		*IAS 1.102, IG 6; IFRS 5.33 A*		
0260	**(Tax expense or (-) income related to profit or loss from continuing operations)**	*BAD art 27.Vertical layout(15)*	*IAS 1.82(d); IAS 12.77*		
0270	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	*BAD art 27.Vertical layout(16)*	*IAS 1, IG 6*		
0275	**Extraordinary profit or (-) loss after tax**	*BAD art 27.Vertical layout(21)*			
0280	**Profit or (-) loss after tax from discontinued operations**		*IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56*		
0290	**PROFIT OR (-) LOSS FOR THE YEAR**	*BAD art 27.Vertical layout(23)*	*IAS 1.81A(a)*		

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20.4 **Geographical breakdown of assets by residence of the counterparty**

Country of residence of the counterparty:

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**	**Of which: held for trading or trading**	**of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits**	**Of which: forborne**	**Of which: non-perfoming**	**of which: defaulted**	**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
				Annex V.Part 1.34, Part 2.271, 275	*Annex V.Part 1.15(a), 16(a), 17, Part 2.273*	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.274*	*Annex V.Part 2.274*
				0010	0011	0012	0022	0025	0026	0031	0040
0010	**Derivatives**	*CRR Annex II; Annex V.Part 2.272*	*IFRS 9 Appendix A, Annex V.Part 2.272*								
0020	Of which: credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0030	Of which: other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0040	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5; Annex V Part 1.44(b)*	*IAS 32.11*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**	**Of which: held for trading or trading**	**of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits**	**Of which: forborne**	**Of which: non-perfoming**	**of which: defaulted**	**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
		Annex V.Part 1.34, Part 2.271, 275	*Annex V.Part 1.15(a), 16(a), 17, Part 2.273*	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.274*	*Annex V.Part 2.274*		
		0010	0011	0012	0022	0025	0026	0031	0040		
0050	Of which: credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0060	Of which: other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0070	Of which: non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0075	**Cash balances at central banks and other demand deposits**	*BAD art 13(2); Annex V.Part 2.2, 3, 273*	*Annex V.Part 2.2, 3*								
0080	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*								
0090	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**	**Of which: held for trading or trading**	**of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits**	**Of which: forborne**	**Of which: non-perfoming**	**of which: defaulted**	**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
		Annex V.Part 1.34, Part 2.271, 275		*Annex V.Part 1.15(a), 16(a), 17, Part 2.273*	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.274*	*Annex V.Part 2.274*	
		0010	0011	0012	0022	0025	0026	0031	0040		
0100	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								
0110	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0120	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0130	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0140	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*								
0150	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*								
0160	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**	**Of which: held for trading or trading**	**of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits**	**Of which: forborne**	**Of which: non-perfoming**	**of which: defaulted**	**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
		Annex V.Part 1.34, Part 2.271, 275		*Annex V.Part 1.15(a), 16(a), 17, Part 2.273*	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.274*	*Annex V.Part 2.274*	
		0010	0011	0012	0022	0025	0026	0031	0040		
0170	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*								
0180	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*								
0190	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0200	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*								
0210	Of which: Loans collateralized by commercial immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0220	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount**	**Of which: held for trading or trading**	**of which: financial assets subject to impairment, including cash balances at central banks and other demand deposits**	**Of which: forborne**	**Of which: non-perfoming**	**of which: defaulted**	**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
		Annex V.Part 1.34, Part 2.271, 275	*Annex V.Part 1.15(a), 16(a), 17, Part 2.273*	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.274*	*Annex V.Part 2.274*		
		0010	0011	0012	0022	0025	0026	0031	0040		
0230	Of which: Loans collateralized by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0240	Of which: Credit for consumption	*Annex V.Part 2.88(a)*	*Annex V.Part 2.88(a)*								

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20.5 **Geographical breakdown of off-balance sheet exposures by residence of the counterparty**

Country of residence of the counterparty:

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Nominal amount**	**Of which: forborne**	**Of which: non-perfoming**	**of which: defaulted**	**Provisions for commitments and guarantees given**
				Annex V.Part 2.118, 271	*Annex V.Part 2.240-258*	*Annex V.Part 2.275*	*CRR art 178; Annex V.Part 2.237(b)*	*Annex V.Part 2.276*
				0010	0022	0025	0026	0030
0010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*					
0020	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*					
0030	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*					

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20.6 **Geographical breakdown of liabilities by residence of the counterparty**

Country of residence of the counterparty:

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount**
				Annex V.Part 1.27-28, 2.271
				0010
0010	**Derivatives**	*CRR Annex II; Annex V.Part 1.24(a), 25, 26, 44(e), Part 2.272*	*IFRS 9 Appendix A, Annex V.Part 1.44(e), Part 2.272*	
0020	Of which: credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*	
0030	Of which: other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*	
0040	**Short positions**	*Annex V.Part 1.44(d)*	*IFRS 9.BA7(b); Annex V.Part 1.44(d)*	
0050	Of which: credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*	
0060	Of which: other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*	
0070	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
0080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*	
0090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*	
0100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*	
0110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*	
0120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*	
0130	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*	

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20.7.1 **Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes**

Country of residence of the counterparty:

		References	**Non-financial corporations** *Annex V. Part 2.271, 277*				
			Gross carrying amount	**of which: loans and advances subject to impairment**	**Of which: non-performing**	**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
			Annex V.Part 1.34, Part 2.275	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.274*	*Annex V.Part 2.274*
			0010	0011	0012	0021	0022
0010	**A Agriculture, forestry and fishing**	*NACE Regulation*					
0020	**B Mining and quarrying**	*NACE Regulation*					
0030	**C Manufacturing**	*NACE Regulation*					
0040	**D Electricity, gas, steam and air conditioning supply**	*NACE Regulation*					
0050	**E Water supply**	*NACE Regulation*					
0060	**F Construction**	*NACE Regulation*					
0070	**G Wholesale and retail trade**	*NACE Regulation*					
0080	**H Transport ans storage**	*NACE Regulation*					
0090	**I Accommodation and food service activities**	*NACE Regulation*					
0100	**J Information and communication**	*NACE Regulation*					

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		References	**Non-financial corporations** *Annex V. Part 2.271, 277*				
			Gross carrying amount	**of which: loans and advances subject to impairment**	**Of which: non-performing**	**Accumulated impairment**	**Accumulated negative changes in fair value due to credit risk on non-performing exposures**
			Annex V.Part 1.34, Part 2.275	*Annex V.Part 2.273*	*Annex V.Part 2.275*	*Annex V.Part 2.274*	*Annex V.Part 2.274*
			0010	0011	0012	0021	0022
0105	**K Financial and insurance activities**	*NACE Regulation*					
0110	**L Real estate activities**	*NACE Regulation*					
0120	**M Professional, scientific and technical activities**	*NACE Regulation*					
0130	**N Administrative and support service activities**	*NACE Regulation*					
0140	**O Public administration and defence, compulsory social security**	*NACE Regulation*					
0150	**P Education**	*NACE Regulation*					
0160	**Q Human health services and social work activities**	*NACE Regulation*					
0170	**R Arts, entertainment and recreation**	*NACE Regulation*					
0180	**S Other services**	*NACE Regulation*					
0190	**LOANS AND ADVANCES**	*Annex V.Part 1.32*					

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21. **Tangible and intangible assets: assets subject to operating lease**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount**
				Annex V.Part 2.278-279
				0010
0010	**Property plant and equipment**		*IAS 16.6; IAS 1.54(a)*	
0020	Revaluation model		*IAS 17.49; IAS 16.31, 73(a)(d)*	
0030	Cost model		*IAS 17.49; IAS 16.30, 73(a)(d)*	
0040	**Investment property**		*IAS 40.IN5; IAS 1.54(b)*	
0050	Fair value model		*IAS 17.49; IAS 40.33-55, 76*	
0060	Cost model		*IAS 17.49; IAS 40.56,79(c)*	
0070	**Other intangible assets**	*BAD art 4.Assets(9)*	*IAS 38.8, 118*	
0080	Revaluation model		*IAS 17.49; IAS 38.75-87, 124(a)(ii)*	
0090	Cost model		*IAS 17.49; IAS 38.74*	

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22. **Asset management, custody and other service functions**

22.1 **Fee and commission income and expenses by activity**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				Annex V.Part 2.280
		BAD art 27.Vertical layout(4), (5)	*IFRS 7.20(c)*	0010
0010	**Fee and commission income**		*Annex V.Part 2.281-284*	
0020	Securities			
0030	*Issuances*	*Annex V.Part 2.284(a)*	*Annex V.Part 2.284(a)*	
0040	*Transfer orders*	*Annex V.Part 2.284(b)*	*Annex V.Part 2.284(b)*	
0050	*Other fee and commission income in relation to securities*	*Annex V.Part 2.284(c)*	*Annex V.Part 2.284(c)*	
0051	Corporate Finance			
0052	*M&A advisory*	*Annex V.Part 2.284 (e)*	*Annex V.Part 2.284 (e)*	
0053	*Treasury services*	*Annex V.Part 2.284(f)*	*Annex V.Part 2.284(f)*	
0054	*Other fee and commission income in relation to corporate finance activities*	*Annex V.Part 2.284(g)*	*Annex V.Part 2.284(g)*	
0055	Fee based advice	*Annex V.Part 2.284(h)*	*Annex V.Part 2.284(h)*	
0060	Clearing and settlement	*Annex V.Part 2.284(i)*	*Annex V.Part 2.284(i)*	
0070	Asset management	*Annex V.Part 2.284(j); 285(a)*	*Annex V.Part 2.284(j); 285(a)*	
0080	Custody [by type of customer]	*Annex V.Part 2.284(j); 285(b)*	*Annex V.Part 2.284(j); 285(b)*	
0090	*Collective investment*			
0100	*Other fee and commission income in relation to custody services*			
0110	Central administrative services for collective investment	*Annex V.Part 2.284(j); 285(c)*	*Annex V.Part 2.284(j); 285(c)*	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				Annex V.Part 2.280
		BAD art 27.Vertical layout(4), (5)	*IFRS 7.20(c)*	0010
0120	Fiduciary transactions	*Annex V.Part 2.284(j); 285(d)*	*Annex V.Part 2.284(j); 285(d)*	
0131	Payment services	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0132	*Current accounts*	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0133	*Credit cards*	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0134	*Debit cards and other card payments*	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0135	*Transfers and other payment orders*	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0136	*Other fee and commission income in relation to payment services*	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0140	Customer resources distributed but not managed [by type of product]	*Annex V.Part 2.284 (l); 285(f)*	*Annex V.Part 2.284 (l); 285(f)*	
0150	*Collective investment*			
0160	*Insurance products*			
0170	*Other fee and commission income in relation to customer resources distributed but not managed*			
0180	Structured Finance	*Annex V.Part 2.284(n)*	*Annex V.Part 2.284(n)*	
0190	Loan servicing activities	*Annex V.Part 2.284(o)*	*Annex V.Part 2.284(o)*	
0200	Loan commitments given	*Annex V.Part 2.284(p)*	*IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)*	
0210	Financial guarantees given	*Annex V.Part 2.284(p)*	*IFRS 9.4.2.1 (c)(ii); Annex V.Part 2.284(p)*	
0211	Loans granted	*Annex V.Part 2.284(r)*	*Annex V.Part 2.284(r)*	
0213	Foreign exchange	*Annex V.Part 2.284(s)*	*Annex V.Part 2.284(s)*	

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				Annex V.Part 2.280
		BAD art 27.Vertical layout(4), (5)	*IFRS 7.20(c)*	0010
0214	Commodities	*Annex V.Part 2.284(t)*	*Annex V.Part 2.284(t)*	
0220	Other fee and commission income	*Annex V.Part 2.284(u)*	*Annex V.Part 2.284(u)*	
0230	**(Fee and commission expenses)**		*Annex V.Part 2.281-284*	
0235	(Securities)	*Annex V.Part 2.284(d)*	*Annex V.Part 2.284(d)*	
0240	(Clearing and settlement)	*Annex V.Part 2.284(i)*	*Annex V.Part 2.284(i)*	
0245	(Asset management)	*Annex V.Part 2.284(j); 285(a)*	*Annex V.Part 2.284(j); 285(a)*	
0250	(Custody)	*Annex V.Part 2.284(j); 285 (b)*	*Annex V.Part 2.284(j); 285 (b)*	
0255	(Payment services)	*Annex V.Part 2.284(k), 285(e)*	*Annex V.Part 2.284(k), 285(e)*	
0256	*(of which: Credit, Debit and other Cards)*			
0260	(Loan servicing activities)	*Annex V.Part 2.284(o)*	*Annex V.Part 2.284(o)*	
0270	(Loan commitments received)	*Annex V.Part 2.284(q)*	*Annex V.Part 2.284(q)*	
0280	(Financial guarantees received)	*Annex V.Part 2.284(q)*	*Annex V.Part 2.284(q)*	
0281	(Externally provided distribution of products)	*Annex V.Part 2.284(m)*	*Annex V.Part 2.284(m)*	
0282	(Foreign exchange)	*Annex V.Part 2.284(s)*	*Annex V.Part 2.284(s)*	
0290	(Other fee and commission expenses)	*Annex V.Part 2.284(u)*	*Annex V.Part 2.284(u)*	

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22.2 **Assets involved in the services provided**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Amount of the assets involved in the services provided**
				Annex V.Part 2.285(g)
				0010
0010	**Asset management [by type of customer]**	*Annex V.Part 2.285(a)*	*Annex V.Part 2.285(a)*	
0020	Collective investment			
0030	Pension funds			
0040	Customer portfolios managed on a discretionary basis			
0050	Other investment vehicles			
0060	**Custody assets [by type of customer]**	*Annex V.Part 2.285(b)*	*Annex V.Part 2.285(b)*	
0070	Collective investment			
0080	Other			
0090	Of which: entrusted to other entities			
0100	**Central administrative services for collective investment**	*Annex V.Part 2.285(c)*	*Annex V.Part 2.285(c)*	
0110	**Fiduciary transactions**	*Annex V.Part 2.285(d)*	*Annex V.Part 2.285(d)*	
0120	**Payment services**	*Annex V.Part 2.285(e)*	*Annex V.Part 2.285(e)*	
0130	**Customer resources distributed but not managed [by type of product]**	*Annex V.Part 2.285(f)*	*Annex V.Part 2.285(f)*	
0140	Collective investment			
0150	Insurance products			
0160	Other			

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23. **Loans and advances: additional information**

23.1 **Loans and advances: Number of instruments**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*					
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*					
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0080	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*	*Annex V.Part 1.32, 44(a), Part 2.319, 321*					
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0150	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319; 322*	*Annex V.Part 1.32, 44(a), Part 2.319; 322*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				0060	0070	0080	0090
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
		Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*		
		0060	0070	0080	0090		
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0080	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*	*Annex V.Part 1.32, 44(a), Part 2.319, 321*				
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				0060	0070	0080	0090
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0150	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319; 322*	*Annex V.Part 1.32, 44(a), Part 2.319; 322*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				0060	0070	0080	0090
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*								
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87, 234i (a)*	*Annex V.Part 2.86(a), 87, 234i (a)*								
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0080	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*	*Annex V.Part 1.32, 44(a), Part 2.319, 321*								
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		0100	0110	0120	0130	0140	0150	0160	0170		
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0150	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319; 322*	*Annex V.Part 1.32, 44(a), Part 2.319; 322*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Number of instruments** *(Annex V.Part 2.320)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								

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23.2 **Loans and advances: Additional information on gross carrying amounts**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*					
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*					
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0150	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*	*Annex V.Part 1.32, 44(a), Part 2.319, 321*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0220	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 322*	*Annex V.Part 1.32, 44(a), Part 2.319, 322*					
0230	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0240	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
0250	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0260	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0270	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0290	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*	*Annex V.Part 1.32, 44(a), Part 2.319, 323*					
0300	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0310	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0320	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0330	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0350	**Loans and advances with an accumulated coverage ratio > 90%**	*Annex V.Part 1.32, 44(a), Part 2.319, 324*	*Annex V.Part 1.32, 44(a), Part 2.319, 324*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0360	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0370	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
0380	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0390	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0400	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*				
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0150	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*	*Annex V.Part 1.32, 44(a), Part 2.319, 321*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0220	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 322*	*Annex V.Part 1.32, 44(a), Part 2.319, 322*				
0230	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0240	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				
0250	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0260	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0270	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0290	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*	*Annex V.Part 1.32, 44(a), Part 2.319, 323*				
0300	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0310	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0320	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0330	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0350	**Loans and advances with an accumulated coverage ratio > 90%**	*Annex V.Part 1.32, 44(a), Part 2.319, 324*	*Annex V.Part 1.32, 44(a), Part 2.319, 324*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0360	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0370	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				
0380	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0390	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0400	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*								
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*								
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0150	**Loans and advances in pre-litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 321*	*Annex V.Part 1.32, 44(a), Part 2.319, 321*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0220	**Loans and advances in litigation status**	*Annex V.Part 1.32, 44(a), Part 2.319, 322*	*Annex V.Part 1.32, 44(a), Part 2.319, 322*								
0230	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0240	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0250	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0260	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0270	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0280	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0290	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*	*Annex V.Part 1.32, 44(a), Part 2.319, 323*								
0300	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0310	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0320	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0330	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0340	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0350	**Loans and advances with an accumulated coverage ratio > 90%**	*Annex V.Part 1.32, 44(a), Part 2.319, 324*	*Annex V.Part 1.32, 44(a), Part 2.319, 324*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0360	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0370	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0380	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0390	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0400	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0410	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								

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23.3 **Loans and advances collateralised by immovable property: Breakdown by LTV ratios**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0010	**Loans and advances collateralised by immovable property**	*Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319*	*Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319*					
0020	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					
0030	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					
0040	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0050	**Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*					
0060	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					
0070	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					
0080	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0090	**Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*					
0100	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					
0110	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					
0120	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0130	**Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*					
0140	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					
0150	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					
0160	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					

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		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount (Annex V.Part 1.34)				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0170	**Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs) collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*					
0180	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					
0190	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					
0200	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
		Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*		
		0060	0070	0080	0090		
0010	**Loans and advances collateralised by immovable property**	*Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319*	*Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319*				
0020	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				
0030	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				
0040	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
		Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*		
		0060	0070	0080	0090		
0050	**Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*				
0060	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				
0070	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				
0080	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
		Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*		
		0060	0070	0080	0090		
0090	**Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*				
0100	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				
0110	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				
0120	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				0060	0070	0080	0090
0130	**Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*				
0140	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				
0150	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				
0160	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				0060	0070	0080	0090
0170	**Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs) collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*				
0180	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				
0190	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				
0200	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		0100	0110	0120	0130	0140	0150	0160	0170		
0010	**Loans and advances collateralised by immovable property**	*Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319*	*Annex V.Part 1.32, 44(a), Part 2.86(a), 87, 319*								
0020	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								
0030	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								
0040	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0050	**Loans and advances to small and medium-sized enterprises (NFCs) collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*								
0060	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								
0070	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								
0080	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0090	**Loans and advances to non-financial corporations (NFCs) other than SMEs collateralised by commercial immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 319; SME Art 1 2(a)*								
0100	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								
0110	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								
0120	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0130	**Commercial Real Estate loans to small and medium-sized enterprises (NFCs) collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*								
0140	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								
0150	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								
0160	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross carrying amount** *(Annex V.Part 1.34)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0170	**Commercial Real Estate loans to non-financial corporations (NFCs) other than SMEs) collateralised by immovable property**	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*	*Annex V.Part 1.32, 42 (e), 44(a), Part 2.86(a), 87, 239ix, 319; SME Art 1 2(a)*								
0180	Of which: Loans with a LTV higher than 60% and lower than or equal to 80%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								
0190	Of which: Loans with a LTV higher than 80% and lower than or equal to 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								
0200	Of which: Loans with a LTV higher than 100%	*Annex V.Part 2.239x, 325*	*Annex V.Part 2.239x, 325*								

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23.4 **Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235, 237(f)	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235, 237(f)	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*					
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235, 237(f)	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235, 237(f)	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*					
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235, 237(f)	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235, 237(f)	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0150	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*	*Annex V.Part 1.32, 44(a), Part 2.319, 323*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*				
						Performing		
					of which: Exposures with forbearance measures		of which: Past due > 30 days <= 90 days	of which: Exposures with forbearance measures
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-239	Annex V. Part 2. 222, 235, 237(f)	Annex V. Part 2. 259-261
				Annex V.Part 1.32	Annex V. Part 2. 256, 259-263	Annex V. Part 2. 213-216, 226-232	Annex V. Part 2. 222, 235, 237(f)	Annex V. Part 2. 259-261
				0010	0020	0030	0040	0050
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0170	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0180	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0190	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*				
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0150	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*	*Annex V.Part 1.32, 44(a), Part 2.319, 323*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		of which: Exposures with forbearance measures
				Annex V. Part 2. 213-216, 226-239	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				Annex V. Part 2. 213-216, 226-232	Annex V. Part 2.256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262
				0060	0070	0080	0090
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0170	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0180	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0190	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*								
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0080	**Loans and advances at cost or at amortised cost**	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*	*Annex V.Part 1.32, 44(a), Part 2.233 (a), 319*								
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
		References National GAAP based on BAD		Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0150	**Unsecured loans and advances without guarantees**	*Annex V.Part 1.32, 44(a), Part 2.319, 323*	*Annex V.Part 1.32, 44(a), Part 2.319, 323*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk** *(Annex V. Part 2.69-71)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 years <=2 years	Past due > 2 years <=5 years	Past due > 5 years <=7 years	Past due > 7 years
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236, 256, 259-262	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236	Annex V. Part 2.222, 235-236
				0100	0110	0120	0130	0140	0150	0160	0170
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0170	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0180	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0190	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0200	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								

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23.5 **Loans and advances: Collateral received and financial guarantees received**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0010	**Financial guarantees received on loans and advances**	*Annex V.Part 2.319, 326*	*Annex V.Part 2.319, 326*					
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0080	**Collateral received on loans and advances**	*Annex V.Part 2.319, 326*	*Annex V.Part 2.319, 326*					
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0150	**Immovable property collateral received on loans and advances**	*Annex V.Part 2.319, 326*	*Annex V.Part 2.319, 326*					
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0220	**Memorandum item: Collateral received on loans and advances - uncapped amounts**	*Annex V.Part 2.319, 326, 327*	*Annex V.Part 2.319, 326, 327*					
0230	of which: Immovable property collateral	*Annex V.Part 2.319, 326, 327*	*Annex V.Part 2.319, 326, 327*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
		Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*		
		0060	0070	0080	0090		
0010	**Financial guarantees received on loans and advances**	*Annex V.Part 2.319, 326*	*Annex V.Part 2.319, 326*				
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				0060	0070	0080	0090
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0080	**Collateral received on loans and advances**	*Annex V.Part 2.319, 326*	*Annex V.Part 2.319, 326*				
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				0060	0070	0080	0090
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				0060	0070	0080	0090
0150	**Immovable property collateral received on loans and advances**	*Annex V.Part 2.319, 326*	*Annex V.Part 2.319, 326*				
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
				0060	0070	0080	0090
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0220	**Memorandum item: Collateral received on loans and advances - uncapped amounts**	*Annex V.Part 2.319, 326, 327*	*Annex V.Part 2.319, 326, 327*				
0230	of which: Immovable property collateral	*Annex V.Part 2.319, 326, 327*	*Annex V.Part 2.319, 326, 327*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0010	**Financial guarantees received on loans and advances**	*Annex V.Part 2.319, 326*	*Annex V.Part 2.319, 326*								
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0080	**Collateral received on loans and advances**	*Annex V.Part 2.319, 326*	*Annex V.Part 2.319, 326*								
0090	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0100	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0110	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0120	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0130	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0140	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
		Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
		0100	0110	0120	0130	0140	0150	0160	0170		
0150	**Immovable property collateral received on loans and advances**	*Annex V.Part 2.319, 326*	*Annex V.Part 2.319, 326*								
0160	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0170	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0180	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0190	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Maximum amount of the collateral or guarantee that can be considered** *Annex V.Part 2.171-172, 174*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0200	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0210	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0220	**Memorandum item: Collateral received on loans and advances - uncapped amounts**	*Annex V.Part 2.319, 326, 327*	*Annex V.Part 2.319, 326, 327*								
0230	of which: Immovable property collateral	*Annex V.Part 2.319, 326, 327*	*Annex V.Part 2.319, 326, 327*								

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23.6 **Loans and advances: Accumulated partial write-offs**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated partial write-offs** *(Annex V.Part 2.72, 74)*				
						Performing		
					of which: Exposures with forbearance measures		*of which: Past due > 30 days <= 90 days*	*of which: Exposures with forbearance measures*
				Annex V.Part 1.32	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
		Annex V.Part 1.32, 44(a), Part 2.319	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32*	*Annex V. Part 2. 256, 259-263*	*Annex V. Part 2. 213-216, 226-232*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 259-261*
				0010	0020	0030	0040	0050
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*					
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*					
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated partial write-offs** *(Annex V.Part 2.72, 74)*			
				Non Performing			
						Unlikely to pay that are not past due or past due <= 90 days	
					of which: Exposures with forbearance measures		*of which: Exposures with forbearance measures*
				Annex V. Part 2. 213-216, 226-239	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*
		Annex V. Part 2. 213-216, 226-232	*Annex V. Part 2.256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236, 256, 259-262*		
		0060	0070	0080	0090		
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*				
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*				
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*				
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*				
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*				
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated partial write-offs** *(Annex V.Part 2.72, 74)*							
				Non Performing							
				Past due > 90 days							
					of which: Exposures with forbearance measures	*Past due > 90 days <= 180 days*	*Past due > 180 days <= 1 year*	*Past due > 1 years <=2 years*	*Past due > 2 years <=5 years*	*Past due > 5 years <=7 years*	*Past due > 7 years*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				Annex V. Part 2.222, 235-236	*Annex V. Part 2.222, 235-236, 256, 259-262*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*
				0100	0110	0120	0130	0140	0150	0160	0170
0010	**Loans and advances**	*Annex V.Part 1.32, 44(a), Part 2.319*	*Annex V.Part 1.32, 44(a), Part 2.319*								
0020	of which: Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*								
0030	of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*								
0040	of which: Non-financial corporations - SMEs	*Annex V.Part 1.42(e), SME Art 1 2(a)*	*Annex V.Part 1.42(e), SME Art 1 2(a)*								
0050	of which: Commercial Real Estate (CRE) loans to SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								
0060	of which: Non-financial corporations - other than SMEs	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*								
0070	of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs	*Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*								

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24. **Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year**

24.1 **Loans and advances: Inflows and outflows of non-performing exposures**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross Carrying amount** *(Annex V. Part 1.34)*						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0010	**Opening balance**	*Annex V.Part 2.328*	*Annex V.Part 2.328*							
0020	**Inflows**	*Annex V.Part 2.239ii, 239iii, 239vi, 329*	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							
0030	Inflow due to reclassification from performing not forborne	*Annex V.Part 2.239ii, 239iii, 239vi, 329*	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross Carrying amount** *(Annex V. Part 1.34)*						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0040	Inflow due to reclassification from performing forborne	*Annex V.Part 2.239ii, 239iii, 239vi, 329*	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							
0050	of which: reclassified from performing forborne exposures under probation previously reclassified from non-performing	*Annex V.Part 2.239ii, 239iii, 239vi, 329(b)*	*Annex V.Part 2.239ii, 239iii, 239vi, 329(b)*							
0060	Inflow due to purchase of exposures	*Annex V.Part 2.239ii, 239iii, 239vi, 329*	*Annex V.Part 2.239ii, 239iii, 239vi, 329*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross Carrying amount** *(Annex V. Part 1.34)*						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0070	Inflow due to accrued interest	*Annex V.Part 2.239ii, 239iii, 239vi, 329 (a)*	*Annex V.Part 2.239ii, 239iii, 239vi, 329 (a)*							
0080	Inflow due to other reasons	*Annex V.Part 2.239ii, 239iii, 239vi, 329 (c)*	*Annex V.Part 2.239ii, 239iii, 239vi, 329 (c)*							
0090	Of which: Inflow more than once	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (a)*	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (a)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross Carrying amount** *(Annex V. Part 1.34)*						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0100	Of which: Inflow of exposures granted in the past 24 months	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)*	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)*							
0110	Of which: Inflow of exposures granted during the period	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)*	*Annex V.Part 2.239ii, 239iii, 239vi, 330 (b)*							
0120	**Outflows**	*Annex V.Part 2.239iii-239v, 331, 332*	*Annex V.Part 2.239iii-239v, 331, 332*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross Carrying amount** *(Annex V. Part 1.34)*						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0130	Outflow due to reclassification as performing not forborne	*Annex V.Part 2.239iii-239v(a), 331, 332*	*Annex V.Part 2.239iii-239v(a), 331, 332*							
0140	Outflow due to reclassification as performing forborne	*Annex V.Part 2.239iii-239v(a), 331, 332*	*Annex V.Part 2.239iii-239v(a), 331, 332*							
0150	Outflow due to partial or total loan repayment	*Annex V.Part 2.239iii-239v(b), 331, 332*	*Annex V.Part 2.239iii-239v(b), 331, 332*							
0160	Outflow due to collateral liqui-dations	*Annex V.Part 2.239iii-239v(c), 331, 332*	*Annex V.Part 2.239iii-239v(c), 331, 332*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross Carrying amount** *(Annex V. Part 1.34)*						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0170	Net cumulated recoveries from collateral liquidation	*Annex V.Part 2.333*	*Annex V.Part 2.333*							
0180	of which: Write-offs in the context of collateral liquidations	*Annex V.Part 2.239iii-239v(c)*	*Annex V.Part 2.239iii-239v(c)*							
0190	Outflow due to taking possession of collateral	*Annex V.Part 2.239iii-239v(d), 331, 332*	*Annex V.Part 2.239iii-239v(d), 331, 332*							
0200	Net cumulated recoveries from taking possession of collateral	*Annex V.Part 2.333*	*Annex V.Part 2.333*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross Carrying amount** *(Annex V. Part 1.34)*						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0210	of which: Write-offs in the context of taking possession of collateral	*Annex V.Part 2.239iii-239v(d)*	*Annex V.Part 2.239iii-239v(d)*							
0220	Outflow due to sale of instruments	*Annex V.Part 2.239iii-239v(e), 331, 332*	*Annex V.Part 2.239iii-239v(e), 331, 332*							
0230	Net cumulated recoveries from sale of instruments	*Annex V.Part 2.333*	*Annex V.Part 2.333*							
0240	of which: Write-offs in the context of sale of instruments	*Annex V.Part 2.239iii-239v(e)*	*Annex V.Part 2.239iii-239v(e)*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross Carrying amount** *(Annex V. Part 1.34)*						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0250	Outflow due to risk transfers	*Annex V.Part 2.239iii-239v(f), 331, 332*	*Annex V.Part 2.239iii-239v(f), 331, 332*							
0260	Net cumulated recoveries from risk transfers	*Annex V.Part 2.333*	*Annex V.Part 2.333*							
0270	of which: Write-offs in the context of risk transfers	*Annex V.Part 2.239iii-239v(f)*	*Annex V.Part 2.239iii-239v(f)*							
0280	Outflow due to write-offs	*Annex V.Part 2.239iii-239v(g), 331, 332*	*Annex V.Part 2.239iii-239v(g), 331, 332*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross Carrying amount** *(Annex V. Part 1.34)*						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: CRE loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0290	Outflow due to reclassification as held for sale	*Annex V.Part 2.239iii-239vi, 331, 332*	*Annex V.Part 2.239iii-239vi, 331, 332*							
0300	Outflow due to other reasons	*Annex V.Part 2.239iii-239v(h), 331, 332*	*Annex V.Part 2.239iii-239v(h), 331, 332*							
0310	Of which: Outflow of non-performing exposures that became non-performing during the period	*Annex V.Part 2.334*	*Annex V.Part 2.334*							
0320	**Closing balance**	*Annex V.Part 2.328*	*Annex V.Part 2.328*							

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24.2 **Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment and accumulated negative changes in fair value due to credit risk**						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, Part 2.69-71, 213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, Part 2.69-71, 213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0010	**Opening balance**	*Annex V.Part 2.335*	*Annex V.Part 2.335*							
0020	**Increases during the period**	*Annex V.Part 2.336*	*Annex V.Part 2.336*							
0030	Of which: impairments against interest accrued	*Annex V.Part 2.337*	*Annex V.Part 2.337*							
0040	**Decreases during the period**	*Annex V.Part 2.338*	*Annex V.Part 2.338*							

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment and accumulated negative changes in fair value due to credit risk**						
				Non-performing exposures - loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**of which: SMEs**		**of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs**
									of which: Commercial Real Estate (CRE) loans	
				Annex V.Part 1.32, Part 2.69-71, 213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, Part 2.69-71, 213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0050	Of which: Reversal of impairment and negative changes in fair value due to credit risk	*Annex V.Part 2.339(a)*	*Annex V.Part 2.339(a)*							
0060	Of which: Release of allowances due to unwinding process	*Annex V.Part 2.339(b)*	*Annex V.Part 2.339(b)*							
0070	**Closing balance**	*Annex V.Part 2.335*	*Annex V.Part 2.335*							

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24.3 **Loans and advances: Write-offs of non-performing exposures during the period**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Gross Carrying amount**						
				Non-performing exposures - Loans and advances						
					of which: Households		**of which: Non-financial corporations**			
						of which: Loans collat-eralised by residential immovable property		**Of which: SMEs**		**Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs**
									Of which: Commercial Real Estate (CRE) loans to SMEs	
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				Annex V.Part 1.32, 34, Part 2.213-216, 223-239	*Annex V.Part 1.42(f), 44(a)*	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e), 44(a)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
				0010	0020	0030	0040	0050	0060	0070
0010	**Write-offs during the period**	*Annex V.Part 2.340*	*Annex V.Part 2.340*							
0020	Of which: Debt forgiveness	*Annex V.Part 2.340*	*Annex V.Part 2.340*							

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25. **Collateral obtained by taking possession and execution processes**

25.1 **Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and outflows**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Debt balance reduction**		**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**			
								Time passed since recognition in balance sheet	
								<= 2 years	
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 1.34, Part 2.343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*
				0010	0020	0030	0040	0050	0060
0010	**Opening balance**	*Annex V.Part 2.341, 342*	*Annex V.Part 2.341, 342*						
0020	**Inflows of collateral during the period**	*Annex V.Part 2.345, 349*	*Annex V.Part 2.345, 349*						
0030	Inflow due to new collateral obtained by taking possession	*Annex V.Part 2.345, 349*	*Annex V.Part 2.345, 349*						
0040	Inflow due to positive changes in value	*Annex V.Part 2.345, 349*	*Annex V.Part 2.345, 349*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Debt balance reduction**		**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**			
								Time passed since recognition in balance sheet	
								<= 2 years	
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 1.34, Part 2.343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*
				0010	0020	0030	0040	0050	0060
0050	**Outflows of collateral during the period**	*Annex V.Part 2.346, 349*	*Annex V.Part 2.346, 349*						
0060	Outflow for which cash was collected	*Annex V.Part 2.347, 349*	*Annex V.Part 2.347, 349*						
0070	Cash collected net of costs	*Annex V.Part 2.347*	*Annex V.Part 2.347*						
0080	Profits/(-) losses from sale of collateral obtained by taking possession	*Annex V.Part 2.347*	*Annex V.Part 2.347*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Debt balance reduction**		**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**			
								Time passed since recognition in balance sheet	
								<= 2 years	
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 1.34, Part 2.343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*
				0010	0020	0030	0040	0050	0060
0090	Outflow with replacement by financial instrument	*Annex V.Part 2.346, 349*	*Annex V.Part 2.346, 349*						
0100	Financing granted	*Annex V.Part 2.347*	*Annex V.Part 2.347*						
0110	Outflow due to negative changes in value	*Annex V.Part 2.346, 349*	*Annex V.Part 2.346, 349*						
0120	**Closing balance**	*Annex V.Part 2.341, 342*	*Annex V.Part 2.341, 342*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**					
				Time passed since recognition in balance sheet				**Of which: Non-current assets held-for-sale**	
				> 2 years <= 5 years		**> 5 years**			
				Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
				Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i, 344*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
				Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 352*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*
				0070	0080	0090	0100	0110	0120
0010	**Opening balance**	*Annex V.Part 2.341, 342*	*Annex V.Part 2.341, 342*						
0020	**Inflows of collateral during the period**	*Annex V.Part 2.345, 349*	*Annex V.Part 2.345, 349*						
0030	Inflow due to new collateral obtained by taking possession	*Annex V.Part 2.345, 349*	*Annex V.Part 2.345, 349*						
0040	Inflow due to positive changes in value	*Annex V.Part 2.345, 349*	*Annex V.Part 2.345, 349*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**					
				Time passed since recognition in balance sheet				**Of which: Non-current assets held-for-sale**	
				> 2 years <= 5 years		**> 5 years**			
				Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
				Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i, 344*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
				Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 352*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*
				0070	0080	0090	0100	0110	0120
0050	**Outflows of collateral during the period**	*Annex V.Part 2.346, 349*	*Annex V.Part 2.346, 349*						
0060	Outflow for which cash was collected	*Annex V.Part 2.347, 349*	*Annex V.Part 2.347, 349*						
0070	Cash collected net of costs	*Annex V.Part 2.347*	*Annex V.Part 2.347*						
0080	Profits/(-) losses from sale of collateral obtained by taking possession	*Annex V.Part 2.347*	*Annex V.Part 2.347*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**					
				Time passed since recognition in balance sheet				**Of which: Non-current assets held-for-sale**	
				> 2 years <= 5 years		**> 5 years**			
				Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount	Value at initial recognition	Carrying amount
				Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i, 344*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
				Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 352*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*
				0070	0080	0090	0100	0110	0120
0090	Outflow with replacement by financial instrument	*Annex V.Part 2.346, 349*	*Annex V.Part 2.346, 349*						
0100	Financing granted	*Annex V.Part 2.347*	*Annex V.Part 2.347*						
0110	Outflow due to negative changes in value	*Annex V.Part 2.346, 349*	*Annex V.Part 2.346, 349*						
0120	**Closing balance**	*Annex V.Part 2.341, 342*	*Annex V.Part 2.341, 342*						

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25.2 **Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Type of collateral obtained**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Debt balance reduction**		**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**			
									Time passed since recognition in balance sheet
									<= 2 years
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175ii*	*Annex V.Part 2.175, 175i, 348*
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 1.34, Part 2.343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175ii*	*Annex V.Part 2.175, 175i, 348*
		0010	0020	0030	0040	0050	0060		
0010	**Residential immovable property**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*						
0020	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*	*Annex V. Part 2.350, 352(a)*						
0030	**Commercial immovable property**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*						
0040	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*	*Annex V. Part 2.350, 352(a)*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Debt balance reduction**		**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**			
									Time passed since recognition in balance sheet
									<= 2 years
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175ii*	*Annex V.Part 2.175, 175i, 348*
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 1.34, Part 2.343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175ii*	*Annex V.Part 2.175, 175i, 348*
				0010	0020	0030	0040	0050	0060
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	*Annex V. Part 2.350, 352(b)*	*Annex V. Part 2.350, 352(b)*						
0060	Of which: Land with planning permission for development	*Annex V. Part 2.350, 352(b)*	*Annex V. Part 2.350, 352(b)*						
0070	Of which: Land without planning permission for development	*Annex V. Part 2.350, 352(b)*	*Annex V. Part 2.350, 352(b)*						
0080	**Movable property**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Debt balance reduction**		**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**			
									Time passed since recognition in balance sheet
									<= 2 years
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175ii*	*Annex V.Part 2.175, 175i, 348*
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 1.34, Part 2.343*	*Annex V.Part 2.175, 175i, 344*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175ii*	*Annex V.Part 2.175, 175i, 348*
				0010	0020	0030	0040	0050	0060
0090	**Equity and debt securities**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*						
0100	**Other**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*						
0110	**Total**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*						
0120	**Number of Collateral obtained by taking possession**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*						

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**				
				Time passed since recognition in balance sheet				
				<= 2 years		**> 2 years <= 5 years**		
				Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes
				Annex V.Part 1.27, Part 2.175, 348	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*
				Annex V.Part 1.27, Part 2.175, 348	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*
				0070	0080	0090	0100	0110
0010	**Residential immovable property**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					
0020	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*	*Annex V. Part 2.350, 352(a)*					
0030	**Commercial immovable property**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					
0040	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*	*Annex V. Part 2.350, 352(a)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**				
				Time passed since recognition in balance sheet				
				<= 2 years		**> 2 years <= 5 years**		
				Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes
				Annex V.Part 1.27, Part 2.175, 348	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*
				Annex V.Part 1.27, Part 2.175, 348	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*
				0070	0080	0090	0100	0110
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	*Annex V. Part 2.350, 352(b)*	*Annex V. Part 2.350, 352(b)*					
0060	Of which: Land with planning permission for development	*Annex V. Part 2.350, 352(b)*	*Annex V. Part 2.350, 352(b)*					
0070	Of which: Land without planning permission for development	*Annex V. Part 2.350, 352(b)*	*Annex V. Part 2.350, 352(b)*					
0080	**Movable property**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**				
				Time passed since recognition in balance sheet				
				<= 2 years		**> 2 years <= 5 years**		
				Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount	Accumulated negative changes
				Annex V.Part 1.27, Part 2.175, 348	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*
				Annex V.Part 1.27, Part 2.175, 348	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i, 348*	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*
				0070	0080	0090	0100	0110
0090	**Equity and debt securities**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					
0100	**Other**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					
0110	**Total**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					
0120	**Number of Collateral obtained by taking possession**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**				
				Time passed since recognition in balance sheet			**Of which: Non-current assets held-for-sale**	
				> 5 years				
				Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
				Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
		Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i*	*Annex V.Part 1.27, Part 2.175*		
		0120	0130	0140	0150	0160		
0010	**Residential immovable property**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					
0020	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*	*Annex V. Part 2.350, 352(a)*					
0030	**Commercial immovable property**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					
0040	Of which: under construction / development	*Annex V. Part 2.350, 352(a)*	*Annex V. Part 2.350, 352(a)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**				
				Time passed since recognition in balance sheet			**Of which: Non-current assets held-for-sale**	
				> 5 years				
				Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
				Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
		Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i*	*Annex V.Part 1.27, Part 2.175*		
		0120	0130	0140	0150	0160		
0050	Of which: Land related to commercial real estate corporations (excluding agricultural land)	*Annex V. Part 2.350, 352(b)*	*Annex V. Part 2.350, 352(b)*					
0060	Of which: Land with planning permission for development	*Annex V. Part 2.350, 352(b)*	*Annex V. Part 2.350, 352(b)*					
0070	Of which: Land without planning permission for development	*Annex V. Part 2.350, 352(b)*	*Annex V. Part 2.350, 352(b)*					
0080	**Movable property**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E)**				
				Time passed since recognition in balance sheet			**Of which: Non-current assets held-for-sale**	
				> 5 years				
				Value at initial recognition	Carrying amount	Accumulated negative changes	Value at initial recognition	Carrying amount
				Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*IFRS 5.6, Annex V.Part 2.175, 175i*	*IFRS 5.6, Annex V.Part 1.27, Part 2.175*
		Annex V.Part 2.175, 175i, 348	*Annex V.Part 1.27, Part 2.175, 348*	*Annex V.Part 2.175, 175ii, 348*	*Annex V.Part 2.175, 175i*	*Annex V.Part 1.27, Part 2.175*		
		0120	0130	0140	0150	0160		
0090	**Equity and debt securities**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					
0100	**Other**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					
0110	**Total**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					
0120	**Number of Collateral obtained by taking possession**	*Annex V. Part 2.350, 351*	*Annex V. Part 2.350, 351*					

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25.3 **Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Debt balance reduction**		**Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)**		
				Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 2.69-71, 343*	*IAS 16.6, Annex V.Part 2.175, 175i*	*IAS 16.6, Annex V.Part 1.27, Part 2.175*	*IAS 16.6, Annex V.Part 2.175, 175ii*
				Annex V.Part 1.34, Part 2.343	*Annex V.Part 1.34, Part 2.343*	*Annex V.Part 2.175, 175i*	*Annex V.Part 1.27, Part 2.175*	*Annex V.Part 2.175, 175ii*
				0010	0020	0030	0040	0050
0010	**Total**	*Annex V.Part 2.341, 357-358*	*Annex V.Part 2.341, 357-358*					
0020	**Inflows due to new collateral obtained by taking possession**	*Annex V.Part 2.341, 345, 357-358*	*Annex V.Part 2.341, 345, 357-358*					

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26. **Forbearance management and quality of forbearance**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Loans and advances with forbearance measures**			
							of which: Households
					of which: performing	**of which: having been granted forbearance measures during the period**	
				Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*
				Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*
				0010	0020	0030	0040
0010	**Number of instruments**	*Annex V. Part 2.320, 355, 356*	*Annex V. Part 2.320, 355, 356*				
0020	**Gross carrying amount of instruments**, for the following types of forbearance measures:	*Annex V.Part 1.34, Part 2.355, 357, 359*	*Annex V.Part 1.34, Part 2.355, 357, 359*				
0030	Grace period/payment moratorium	*Annex V.Part 2.358(a)*	*Annex V.Part 2.358(a)*				
0040	Interest rate reduction	*Annex V.Part 2.358(b)*	*Annex V.Part 2.358(b)*				
0050	Extension of maturity/term	*Annex V.Part 2.358(c)*	*Annex V.Part 2.358(c)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Loans and advances with forbearance measures			
							of which: Households
					of which: performing	**of which: having been granted forbearance measures during the period**	
				Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*
				Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*
				0010	0020	0030	0040
0060	Rescheduled payments	*Annex V.Part 2.358(d)*	*Annex V.Part 2.358(d)*				
0070	Debt forgiveness	*Annex V.Part 2.358(e)*	*Annex V.Part 2.358(e)*				
0080	Debt asset swaps	*Annex V.Part 2.358(f)*	*Annex V.Part 2.358(f)*				
0090	Other forbearance measures	*Annex V.Part 2.358(g)*	*Annex V.Part 2.358(g)*				
	Gross carrying amount of instruments that were subject to forbearance measures at multiple points in time	*Annex V.Part 1.34, Part 2.355*	*Annex V.Part 1.34, Part 2.355*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Loans and advances with forbearance measures			
							of which: Households
					of which: performing	**of which: having been granted forbearance measures during the period**	
				Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*
				Annex V.Part 1.32, Part 2.240-245, 252-257	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(f), 44(a), Part 2.240-245, 252-257*
				0010	0020	0030	0040
0100	Loans and advances having been forborne twice	*Annex V.Part 2.360(a)(i)*	*Annex V.Part 2.360(a)(i)*				
0110	Loans and advances having been forborne more than twice	*Annex V.Part 2.360(a)(i)*	*Annex V.Part 2.360(a)(i)*				
0120	Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures	*Annex V.Part 2.360(a)(ii)*	*Annex V.Part 2.360(a)(ii)*				
0130	**Gross carrying amount of non-performing forborne loans and advances that failed to meet the non-performing exit criteria**	*Annex V.Part 1.34, Part 2.232, 355, 360(b)*	*Annex V.Part 1.34, Part 2.232, 355, 360(b)*				

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Loans and advances with forbearance measures**				
				of which: Households		**of which: Non-financial corporations**		
				of which: performing	**of which: having been granted forbearance measures during the period**		**of which: performing**	**of which: having been granted forbearance measures during the period**
				Annex V.Part 2.256, 259-261	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
				Annex V.Part 2.256, 259-261	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
				0050	0060	0070	0080	0090
0010	**Number of instruments**	*Annex V. Part 2.320, 355, 356*	*Annex V. Part 2.320, 355, 356*					
0020	**Gross carrying amount of instruments**, for the following types of forbearance measures:	*Annex V.Part 1.34, Part 2.355, 357, 359*	*Annex V.Part 1.34, Part 2.355, 357, 359*					
0030	Grace period/payment moratorium	*Annex V.Part 2.358(a)*	*Annex V.Part 2.358(a)*					
0040	Interest rate reduction	*Annex V.Part 2.358(b)*	*Annex V.Part 2.358(b)*					
0050	Extension of maturity/term	*Annex V.Part 2.358(c)*	*Annex V.Part 2.358(c)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Loans and advances with forbearance measures**				
				of which: Households		**of which: Non-financial corporations**		
				of which: performing	**of which: having been granted forbearance measures during the period**		**of which: performing**	**of which: having been granted forbearance measures during the period**
				Annex V.Part 2.256, 259-261	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
				Annex V.Part 2.256, 259-261	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
				0050	0060	0070	0080	0090
0060	Rescheduled payments	*Annex V.Part 2.358(d)*	*Annex V.Part 2.358(d)*					
0070	Debt forgiveness	*Annex V.Part 2.358(e)*	*Annex V.Part 2.358(e)*					
0080	Debt asset swaps	*Annex V.Part 2.358(f)*	*Annex V.Part 2.358(f)*					
0090	Other forbearance measures	*Annex V.Part 2.358(g)*	*Annex V.Part 2.358(g)*					
	Gross carrying amount of instruments that were subject to forbearance measures at multiple points in time	*Annex V.Part 1.34, Part 2.355*	*Annex V.Part 1.34, Part 2.355*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Loans and advances with forbearance measures**				
				of which: Households		**of which: Non-financial corporations**		
				of which: performing	**of which: having been granted forbearance measures during the period**		**of which: performing**	**of which: having been granted forbearance measures during the period**
				Annex V.Part 2.256, 259-261	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
				Annex V.Part 2.256, 259-261	*Annex V.Part 2.361*	*Annex V.Part 1.32, 42(e), 44(a), Part 2.240-245, 252-257*	*Annex V.Part 2.256, 259-261*	*Annex V.Part 2.361*
				0050	0060	0070	0080	0090
0100	Loans and advances having been forborne twice	*Annex V.Part 2.360(a)(i)*	*Annex V.Part 2.360(a)(i)*					
0110	Loans and advances having been forborne more than twice	*Annex V.Part 2.360(a)(i)*	*Annex V.Part 2.360(a)(i)*					
0120	Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures	*Annex V.Part 2.360(a)(ii)*	*Annex V.Part 2.360(a)(ii)*					
0130	**Gross carrying amount of non-performing forborne loans and advances that failed to meet the non-performing exit criteria**	*Annex V.Part 1.34, Part 2.232, 355, 360(b)*	*Annex V.Part 1.34, Part 2.232, 355, 360(b)*					

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30. **Off-balance sheet activities: Interests in unconsolidated structured entities**

30.1 **Interests in unconsolidated structured entities**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount of financial assets recognised in the balance sheet**	**Of which: liquidity support drawn**	**Fair value of liquidity support drawn**	**Carrying amount of financial liabilities recognised in the balance sheet**	**Nominal amount of off-balance sheet exposures given by the reporting institution**	**Of which: Nominal amount of loan commitments given**	**Losses incurred by the reporting institution in the current period**
				IFRS 12.29(a)	*IFRS 12.29(a); Annex V.Part 2.286*		*IFRS 12.29(a)*	*IFRS 12.B26(e)*		*IFRS 12 B26(b); Annex V.Part 2.287*
				0010	0020	0030	0040	0050	0060	0080
0010	**Total**									

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30.2 **Breakdown of interests in unconsolidated structured entities by nature of the activities**

	By nature of the activities	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	**Carrying amount**		
				Securitisation Special Purpose Entities	**Asset management**	**Other activities**
				CRR art 4(1)(66)	*Annex V.Part 2.285(a)*	
			IFRS 12.24, B6.(a)	0010	0020	0030
0010	**Selected financial assets recognised in the reporting institution's balance sheet**		*IFRS 12.29(a),(b)*			
0021	of which: non-performing	*Annex V.Part 2.213-239*	*Annex V.Part 2.213-239*			
0030	Derivatives	*CRR Annex II; Annex V.Part 2.272*	*IFRS 9 Appendix A; Annex V.Part 2.272*			
0040	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*	*IAS 32.11*			
0050	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*			
0060	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*			
0070	**Selected equity and financial liabilites recognised in the reporting institution's balance sheet**		*IFRS 12.29(a),(b)*			
0080	Equity instruments issued		*IAS 32.11*			
0090	Derivatives	*CRR Annex II; Annex V.Part 1.24(a), 25, 26, Part 2.272*	*IFRS 9 Appendix A; Annex V.Part 2.272*			
0100	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			

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	By nature of the activities	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount		
				Securitisation Special Purpose Entities	Asset management	Other activities
				CRR art 4(1)(66)	*Annex V.Part 2.285(a)*	
			IFRS 12.24, B6.(a)	0010	0020	0030
0110	Debt securities issued	*Annex V.Part 1.37*	*Annex V.Part 1.37*			
				Nominal amount		
0120	**Off-balance sheet exposures given by the reporting institution**	*CRR Annex I; Annex V.Part 2.112, 113-115, 118*	*IFRS 12.B26.(e); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118*			
0131	of which: non-performing	*Annex V.Part 2.117*	*Annex V.Part 2.117*			

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31. **Related parties**

31.1 **Related parties: amounts payable to and amounts receivable from**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Outstanding balances**				
				Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
				IAS 24.19(a),(b)	*IAS 24.19(c); Annex V.Part 2.289*	*IAS 24.19(d),(e); Annex V.Part 2.289*	*IAS 24.19(f)*	*IAS 24.19(g)*
				Accounting Directive art 17(1)(p)	*Accounting Directive art 17(1)(p); Annex V.Part 2.289*	*Accounting Directive art 17(1)(p); Annex V.Part 2.289*	*Accounting Directive art 17(1)(p)*	*Accounting Directive art 17(1)(p)*
		Annex V.Part 2.288-291	*Annex V.Part 2.288-291*	0010	0020	0030	0040	0050
0010	**Selected financial assets**		*IAS 24.18(b)*					
0020	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*	*IAS 32.11*					
0030	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*					
0040	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*					
0050	of which: non-performing	*Annex V. Part 2.213-239*	*Annex V. Part 2.213-239*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Outstanding balances**				
				Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
				IAS 24.19(a),(b)	*IAS 24.19(c); Annex V.Part 2.289*	*IAS 24.19(d),(e); Annex V.Part 2.289*	*IAS 24.19(f)*	*IAS 24.19(g)*
				Accounting Directive art 17(1)(p)	*Accounting Directive art 17(1)(p); Annex V.Part 2.289*	*Accounting Directive art 17(1)(p); Annex V.Part 2.289*	*Accounting Directive art 17(1)(p)*	*Accounting Directive art 17(1)(p)*
		Annex V.Part 2.288-291	*Annex V.Part 2.288-291*	0010	0020	0030	0040	0050
0060	**Selected financial liabilities**		*IAS 24.18(b)*					
0070	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*					
0080	Debt securities issued	*Annex V.Part 1.37*	*Annex V.Part 1.37*					
0090	**Nominal amount of loan commitments, financial guarantees and other commitments given**	*CRR Annex I; Annex V.Part 2.112, 113-115, 118*	*IAS 24.18(b); CRR Annex I; Annex V.Part 2.102-105, 113-115, 118*					
0100	of which: non-performing	*Annex V. Part 2.117*	*IAS 24.18(b); Annex V. Part 2.117*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Outstanding balances**				
				Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
				IAS 24.19(a),(b)	*IAS 24.19(c); Annex V.Part 2.289*	*IAS 24.19(d),(e); Annex V.Part 2.289*	*IAS 24.19(f)*	*IAS 24.19(g)*
				Accounting Directive art 17(1)(p)	*Accounting Directive art 17(1)(p); Annex V.Part 2.289*	*Accounting Directive art 17(1)(p); Annex V.Part 2.289*	*Accounting Directive art 17(1)(p)*	*Accounting Directive art 17(1)(p)*
		Annex V.Part 2.288-291	*Annex V.Part 2.288-291*	0010	0020	0030	0040	0050
0110	**Loan commitments, financial guarantees and other commitments received**	*Annex V.Part 2.102-103, 113-115, 290*	*IAS 24.18(b); Annex V. Part 2.290*					
0120	**Notional amount of derivatives**	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*					
0131	**Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures**	*Annex V.Part 2.69-71, 291*	*IAS 24.1(c); Annex V.Part 2.69-71, 291*					
0132	**Provisions on non-performing off-balance sheet exposures**	*Annex V.Part 2.11, 106, 291*	*Annex V.Part 2.11, 106, 291*					

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31.2 **Related parties: expenses and income generated by transactions with**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**				
				Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
				IAS 24.19(a),(b)	*IAS 24.19(c)*	*IAS 24.19(d),(e)*	*IAS 24.19(f)*	*IAS 24.19(g)*
		Annex V.Part 2.288-289, 292-293	*Annex V.Part 2.288-289, 292-293*	0010	0020	0030	0040	0050
0010	**Interest income**	*BAD art 27.Vertical layout(1); Annex V.Part 2.31*	*IAS 24.18(a); Annex V. Part 2.31*					
0020	**Interest expenses**	*BAD art 27.Vertical layout(2); Annex V.Part 2.31*	*IAS 24.18(a); IAS 1.97; Annex V.Part 2.31*					
0030	**Dividend income**	*BAD art 27.Vertical layout(3); Annex V.Part 2.40*	*IAS 24.18(a); Annex V. Part 2.40*					
0040	**Fee and commission income**	*BAD art 27.Vertical layout(4)*	*IAS 24.18(a); IFRS 7.20(c)*					
0050	**Fee and commission expenses**	*BAD art 27.Vertical layout(5)*	*IAS 24.18(a); IFRS 7.20(c)*					

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		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Current period				
				Parent and entities with joint control or significant influence	**Subsidiaries and other entities of the same group**	**Associates and joint ventures**	**Key management of the institution or its parent**	**Other related parties**
				IAS 24.19(a),(b)	*IAS 24.19(c)*	*IAS 24.19(d),(e)*	*IAS 24.19(f)*	*IAS 24.19(g)*
		Annex V.Part 2.288-289, 292-293	*Annex V.Part 2.288-289, 292-293*	0010	0020	0030	0040	0050
0060	**Gains or (-) losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss**	*BAD art 27.Vertical layout(6)*	*IAS 24.18(a)*					
0070	**Gains or (-) losses on de-recognition of other than financial assets**	*Annex V.Part 2.292*	*IAS 24.18(a); Annex V. Part 2.292*					
0080	**Impairment or (-) reversal of impairment on non-performing exposures**	*Annex V. Part 2.293*	*IAS 24.18(d); Annex V. Part 2.293*					
0090	**Provisions or (-) reversal of provisions on non-performing exposures**	*Annex V. Part 2.50, 293*	*Annex V. Part 2.50, 293*					

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40. **Group structure**

40.1 **Group structure: ‘entity-by-entity’**

Code	Type of code	National code	Entity name	Entry date	Share capital of investee	Equity of investee
Annex V.Part 2.294-295, 296(a)	*Annex V.Part 2.294-295, 296(b)*	*Annex V.Part 2.294-295, 296(c)*	*IFRS 12.12(a), 21(a)(i); Annex V.Part 2.294-295, 296(d)*	*Annex V.Part 2.294-295, 296(e)*	*Annex V.Part 2.294-295, 296(f)*	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*
0011	0015	0025	0030	0040	0050	0060

Total assets of investee	Profit or (-) loss of investee	Residence of investee	Sector of investee	NACE Code	Accumulated equity interest [%]	Voting rights [%]
IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)	*IFRS 12.B12(b); Annex V.Part 2.294-295, 296(g)*	*IFRS 12.12.(b), 21.(a).(iii); Annex V.Part 2.294-295, 296(h)*	*Annex V.Part 2.294-295, 296(i)*	*Annex V.Part 2.294-295, 296(j)*	*IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(k)*	*IFRS 12.21(a)(iv); Annex V.Part 2.294-295, 296(l)*
0070	0080	0090	0095	0100	0110	0120

Group structure [relationship]	Accounting treatment [Accounting Group]	Accounting treatment [CRR Group]	Carrying amount	Acquisition cost	Goodwill link to Investee	Fair value of investments for which there are published price quotations
IFRS 12.10(a)(i); Annex V.Part 2.294-295, 296(m)	*IFRS 12.21(b); Annex V.Part 2.294-295, 296(n)*	*CRR art 18; Annex V.Part 2.294-295, 296(o)*	*Annex V.Part 2.294-295, 296(p)*	*Annex V.Part 2.294-295, 296(q)*	*Annex V.Part 2.294-295, 296(r)*	*IFRS 12.21(b)(iii); Annex V.Part 2.294-295, 296(s)*
0130	0140	0150	0160	0170	0180	0190

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40.2. **Group structure: 'instrument-by-instrument'**

Security code	Investee		Holding company				Accumulated equity interest (%)	Carrying amount	Acquisition cost
	Code	Type of code	Code	Type of code	National code	Holding company name			
Annex V.Part 2.297(a)	*Annex V.Part 2.296(a), 297(e)*	*Annex V.Part 2.296(b), 297(e)*	*Annex V.Part 2.297(b)*	*Annex V.Part 2.297(c)*	*Annex V.Part 2.297(d)*		*Annex V.Part 2.296(j), 297(e)*	*Annex V.Part 2.296(o), 297(e)*	*Annex V.Part 2.296(p), 297(e)*
0010	0021	0025	0031	0035	0045	0050	0060	0070	0080

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41. **Fair value**

41.1 **Fair value hierarchy: financial instruments at amortised cost**

		References National GAAP based on BAD *Annex V.Part 2.298*	*References National GAAP compatible IFRS* *Annex V.Part 2.298*	**Fair value** *IFRS 7.25-26*	**Fair value hierarchy** *IFRS 13.97, 93(b)*		
					Level 1 *IFRS 13.76*	**Level 2** *IFRS 13.81*	**Level 3** *IFRS 13.86*
	ASSETS			0010	0020	0030	0040
0015	**Financial assets at amortised cost**	[redacted]	*IFRS 7.8(f); IFRS 9.4.1.2*				
0016	Debt securities		*Annex V.Part 1.31*				
0017	Loans and advances		*Annex V.Part 1.32*				
0021	**Non-trading non-derivative financial assets measured at a cost-based method**	*BAD art 35;Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19*	[redacted]				
0022	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					
0023	Debt securities	*Annex V.Part 1.31*					
0024	Loans and advances	*Annex V.Part 1.32*					
0031	**Other non-trading non-derivative financial assets**	*BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20*					
0032	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*					

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		References National GAAP based on BAD *Annex V.Part 2.298*	*References National GAAP compatible IFRS* *Annex V.Part 2.298*	**Fair value** *IFRS 7.25-26*	**Fair value hierarchy** *IFRS 13.97, 93(b)*		
					Level 1 *IFRS 13.76*	**Level 2** *IFRS 13.81*	**Level 3** *IFRS 13.86*
0033	Debt securities	*Annex V.Part 1.31*					
0034	Loans and advances	*Annex V.Part 1.32*					
	LIABILITIES						
0070	**Financial liabilities measured at amortised cost**		*IFRS 7.8(g); IFRS 9.4.2.1*				
0080	Deposits		*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*				
0090	Debt securities issued		*Annex V.Part 1.37*				
0100	Other financial liabilities		*Annex V.Part 1.38-41*				
0101	**Non-trading non-derivative financial liabilities measured at a cost-based method**	*Accounting Directive art 8(3)*					
0102	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*					
0103	Debt securities issued	*Annex V.Part 1.37*					
0104	Other financial liabilities	*Annex V.Part 1.38-41*					

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41.2 **Use of the Fair Value Option**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*			
				Accounting mismatch	**Managed on a fair value basis**	**Hybrid contracts**	**Managed for credit risk**
				IFRS 9.B4.1.29	*IFRS 9.B4.1.33*	*IFRS 9.4.3.6; IFRS 9.4.3.7; Annex V.Part 2.300*	*IFRS 9.6.7; IFRS 7.8(a)(e); Annex V.Part 2.301*
	ASSETS			**0010**	**0020**	**0030**	**0040**
0010	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6)*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*				
0030	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*				
0040	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*				
	LIABILITIES						
0050	**Financial liabilities designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6); IAS 39.9*	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*				
0060	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*				
0070	Debt securities issued	*Annex V.Part 1.37*	*Annex V.Part 1.37*				
0080	Other financial liabilities	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*				

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42. **Tangible and intangible assets: carrying amount by measurement method**

		References National GAAP compatible IFRS *Annex V.Part 2.302*	Carrying amount	of which: right-of-use assets *IFRS 16.47(a), 53(j), Annex V.Part 2.303i*
			0010	0020
0010	**Property plant and equipment**	*IAS 16.6; IAS 16.29; IAS 1.54(a)*		
0015	Of which: Software assets	*IAS 38.4; Annex V.Part 2.303*		
0020	Revaluation model	*IAS 16.31, 73(a),(d)*		
0030	Cost model	*IAS 16.30, 73(a),(d)*		
0040	**Investment property**	*IAS 40.5, 30; IAS 1.54(b)*		
0050	Fair value model	*IAS 40.33-55, 76*		
0060	Cost model	*IAS 40.56, 79(c)*		
0070	**Other intangible assets**	*IAS 38.8, 118, 122 ; Annex V.Part 2.303*		
0075	Of which: Software assets	*IAS 38.9; Annex V.Part 2.303*		
0080	Revaluation model	*IAS 38.75-87, 124(a)(ii)*		
0090	Cost model	*IAS 38.74*		

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43. **Provisions**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Carrying amount** *Annex V.Part 1.27-28*						
				Pensions and other post employment defined benefit obligations	**Other long term employee benefits**	**Restructuring**	**Pending legal issues and tax litigation**	**Commitments and guarantees given under national GAAP**	**Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4**	**Other provisions**
				IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	*IAS 19.153; IAS 1.78(d); Annex V.Part 2.10*	*IAS 37.70-83, 84 (a)*	*IAS 37.14, 84 (a)*		*IAS 37; IFRS 4; Annex V. Part 2.304-305*	*IAS 37.14*
				Annex V.Part 2.9	*Annex V.Part 2.10*			*BAD art 24-25, 33(1)*		
		0010	0020	0030	0040	0050	0055	0060		
0010	**Opening balance [carrying amount at the beginning of the period]**		*IAS 37.84 (a)*							
0020	Additions, including increases in existing provisions		*IAS 37.84 (b)*							
0030	(-) Amounts used		*IAS 37.84 (c)*							
0040	(-) Unused amounts reversed during the period		*IAS 37.84 (d)*							
0050	Increase in the discounted amount [passage of time] and effect of any change in the discount rate		*IAS 37.84 (e)*							
0060	Other movements									
0070	**Closing balance [carrying amount at the end of the period]**		*IAS 37.84 (a)*							

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44 **Defined benefit plans and employee benefits**

44.1 **Components of net defined benefit plan assets and liabilities**

		References National GAAP compatible IFRS	**Amount**
			Annex V.Part 2.306-307
			0010
0010	**Fair value of defined benefit plan assets**	*IAS 19.140(a)(i), 142*	
0020	Of which: Financial instruments issued by the institution	*IAS 19.143*	
0030	Equity instruments	*IAS 19.142(b)*	
0040	Debt instruments	*IAS 19.142(c)*	
0050	Real estate	*IAS 19.142(d)*	
0060	Other defined benefit plan assets		
0070	**Present value of defined benefit obligations**	*IAS 19.140(a)(ii)*	
0080	**Effect of the asset ceiling**	*IAS 19.140(a)(iii)*	
0090	**Net defined benefit assets [Carrying amount]**	*IAS 19.63; Annex V.Part 2.308*	
0100	**Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]**	*IAS 19.63, IAS 1.78(d); Annex V.Part 2.9*	
0110	**Fair value of any right to reimbursement recognised as an asset**	*IAS 19.140(b)*	

44.2 **Movements in defined benefit obligations**

		References National GAAP compatible IFRS	**Defined benefit obligations**
			Annex V.Part 2.306, 309
			0010
0010	**Opening balance [present value]**	*IAS 19.140(a)(ii)*	
0020	Current service cost	*IAS 19.141(a)*	
0030	Interest cost	*IAS 19.141(b)*	
0040	Contributions paid	*IAS 19.141(f)*	

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		References National GAAP compatible IFRS	**Defined benefit obligations**
			Annex V.Part 2.306, 309
			0010
0050	Actuarial (-) gains or losses from changes in demographic assumptions	*IAS 19.141(c)(ii)*	
0060	Actuarial (-) gains or losses from changes in financial assumptions	*IAS 19.141(c)(iii)*	
0070	Foreign currency exchange increase or (-) decrease	*IAS 19.141(e)*	
0080	Benefits paid	*IAS 19.141(g)*	
0090	Past service cost, including gains and losses arising from settlements	*IAS 19.141(d)*	
0100	Increase or (-) decrease through business combinations and disposals	*IAS 19.141(h)*	
0110	Other increases or (-) decreases		
0120	**Closing balance [present value]**	*IAS 19.140(a)(ii); Annex V.Part 2.310*	

44.3 **Staff expenses by type of benefits**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				0010
0010	**Pension and similar expenses**	*Annex V.Part 2.311(a)*	*Annex V.Part 2.311(a)*	
0020	**Share based payments**	*Annex V.Part 2.311(b)*	*IFRS 2.44; Annex V.Part 2.311(b)*	
0030	**Wages and salaries**	*Annex V.Part 2.311(c)*	*Annex V.Part 2.311(c)*	
0040	**Social security contributions**	*Annex V.Part 2.311(d)*	*Annex V.Part 2.311(d)*	
0050	**Severance payments**	*Annex V.Part 2.311(e)*	*IAS 19.8, Annex V.Part 2.311(e)*	
0060	**Other types of staff expenses**	*Annex V.Part 2.311(f)*	*Annex V.Part 2.311(f)*	
0070	**STAFF EXPENSES**			

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44.4 **Staff expenses by category of remuneration and category of staff**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Current period			
				Total staff	of which: Identified staff	of which: Management body (in its management function) and senior management	of which: Managem-ent body (in its super-visory function)
					Annex V.Part 2.311i (a)	*Annex V.Part 2.311i*	*Annex V.Part 2.311i (b)*
				0010	0020	0030	0040
0010	**Fixed remuneration**	*Annex V.Part 2.311i (a)*	*Annex V.Part 2.311i (a)*				
0020	**Variable remuneration**	*Annex V.Part 2.311i (a)*	*Annex V.Part 2.311i (a)*				
0030	**Staff expenses other than remuneration**						
0040	**STAFF EXPENSES**						
0050	**NUMBER OF STAFF**	*Annex V.Part 2.311ii*	*Annex V.Part 2.311ii*				

45 **Breakdown of selected items of statement of profit or loss**

45.1 **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Current period	Changes in fair value due to credit risk
					Annex V.Part 2.312
				0010	0020
0010	**Financial assets designated at fair value through profit or loss**		*IFRS 7.20(a)(i); IFRS 9.4.1.5*		
0020	**Financial liabilities designated at fair value through profit or loss**		*IFRS 7.20(a)(i); IFRS 9.4.2.2*		
0030	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**	*BAD art 27.Vertical layout(6)*	*IFRS 7.20(a)(i)*		

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45.2 **Gains or losses on derecognition of non-financial assets**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Current period**
				Annex V.Part 2.313
				0010
0010	**Property, Plant and Equipment**		*IAS 16.68, 71*	
0020	**Investment property**		*IAS 40.69; IAS 1.34(a), 98(d)*	
0030	**Intangible assets**		*IAS 38.113-115A; IAS 1.34(a)*	
0040	**Other assets**		*IAS 1.34 (a)*	
0050	**GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS**		*IAS 1.34*	

45.3 **Other operating income and expenses**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Income**	**Expenses**
				0010	0020
0010	**Changes in fair value in tangible assets measured using the fair value model**	*Annex V.Part 2.314*	*IAS 40.76(d); Annex V.Part 2.314*		
0020	**Investment property**	*Annex V.Part 2.314*	*IAS 40.75(f); Annex V.Part 2.314*		
0030	**Operating Leases other than investment property**	*Annex V.Part 2.315*	*IFRS 16.81,82; Annex V.Part 2.315*		
0040	**Other**	*Annex V.Part 2.316*	*Annex V.Part 2.316*		
0050	**OTHER OPERATING INCOME OR EXPENSES**	*Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*		

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46. **Statement of changes in equity**

	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	**Capital**	**Share premium**	**Equity instruments issued other than Capital**	**Other equity**
				IAS 1.106, 54(r)	*IAS 1.106, 78(e)*	*IAS 1.106, Annex V.Part 2.18-19*	*IAS 1.106; Annex V.Part 2.20*
				BAD art 4.Liabilities(9), BAD art 22	*BAD art 4.Liabilities(10-); CRR art 4(124)*	*Annex V.Part 2.18-19*	*Annex V.Part 2.20*
				0010	0020	0030	0040
0010	**Opening balance [before restatement]**						
0020	Effects of corrections of errors		*IAS 1.106.(b); IAS 8.42*				
0030	Effects of changes in accounting policies		*IAS 1.106.(b); IAS 1.IG6; IAS 8.22*				
0040	**Opening balance [current period]**						
0050	Issuance of ordinary shares		*IAS 1.106.(d).(iii)*				
0060	Issuance of preference shares		*IAS 1.106.(d).(iii)*				
0070	Issuance of other equity instruments		*IAS 1.106.(d).(iii)*				

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	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	**Capital**	**Share premium**	**Equity instruments issued other than Capital**	**Other equity**
				IAS 1.106, 54(r)	*IAS 1.106, 78(e)*	*IAS 1.106, Annex V.Part 2.18-19*	*IAS 1.106; Annex V.Part 2.20*
				BAD art 4.Liabilities(9), BAD art 22	*BAD art 4.Liabilities(10-); CRR art 4(124)*	*Annex V.Part 2.18-19*	*Annex V.Part 2.20*
				0010	0020	0030	0040
0080	Exercise or expiration of other equity instruments issued		*IAS 1.106.(d).(iii)*				
0090	Conversion of debt to equity		*IAS 1.106.(d).(iii)*				
0100	Capital reduction		*IAS 1.106.(d).(iii)*				
0110	Dividends		*IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6*				
0120	Purchase of treasury shares		*IAS 1.106.(d).(iii); IAS 32.33*				
0130	Sale or cancellation of treasury shares		*IAS 1.106.(d).(iii); IAS 32.33*				
0140	Reclassification of financial instruments from equity to liability		*IAS 1.106.(d).(iii)*				
0150	Reclassification of financial instruments from liability to equity		*IAS 1.106.(d).(iii)*				

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	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	**Capital**	**Share premium**	**Equity instruments issued other than Capital**	**Other equity**
				IAS 1.106, 54(r)	*IAS 1.106, 78(e)*	*IAS 1.106, Annex V.Part 2.18-19*	*IAS 1.106; Annex V.Part 2.20*
				BAD art 4.Liabilities(9), BAD art 22	*BAD art 4.Liabilities(10-); CRR art 4(124)*	*Annex V.Part 2.18-19*	*Annex V.Part 2.20*
				0010	0020	0030	0040
0160	Transfers among components of equity		*IAS 1.106.(d).(iii); Annex V. Part 2.318*				
0170	Equity increase or (-) decrease resulting from business combinations		*IAS 1.106.(d).(iii)*				
0180	Share based payments		*IAS 1.106.(d).(iii); IFRS 2.10*				
0190	Other increase or (-) decrease in equity		*IAS 1.106.(d)*				
0200	Total comprehensive income for the year		*IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6*				
0210	**Closing balance [current period]**						

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	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	**Accumulated other comprehensive income**	**Retained earnings**	**Revaluation reserves**	**Fair value reserves**
				IAS 1.106	*CRR art 4(1)(123)*	*IFRS 1.30 D5-D8*	
				Accounting Directive art 8(1)(a), (6)	*BAD art 4 Liabilities (13); CRR art 4(123)*		*BAD art 4.Liabilities(12)*
				0050	0060	0070	0075
0010	**Opening balance [before restatement]**						
0020	Effects of corrections of errors		*IAS 1.106.(b); IAS 8.42*				
0030	Effects of changes in accounting policies		*IAS 1.106.(b); IAS 1.IG6; IAS 8.22*				
0040	**Opening balance [current period]**						
0050	Issuance of ordinary shares		*IAS 1.106.(d).(iii)*				
0060	Issuance of preference shares		*IAS 1.106.(d).(iii)*				
0070	Issuance of other equity instruments		*IAS 1.106.(d).(iii)*				

▼B

	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	**Accumulated other comprehensive income**	**Retained earnings**	**Revaluation reserves**	**Fair value reserves**
				IAS 1.106	*CRR art 4(1)(123)*	*IFRS 1.30 D5-D8*	
				Accounting Directive art 8(1)(a), (6)	*BAD art 4 Liabilities (13); CRR art 4(123)*		*BAD art 4.Liabilities(12)*
				0050	0060	0070	0075
0080	Exercise or expiration of other equity instruments issued		*IAS 1.106.(d).(iii)*				
0090	Conversion of debt to equity		*IAS 1.106.(d).(iii)*				
0100	Capital reduction		*IAS 1.106.(d).(iii)*				
0110	Dividends		*IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6*				
0120	Purchase of treasury shares		*IAS 1.106.(d).(iii); IAS 32.33*				
0130	Sale or cancellation of treasury shares		*IAS 1.106.(d).(iii); IAS 32.33*				
0140	Reclassification of financial instruments from equity to liability		*IAS 1.106.(d).(iii)*				
0150	Reclassification of financial instruments from liability to equity		*IAS 1.106.(d).(iii)*				

▼B

	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	**Accumulated other comprehensive income**	**Retained earnings**	**Revaluation reserves**	**Fair value reserves**
				IAS 1.106	*CRR art 4(1)(123)*	*IFRS 1.30 D5-D8*	
				Accounting Directive art 8(1)(a), (6)	*BAD art 4 Liabilities (13); CRR art 4(123)*		*BAD art 4.Liabilities(12)*
				0050	0060	0070	0075
0160	Transfers among components of equity		*IAS 1.106.(d).(iii); Annex V. Part 2.318*				
0170	Equity increase or (-) decrease resulting from business combinations		*IAS 1.106.(d).(iii)*				
0180	Share based payments		*IAS 1.106.(d).(iii); IFRS 2.10*				
0190	Other increase or (-) decrease in equity		*IAS 1.106.(d)*				
0200	Total comprehensive income for the year		*IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6*				
0210	**Closing balance [current period]**						

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	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss atributable to owners of the parent
				IAS 1.106, 54(c)		*IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30*	*IAS 1.106(a)*
					Accounting Directive 24(3)(c)	*Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30*	*BAD art 4.Liabilities(14)*
				0080	0085	0090	0100
0010	**Opening balance [before restatement]**						
0020	Effects of corrections of errors		*IAS 1.106.(b); IAS 8.42*				
0030	Effects of changes in accounting policies		*IAS 1.106.(b); IAS 1.IG6; IAS 8.22*				
0040	**Opening balance [current period]**						
0050	Issuance of ordinary shares		*IAS 1.106.(d).(iii)*				
0060	Issuance of preference shares		*IAS 1.106.(d).(iii)*				
0070	Issuance of other equity instruments		*IAS 1.106.(d).(iii)*				

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	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss atributable to owners of the parent
				IAS 1.106, 54(c)		*IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30*	*IAS 1.106(a)*
					Accounting Directive 24(3)(c)	*Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30*	*BAD art 4.Liabilities(14)*
				0080	0085	0090	0100
0080	Exercise or expiration of other equity instruments issued		*IAS 1.106.(d).(iii)*				
0090	Conversion of debt to equity		*IAS 1.106.(d).(iii)*				
0100	Capital reduction		*IAS 1.106.(d).(iii)*				
0110	Dividends		*IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6*				
0120	Purchase of treasury shares		*IAS 1.106.(d).(iii); IAS 32.33*				
0130	Sale or cancellation of treasury shares		*IAS 1.106.(d).(iii); IAS 32.33*				
0140	Reclassification of financial instruments from equity to liability		*IAS 1.106.(d).(iii)*				
0150	Reclassification of financial instruments from liability to equity		*IAS 1.106.(d).(iii)*				

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	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Other reserves	First consolidation differences	(-) Treasury shares	Profit or (-) loss atributable to owners of the parent
				IAS 1.106, 54(c)		*IAS 1.106; IAS 32.34, 33; Annex V.Part 2.30*	*IAS 1.106(a)*
					Accounting Directive 24(3)(c)	*Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30*	*BAD art 4.Liabilities(14)*
				0080	0085	0090	0100
0160	Transfers among components of equity		*IAS 1.106.(d).(iii); Annex V. Part 2.318*				
0170	Equity increase or (-) decrease resulting from business combinations		*IAS 1.106.(d).(iii)*				
0180	Share based payments		*IAS 1.106.(d).(iii); IFRS 2.10*				
0190	Other increase or (-) decrease in equity		*IAS 1.106.(d)*				
0200	Total comprehensive income for the year		*IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6*				
0210	**Closing balance [current period]**						

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	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	(-) Interim dividends	Minority interests		Total
					Accumulated Other Comprehensive Income	Other items	
				IAS 1.106; IAS 32.35	*IAS 1.54(q), 106(a)*	*IAS 1.54(q), 106(a)*	*IAS 1.9(c), IG6*
				CRR Article 26(2b)	*Accounting Directive art 24(4)*	*Accounting Directive art 24(4)*	
				0110	0120	0130	0140
0010	**Opening balance [before restatement]**						
0020	Effects of corrections of errors		*IAS 1.106.(b); IAS 8.42*				
0030	Effects of changes in accounting policies		*IAS 1.106.(b); IAS 1.IG6; IAS 8.22*				
0040	**Opening balance [current period]**						
0050	Issuance of ordinary shares		*IAS 1.106.(d).(iii)*				
0060	Issuance of preference shares		*IAS 1.106.(d).(iii)*				
0070	Issuance of other equity instruments		*IAS 1.106.(d).(iii)*				

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	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	(-) Interim dividends	Minority interests		Total
					Accumulated Other Comprehensive Income	Other items	
				IAS 1.106; IAS 32.35	*IAS 1.54(q), 106(a)*	*IAS 1.54(q), 106(a)*	*IAS 1.9(c), IG6*
				CRR Article 26(2b)	*Accounting Directive art 24(4)*	*Accounting Directive art 24(4)*	
				0110	0120	0130	0140
0080	Exercise or expiration of other equity instruments issued		*IAS 1.106.(d).(iii)*				
0090	Conversion of debt to equity		*IAS 1.106.(d).(iii)*				
0100	Capital reduction		*IAS 1.106.(d).(iii)*				
0110	Dividends		*IAS 1.106.(d).(iii); IAS 32.35; IAS 1.IG6*				
0120	Purchase of treasury shares		*IAS 1.106.(d).(iii); IAS 32.33*				
0130	Sale or cancellation of treasury shares		*IAS 1.106.(d).(iii); IAS 32.33*				
0140	Reclassification of financial instruments from equity to liability		*IAS 1.106.(d).(iii)*				
0150	Reclassification of financial instruments from liability to equity		*IAS 1.106.(d).(iii)*				

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	Sources of equity changes	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	(-) Interim dividends	Minority interests		Total
					Accumulated Other Comprehensive Income	Other items	
				IAS 1.106; IAS 32.35	*IAS 1.54(q), 106(a)*	*IAS 1.54(q), 106(a)*	*IAS 1.9(c), IG6*
				CRR Article 26(2b)	*Accounting Directive art 24(4)*	*Accounting Directive art 24(4)*	
				0110	0120	0130	0140
0160	Transfers among components of equity		*IAS 1.106.(d).(iii); Annex V. Part 2.318*				
0170	Equity increase or (-) decrease resulting from business combinations		*IAS 1.106.(d).(iii)*				
0180	Share based payments		*IAS 1.106.(d).(iii); IFRS 2.10*				
0190	Other increase or (-) decrease in equity		*IAS 1.106.(d)*				
0200	Total comprehensive income for the year		*IAS 1.106.(d).(i)-(ii); IAS 1.81A.(c); IAS 1.IG6*				
0210	**Closing balance [current period]**						

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47. **Loans and advances: Average duration and recovery periods**

		References	TOTAL						
				of which: Households		of which: Non-financial corporations			
					of which: loans collateralised by residential immovable property		of which: SMEs	of which: Commercial Real Estate (CRE) loans	Of which: Commercial Real Estate (CRE) loans to NFCs other than SMEs
				Annex V.Part 1.42(f)	*Annex V.Part 2.86(a), 87*	*Annex V.Part 1.42(e)*	*SME Art 1 2(a)*	*SME Art 1 2(a), Annex V.Part 2.239ix*	*Annex V.Part 2.239ix*
			0010	0020	0030	0040	0050	0060	0070
0010	**Non-performing loans and advances: weighted average time since past due date (in years)**	*Annex V.Part 2.362, 363*							
0020	**Net cumulated recoveries from litigation procedures concluded during the period**	*Annex V.Part 2.362, 364(a)*							
0030	**Gross carrying amount reduction from litigation procedures concluded during the period**	*Annex V.Part 2.362, 364(b)*							
0040	**Average duration of litigation procedures concluded in the period (in years)**	*Annex V.Part 2.362, 364(c)*							

▼B

ANNEX V

INSTRUCTIONS FOR REPORTING ON FINANCIAL INFORMATION

Table of contents

GENERAL INSTRUCTIONS

1. References

2. Conventions

3. Consolidation

4. Accounting portfolios of financial instruments

4.1. Financial assets

4.2. Financial liabilities

5. Financial instruments

5.1. Financial assets

5.2. Gross carrying amount

5.3. Financial liabilities

6. Counterparty breakdown

TEMPLATE RELATED INSTRUCTIONS

1. Balance sheet

1.1. Assets (1.1)

1.2. Liabilities (1.2)

1.3. Equity (1.3)

2. Statement of profit or loss (2)

3. Statement of comprehensive income (3)

4. Breakdown of financial assets by instrument and by counterparty sector (4)

5. Breakdown of non-trading loans and advances by product (5)

6. Breakdown of non-trading loans and advances to non-financial corporations by NACE codes (6)

7. Financial assets subject to impairment that are past due (7)

8. Breakdown of financial liabilities (8)

9. Loan commitments, financial guarantees and other commitments (9)

10. Derivatives and hedge accounting (10 and 11)

10.1. Classification of derivatives by type of risk

10.2. Amounts to be reported for derivatives

▼B

10.3. Derivatives classified as ‘economic hedges’

10.4. Breakdown of derivatives by counterparty sector

10.5. Hedge accounting under national GAAP (11.2)

10.6. Amount to be reported for non-derivative hedging instruments (11.3 and 11.3.1)

10.7. Hedged items in fair value hedges (11.4)

11. Movements in allowances and provisions for credit losses (12)

11.1. Movements in allowances for credit losses and impairment of equity instruments under national GAAP based on BAD (12.0)

11.2. Movements in allowances and provisions for credit losses under IFRS (12.1)

11.3. Transfers between impairment stages (gross basis presentation) (12.2)

12. Collateral and guarantees received (13)

12.1. Breakdown of collateral and guarantees by loans and advances other than held for trading (13.1)

12.2. Collateral obtained by taking possession during the period (held at the reference date) (13.2.1)

12.3. Collateral obtained by taking possession accumulated (13.3.1)

13. Fair value hierarchy: Financial instruments at fair value (14)

14. Derecognition and financial liabilities associated with transferred financial assets (15)

15. Breakdown of selected statement of profit or loss items (16)

15.1. Interest income and expenses by instrument and counterparty sector (16.1)

15.2. Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument (16.2)

15.3. Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument (16.3)

15.4. Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk (16.4)

15.5. Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument (16.4.1)

15.6. Gains or losses on financial assets and liabilities designated at fair value to profit or loss by instrument (16.5)

15.7. Gains or losses from hedge accounting (16.6)

▼B

15.8. Impairment on non-financial assets (16.7)

15.9. Other Administrative Expenses (16.8)

16. Reconciliation between accounting and CRR scope of consolidation (17)

17. Non-performing exposures (18)

17.1. Information on performing and non-performing exposures (18.0)

17.2. Inflows and outflows of non-performing exposures – loans and advances by counterparty sector (18.1)

17.3. Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property (18.2)

18. Forborne exposures (19)

19. Geographical breakdown (20)

19.1. Geographical breakdown by location of activities (20.1-20.3)

19.2. Geographical breakdown by residence of the counterparty (20.4-20.7)

20. Tangible and intangible assets: assets subject to operating lease (21)

21. Asset management, custody and other service functions (22)

21.1. Fee and commission income and expenses by activity (22.1)

21.2. Assets involved in the services provided (22.2)

22. Interests in unconsolidated structured entities (30)

23. Related parties (31)

23.1. Related parties: amounts payable to and amounts receivable from (31.1)

23.2. Related parties: expenses and income generated by transactions with (31.2)

24. Group structure (40)

24.1. Group structure: ‘entity-by-entity’ (40.1)

24.2. Group structure: ‘instrument-by-instrument’ (40.2)

25. Fair value (41)

25.1. Fair value hierarchy: financial instruments at amortised cost (41.1)

25.2. Use of fair value option (41.2)

26. Tangible and intangible assets: carrying amount by measurement method (42)

27. Provisions (43)

28. Defined benefit plans and employee benefits (44)

▼B

28.1. Components of net defined benefit plan assets and liabilities (44.1)

28.2. Movements in defined benefit obligations (44.2)

28.3. Staff expenses by type of benefits (44.3)

28.4. Staff expenses by category of remuneration and category of staff (44.4)

29. Breakdown of selected items of statement of profit or loss (45)

29.1. Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio (45.1)

29.2. Gains or losses on derecognition of non-financial assets (45.2)

29.3. Other operating income and expenses (45.3)

30. Statement of changes in equity (46)

31. LOANS AND ADVANCES: ADDITIONAL INFORMATION (23)

32. LOANS AND ADVANCES: FLOWS OF NON PERFORMING EXPOSURES, IMPAIRMENTS AND WRITE OFFS SINCE THE END OF THE LAST FINANCIAL YEAR (24)

32.1. Loans and advances: Inflows and outflows of non-performing exposures (24.1)

32.2. Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures (24.2)

32.3. Loans and advances: Write-offs of non-performing exposures during the period (24.3)

33. COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (25)

33.1. Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): inflows and outflows (25.1)

33.2. Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E) – Type of collateral obtained (25.2)

33.3. Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E) (25.3)

34. FORBEARANCE MANAGEMENT AND QUALITY OF FORBEARANCE (26)

35. LOANS AND ADVANCES: AVERAGE DURATION AND RECOVERY PERIODS (47)

MAPPING OF EXPOSURE CLASSES AND COUNTERPARTY SECTORS

▼B

PART 1

GENERAL INSTRUCTIONS

1. REFERENCES

1. This Annex contains additional instructions for the financial information templates ('FINREP') in Annexes III and IV to this Regulation. This Annex complements the instructions included in the form of references in the templates in Annexes III and IV.

2. Institutions that use national accounting standards compatible with IFRS ('compatible national GAAP') shall apply the common and IFRS instructions in this Annex, unless otherwise provided. This is without prejudice to the compliance of the compatible national GAAP requirements with the requirements of BAD. Institutions that use national GAAP requirements that are non-compatible with IFRS or that have not yet been made compatible with the requirements in IFRS 9 shall apply the common and BAD instructions in this Annex, unless provided otherwise.

3. The data points identified in the templates shall be drawn up in accordance with the recognition, offsetting and valuation rules of the relevant accounting framework, as defined in point (77) of Article 4(1) of Regulation (EU) No 575/2013.

4. An institution shall only submit those parts of the templates relating to:

(a) assets, liabilities, equity, income and expenses that are recognised by the institution;

(b) off-balance sheet exposures and activities in which the institution is involved;

(c) transactions performed by the institution;

(d) valuation rules, including methods for the estimation of allowances for credit risk, applied by the institution.

5. For the purposes of Annexes III and IV as well as this Annex, the following abbreviations shall apply:

(a) 'CRR': Regulation (EU) No 575/2013;

(b) 'IAS' or 'IFRS': 'International Accounting Standards', as defined in Article 2 of Regulation (EC) No 1606/2002 of the European Parliament and of the Council [1], which have been adopted by the Commission;

(c) 'ECB BSI Regulation' or 'ECB/2013/33': Regulation (EU) No 1071/2013 of the European Central Bank [2];

[1] Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).

[2] Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).

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(d) ‘NACE Regulation’: Regulation (EC) No 1893/2006 of the European Parliament and of the Council ([3]);

(e) ‘NACE codes’: codes in NACE Regulation;

(f) ‘BAD’: Council Directive 86/635/EEC ([4]);

(g) ‘Accounting Directive’: Directive 2013/34/EU of the European Parliament and of the Council ([5]);

(h) ‘National GAAP’: national generally accepted accounting principles developed under BAD;

(i) ‘SME’: micro, small and medium-sized enterprises as defined in Commission Recommendation C(2003)1422 ([6]);

(j) ‘ISIN code’: the International Securities Identification Number assigned to securities, composed of 12 alphanumeric characters, which uniquely identifies a securities issue;

(k) ‘LEI code’: the global Legal Entity Identifier assigned to entities, which uniquely identifies a party to a financial transaction;

(l) ‘Impairment stages’: categories of impairment as defined in IFRS 9.5.5. ‘Stage 1’ refers to impairment measured in accordance with IFRS 9.5.5.5. ‘Stage 2’ refers to impairment measured in accordance with IFRS 9.5.5.3. ‘Stage 3’ refers to impairment on credit-impaired assets as defined in Appendix A of IFRS 9;

(m) ‘ESRB recommendation on closing real estate data gaps’ refers to the Recommendation of the European Systemic Risk Board of 31 October 2016 on closing real estate data gaps (ESRB/2016/14) ([7]).

2. CONVENTIONS

6. For the purposes of Annexes III and IV, a data point shadowed in grey shall mean that that data point is not requested or that it is not possible to report it. In Annex IV, a row or a column with references shadowed in black shall mean that the related data points shall not be submitted by those institutions that follow those references in that row or column.

([3]) Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJ L 393, 30.12.2006, p. 1).

([4]) Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).

([5]) Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

([6]) Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (C(2003)1422) (OJ L 124, 20.5.2003, p. 36).

([7]) Recommendation of the European Systemic Risk Board of 31 October 2016 on closing real estate data gaps (ESRB/2016/14) (OJ C 31, 31.1.2017, p. 1).

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7. Templates in Annexes III and IV include implicit validation rules which are laid down in the templates themselves through the use of conventions.

8. The use of brackets in the label of an item in a template means that this item is to be subtracted to obtain a total, but it does not mean that it shall be reported as negative.

9. Items that shall be reported in negative are identified in the compiling templates by including '(-)' at the beginning of their label such as in '(-) Treasury shares'.

10. In the 'Data Point Model' ('DPM') for financial information reporting templates of Annexes III and IV, every data point (cell) has a 'base item' to which the 'credit/debit' attribute is allocated. That allocation ensures that all entities that report data points follow the 'sign convention' and allows to know the 'credit/debit' attribute that corresponds to each data point.

11. Schematically, this convention works as in Table 1.

Table 1

Credit/debit convention, positive and negative signs

Element	Credit/Debit	Balance /Movement	Figure reported
Assets	Debit	Balance on assets	Positive ('Normal', no sign needed)
		Increase on assets	Positive ('Normal', no sign needed)
		Negative balance on assets	Negative (Minus '-' sign needed)
		Decrease on assets	Negative (Minus '-' sign needed)
Expenses		Balance on expenses	Positive ('Normal', no sign needed)
		Increase on expenses	Positive ('Normal', no sign needed)
		Negative balance (including reversals) on expenses	Negative (Minus '-' sign needed)
		Decrease on expenses	Negative (Minus '-' sign needed)
Liabilities	Credit	Balance on liabilities	Positive ('Normal', no sign needed)
		Increase on liabilities	Positive ('Normal', no sign needed)
		Negative balance on liabilities	Negative (Minus '-' sign needed)
		Decrease on liabilities	Negative (Minus '-' sign needed)

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Element	Credit/Debit	Balance /Movement	Figure reported
Equity		Balance on equity	Positive (‘Normal’, no sign needed)
		Increase on equity	Positive (‘Normal’, no sign needed)
		Negative balance on equity	Negative (Minus ‘-’ sign needed)
		Decrease on equity	Negative (Minus ‘-’ sign needed)
Income		Balance on income	Positive (‘Normal’, no sign needed)
		Increase on income	Positive (‘Normal’, no sign needed)
		Negative balance (including reversals) on income	Negative (Minus ‘-’ sign needed)
		Decrease on income	Negative (Minus ‘-’ sign needed)

3. CONSOLIDATION

12. Unless specified otherwise in this Annex, FINREP templates shall be prepared using the prudential scope of consolidation in accordance with Section 2 of Chapter 2 of Title II of Part 1 CRR. Institutions shall account for their subsidiaries, joint ventures and associates using the same methods as for prudential consolidation:

(a) institutions may be permitted or required to apply the equity method to investments in insurance and non-financial subsidiaries in accordance with Article 18(5)CRR;

(b) institutions may be permitted to use the proportional consolidation method for financial subsidiaries in accordance with Article 18(2) CRR;

(c) institutions may be required to use the proportional consolidation method for investment in joint ventures in accordance with Article 18(4) CRR.

4. ACCOUNTING PORTFOLIOS OF FINANCIAL INSTRUMENTS

13. For the purposes of Annexes III and IV as well as this Annex, ‘accounting portfolios’ means financial instruments aggregated by valuation rules. Those aggregations shall not include investments in subsidiaries, joint ventures and associates, balances receivable on demand classified as ‘Cash, cash balances at central banks and other demand deposits’, nor financial instruments classified as ‘Held for sale’ presented in the items ‘Non-current assets and disposal groups classified as held for sale’ and ‘Liabilities included in disposal groups classified as held for sale’.

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14. Under national GAAP, institutions that are permitted or required to apply certain valuation rules for financial instruments in accordance with IFRS shall submit, to the extent that those rules are applied, the relevant IFRS accounting portfolios. Where the valuation rules for financial instruments that institutions are permitted or required to use under national GAAP based on BAD do refer to the valuation rules in IAS 39, institutions shall submit the accounting portfolios based on BAD for all their financial instruments until the valuation rules they apply refer to the valuation rules in IFRS 9.

4.1. **Financial assets**

15. The following accounting portfolios based on IFRS shall be used for financial assets:

(a) ‘Financial assets held for trading’;

(b) ‘Non-trading financial assets mandatorily at fair value through profit or loss’;

(c) ‘Financial assets designated at fair value through profit or loss’;

(d) ‘Financial assets at fair value through other comprehensive income’;

(e) ‘Financial assets at amortised cost’.

16. The following accounting portfolios based on national GAAP shall be used for financial assets:

(a) ‘Trading financial assets’;

(b) ‘Non-trading non-derivative financial assets measured at fair value through profit or loss’;

(c) ‘Non-trading non-derivative financial assets measured at fair value to equity;

(d) ‘Non-trading non-derivative financial assets measured at a cost-based method’;

(e) ‘Other non-trading non-derivative financial assets’.

17. ‘Trading financial assets’ includes all financial assets classified as trading under the relevant national GAAP based on BAD. Irrespective of the measurement methodology applied under the relevant national GAAP based on BAD, all derivatives with a positive balance for the reporting institution that are not classified as hedge accounting in accordance with paragraph 22 of this Part shall be reported as trading financial assets. That classification shall also apply to derivatives which according to national GAAP based on BAD are not recognised on the balance-sheet, or have only the changes in their fair value recognised on-balance sheet or which are used as economic hedges as defined in paragraph 137 of Part 2 of this Annex.

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18. Under national GAAP based on BAD, for financial assets, ‘cost-based methods’ shall include those valuation rules by which the debt instrument is measured at cost plus interest accrued less impairment losses.

19. Under national GAAP based on BAD, ‘Non-trading non-derivative financial assets measured at a cost-based method’ includes financial instruments measured at cost-based methods as well as instruments measured at the lower of cost or market (‘LOCOM’) under a non-continuous basis (moderate LOCOM), regardless of their actual measurement as of the reporting reference date. Assets measured at moderate LOCOM are assets for which LOCOM is applied only in specific circumstances. The applicable accounting framework provides for those circumstances, such as impairment, a prolonged decline in fair value compared to cost or change in the management intent.

20. Under national GAAP based on BAD, ‘Other non-trading non-derivative financial assets’ shall include financial assets that do not qualify for inclusion in other accounting portfolios. That accounting portfolio includes, among others, financial assets that are measured at LOCOM on a continuous basis (‘strict LOCOM’). Assets measured at strict LOCOM are assets for which the applicable accounting framework either provides for the initial and subsequent measurement at LOCOM, or the initial measurement at cost and the subsequent measurement at LOCOM.

21. Regardless of their measurement method, investments in subsidiaries, joint ventures and associates that are not fully or proportionally consolidated under the regulatory scope of consolidation are reported in ‘Investments in subsidiaries, joint ventures and associates’, except where they are classified as held for sale in accordance with IFRS 5.

22. ‘Derivatives – Hedge accounting’ shall include derivatives with a positive balance for the reporting institution held for hedge accounting under IFRS. Under national GAAP based on BAD, banking book derivatives shall be classified as derivatives held for hedge accounting only where there are special accounting rules for banking book derivatives under the relevant national GAAP based on BAD and the derivatives reduce risk of another position in the banking book.

4.2. **Financial liabilities**

23. The following accounting portfolios based on IFRS shall be used for financial liabilities:

(a) ‘Financial liabilities held for trading’;

(b) ‘Financial liabilities designated at fair value through profit or loss’;

(c) ‘Financial liabilities measured at amortised cost’.

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24. The following accounting portfolios based on national GAAP shall be used for financial liabilities:

(a) ‘Trading financial liabilities’;

(b) ‘Non-trading non-derivative financial liabilities measured at a cost-based method’.

25. ‘Trading financial liabilities’ includes all financial liabilities classified as trading under the relevant national GAAP based on BAD. Irrespective of the measurement methodology applied under the relevant national GAAP based on BAD, all derivatives with a negative balance for the reporting institution that are not classified as hedge accounting in accordance with paragraph 26 of this Part shall be reported as trading financial liabilities. That classification shall also apply to derivatives which according to national GAAP based on BAD are not recognised on the balance-sheet, or have only the changes in their fair value recognised on-balance sheet or which are used as economic hedges as defined in paragraph 137 of Part 2 of this Annex.

26. ‘Derivatives – Hedge accounting’ shall include derivatives with a negative balance for the reporting institution held for hedge accounting under IFRS. Under national GAAP based on BAD, banking book derivatives shall be classified as hedge accounting only if there are special accounting rules for banking book derivatives under the relevant national GAAP based on BAD and the derivatives reduce risk of another position in the banking book.

5. FINANCIAL INSTRUMENTS

27. For the purposes of Annexes III and IV as well as this Annex, "the carrying amount" means the amount to be reported in the balance sheet. The carrying amount of financial instruments shall include accrued interest. Under the relevant national GAAP based on BAD, the carrying amount of derivatives either shall be the carrying amount under national GAAP including accruals, premium values and provisions if applicable, or it shall be equal to zero where derivatives are not recognised on-balance sheet.

28. If recognised under the relevant national GAAP based on BAD, accruals and deferrals of financial instruments including interest accrual, premiums and discounts or transaction costs shall be reported together with the instrument and not as other assets or other liabilities.

29. Where applicable under national GAAP based on BAD, ‘Haircuts for trading positions valued at fair value’ shall be reported. The haircuts decrease the value of trading assets and increase the value of trading liabilities.

5.1. **Financial assets**

30. Financial assets shall be distributed among the following classes of instruments: ‘Cash on hand’, ‘Derivatives’, ‘Equity instruments’, ‘Debt securities’ and ‘Loans and advances’.

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31. ‘Debt securities’ are debt instruments held by the institution issued as securities that are not loans, as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation.

32. ‘Loans and advances’ are debt instruments held by the institutions that are not securities. That item includes loans as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation (including demand deposits at credit institutions and central banks, irrespective of their classification as per the applicable accounting framework) as well as advances that cannot be classified as ‘loans’ defined in the Table of Part 2 of Annex II to the ECB BSI Regulation. ‘Advances that are not loans’ are further characterized in paragraph 85(g) of Part 2 of this Annex.

33. In FINREP, ‘debt instruments’ shall include ‘loans and advances’ and ‘debt securities’.

5.2. **Gross carrying amount**

34. Gross carrying amount of debt instruments shall have the following meaning:

(a) under IFRS and national GAAP based on BAD for debt instruments measured at fair value through profit or loss without being included in the held for trading or trading portfolio, the gross carrying amount shall depend on whether those debt instruments are classified as performing or non-performing. For performing debt instruments, the gross carrying amount shall be the fair value. For non-performing debt instruments, the gross carrying amount shall be the fair value after adding back any accumulated negative changes in fair value due to credit risk, as defined in paragraph 69 of Part 2 of this Annex. For the purposes of the measurement of the gross carrying amount, the valuation of the debt instruments shall be performed on the level of single financial instruments;

(b) under IFRS for debt instruments at amortised cost, the gross carrying amount shall be the carrying amount before adjusting for any loss allowance and for debt instruments at fair value through other comprehensive income, the amortised cost before adjusting for any loss allowance;

(c) under national GAAP based on BAD, for debt instruments classified as ‘non-trading non-derivative financial assets measured at a cost-based method’, the gross carrying amount of impaired assets shall be equal to the carrying amount before adjusting for specific allowances for credit risk. The gross carrying amount of unimpaired assets shall be the carrying amount before adjusting for general allowances for credit risk and general allowances for banking risk, where affecting the carrying amount;

(d) under national GAAP based on BAD, the gross carrying amount of debt instruments classified as ‘Non-trading non-derivative financial assets measured at fair value to equity’ shall depend on whether those financial assets are subject to impairment requirements. Where they are subject to impairment requirements, the gross carrying amount shall be the carrying amount before adjusting for any accumulated impairment, following the requirements in point (c) above for impaired and unimpaired assets, or any accumulated amount of fair value adjustment that

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is considered as impairment loss. When those financial assets are not subject to impairment requirements, the gross carrying amount of those financial assets shall be the fair value for performing exposures, and for non-performing exposures the fair value after adding back any accumulated negative fair value adjustment due to credit risk;

(e) under national GAAP based on BAD, the gross carrying amount of debt instruments measured at strict or moderate LOCOM shall be the cost where measured at cost during the reporting reference period. Where those debt instruments are measured at market value, the gross carrying amount shall be the market value before adjusting for credit-risk induced value adjustments;

(f) under national GAAP based on BAD, for debt instruments reported under 'Other non-trading non-derivative financial assets' under measurement methods other than LOCOM, the gross carrying amount shall be the carrying amount before taking into account any valuation adjustment that qualifies as impairment;

(g) for trading financial assets under GAAP based on BAD or held for trading financial assets under IFRS, the gross carrying amount shall be the fair value. Where GAAP based on BAD require haircuts on trading and fair valued instruments, the carrying amount of the financial instruments shall be the fair value before those haircuts.

5.3. **Financial liabilities**

35. Financial liabilities shall be distributed among the following classes of instruments: 'Derivatives', 'Short positions', 'Deposits', 'Debt securities issued' and 'Other financial liabilities'.

36. For the purposes of Annexes III and IV as well as this Annex, 'deposits' shall be deposits as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation.

37. 'Debt securities issued' shall be debt instruments issued as securities by the institution that are not deposits, as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation.

38. 'Other financial liabilities' shall include all financial liabilities other than derivatives, short positions, deposits and debt securities issued.

39. Under IFRS, 'Other financial liabilities' shall include financial guarantees given where they are measured either at fair value through profit or loss (IFRS 9.4.2.1(a)) or at the amount initially recognised less cumulative amortization (IFRS 9.4.2.1(c)(ii)). Loan commitments given shall be reported as 'Other financial liabilities' where they are designated as financial liabilities at fair value through profit or loss (IFRS 9.4.2.1(a)) or they are commitments to provide a loan at a below-market interest rate (IFRS 9.2.3(c), IFRS 9.4.2.1(d)).

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40. Where loan commitments, financial guarantees and other commitments given are measured at fair value through profit or loss, any change in the fair value, including changes due to credit risk, shall be reported as 'other financial liabilities' and not as provisions for 'Commitments and guarantees given'.

41. 'Other financial liabilities' shall also include dividends to be paid, amounts payable in respect of suspense and transit items, and amounts payable in respect of future settlements of transactions in securities or foreign exchange transactions where payables for transactions are recognised before the payment date.

6. COUNTERPARTY BREAKDOWN

42. Where a breakdown by counterparty is required the following counterparty sectors shall be used:

(a) central banks;

(b) general governments: central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under 'credit institutions', 'other financial corporations' or 'non-financial corporations' depending on their activity); social security funds; and international organisations, such as institutions of the European Union, the International Monetary Fund and the Bank for International Settlements;

(c) credit institutions: any institution covered by the definition in point (1) of Article 4(1) CRR ('undertaking the business of which is to take deposits or other repayable funds from the public and to grant credits for its own account') and multilateral development banks (MDBs);

(d) other financial corporations: all financial corporations and quasi-corporations, other than credit institutions, such as investment firms, investment funds, insurance companies, pension funds, collective investment undertakings, and clearing houses as well as remaining financial intermediaries, financial auxiliaries and captive financial institutions and money lenders;

(e) non-financial corporations (NFCs): corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services, as defined in the Table of Part 3 of Annex II to the ECB BSI Regulation;

(f) households: individuals or groups of individuals as consumers and producers of goods and non-financial services exclusively for their own final consumption, and as producers of market goods and non-financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households ('NPISH') and which are principally engaged in the production of non-market goods and services intended for particular groups of households shall be included.

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43. The counterparty sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE codes shall be driven by the characteristics of the more relevant or determinant obligor.

44. The immediate counterparties in the following transactions shall be:

(a) for loans and advances, the immediate borrower. For trade receivables, the immediate borrower shall be the counterparty obliged to pay the receivables, except in transactions with recourse, where the immediate borrower shall be the transferor of receivables where the reporting institution does not acquire substantially all the risks and rewards of ownership of the transferred receivables;

(b) for debt securities (including securitisation instruments) and equity instruments, the issuer of the securities;

(c) for deposits, the depositor;

(d) for short positions, the counterparty of the securities borrowing transaction or reverse repurchase agreement;

(e) for derivatives, the direct counterparty of the derivative contract. For centrally cleared OTC derivatives, the direct counterparty shall be the clearing house acting as a central counterparty. Counterparty breakdown for credit risk derivatives refers to the sector where the counterparty of the contract (buyer or seller of protection) belongs;

(f) for financial guarantees given, the counterparty shall be the direct counterparty of the underlying guaranteed debt instrument;

(g) for loan commitments and other commitments given, the counterparty whose credit risk is assumed by the reporting institution;

(h) for loan commitments, financial guarantees and other commitments received, the guarantor or the counterparty that has provided the commitment to the reporting institution.

PART 2

TEMPLATE RELATED INSTRUCTIONS

1. BALANCE SHEET

1.1. **Assets (1.1)**

1. ‘Cash on hand’ shall include holdings of national and foreign banknotes and coins in circulation that are commonly used to make payments.

2. ‘Cash balances at central banks’ shall include ‘loans and advances’ that are balances receivable on demand at central banks.

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3. ‘Other demand deposits’ shall include ‘loans and advances’ that are balances receivable on demand with credit institutions.

4. ‘Investments in subsidiaries, joint ventures and associates’ shall include the investments in associates, joint ventures and subsidiaries which are not fully or proportionally consolidated under the regulatory scope of consolidation, except where they shall be classified as held for sale in accordance with IFRS 5, irrespective of how they are measured, including where the accounting standards allow for them to be included in the different accounting portfolios used for financial instruments. The carrying amount of investments accounted for using the equity method shall include related goodwill.

5. Assets that are not financial assets and that due to their nature could not be classified in specific balance sheet items shall be reported in ‘Other assets’. Other assets shall include, among others, gold, silver and other commodities, even where they are held with trading intent.

6. Under the relevant national GAAP based on BAD, the carrying amount of repurchased own shares shall be reported as ‘other assets’ where presentation as asset is allowed under the relevant national GAAP.

7. ‘Non-current assets and disposal groups classified as held for sale’ shall have the same meaning as under IFRS 5.

1.2. **Liabilities (1.2)**

8. Under national GAAP based on BAD, provisions for contingent losses arising from the ineffective part of portfolio hedge relationship shall be reported in row ‘Derivatives – Hedge accounting’ where the loss arises from the valuation of the hedging derivative, or in row ‘Fair value changes of the hedged items in portfolio hedge of interest rate risk’ where the loss arises from the valuation of the hedged position. Where no distinction between losses arising from the valuation of the hedging derivative and loss arising from the valuation of the hedged position is possible, all provisions for contingent losses arising from the ineffective part of the portfolio hedge relationship shall be reported in row ‘Derivatives – Hedge accounting’.

9. Provisions for ‘Pensions and other post-employment defined benefit obligations’ shall include the amount of net defined benefit liabilities.

10. Under IFRS, provisions for ‘Other long-term employee benefits’ shall include the amount of the deficits in the long-term employment benefit plans listed in IAS 19.153. The accrued expense from short-term employee benefits (IAS 19.11(a)), defined contribution plans (IAS 19.51(a)) and termination benefits (IAS 19.169(a)) shall be included in ‘Other liabilities’.

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11. Under IFRS, provisions for ‘Commitments and guarantees given’ shall include provisions related to all commitments and guarantees, irrespective of whether their impairment is determined in accordance with IFRS 9 or their provisioning follows IAS 37 or whether they are treated as insurance contracts under IFRS 4. Liabilities arising from commitments and financial guarantees measured at fair value through profit or loss shall not be reported as provisions although they are due to credit risk, but as ‘other financial liabilities’ in accordance with paragraph 40 of Part 1 of this Annex. Under national GAAP based on BAD, provisions for ‘Commitments and guarantees given’ shall include provisions related to all commitments and guarantees.

12. ‘Share capital repayable on demand’ shall include the capital instruments issued by the institution that do not meet the criteria to be classified in equity. Institutions shall include in this item the cooperative shares that do not meet the criteria to be classified in equity.

13. Liabilities that are not financial liabilities and that due to their nature could not be classified in specific balance sheet items shall be reported in ‘Other liabilities’.

14. ‘Liabilities included in disposal groups classified as held for sale’ shall have the same meaning as under IFRS 5.

15. Under national GAAP based on BAD ‘Funds for general banking risks’ are amounts that have been assigned in accordance with Article 38 of BAD. Where recognised, they shall appear separately either as liabilities under ‘provisions’ or within equity under ‘other reserves’ in accordance with the relevant national GAAP.

1.3. **Equity (1.3)**

16. Under IFRS, equity instruments that are financial instruments shall include those contracts under the scope of IAS 32.

17. Under the relevant national GAAP based on BAD, ‘Unpaid capital which has been called up’ shall include the carrying amount of capital issued by the institution that has been called-up to the subscribers but not paid at the reference date. If capital increase, not yet paid, is recorded as an increase of share capital, unpaid capital which has been called up shall be reported in ‘Unpaid capital which has been called up’ in template 1.3 as well as in ‘other assets’ in template 1.1. Under the relevant national GAAP based on BAD, where capital increase can be recorded only following the receipt of the payment from shareholders, unpaid capital shall not be reported in template 1.3.

18. ‘Equity component of compound financial instruments’ shall include the equity component of compound financial instruments (that is, financial instruments that contain both a liability and an equity component) issued by the institution, where segregated in accordance with the relevant accounting framework (including compound financial instruments with multiple embedded derivatives the values of which are interdependent).

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19. ‘Other equity instruments issued’ shall include equity instruments that are financial instruments other than ‘Capital’ and ‘Equity component of compound financial instruments’.

20. ‘Other equity’ shall comprise all equity instruments that are not financial instruments including, among others, equity-settled share-based payment transactions (IFRS 2.10).

21. ‘Fair value changes of equity instruments measured at fair value through other comprehensive income’ shall include accumulated gains and losses due to changes in fair value on investments in equity instruments for which the reporting entity has made the irrevocable election to present changes in fair value in other comprehensive income.

22. ‘Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income’ shall comprise the accumulated hedge ineffectiveness arising in fair value hedges in which the hedged item is an equity instrument measured at fair value through other comprehensive income. Hedge ineffectiveness reported in this row shall be the difference between the accumulated variation of the fair value of the equity instrument reported in ‘Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)’ and the accumulated variations of the fair value of the hedging derivative reported in ‘Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)’ (IFRS 9.6.5.3 and IFRS 9.6.5.8).

23. ‘Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk’ shall include accumulated gains and losses recognised in other comprehensive income and related to own credit risk for liabilities designated at fair value through profit or loss, regardless of whether the designation takes place at initial recognition or subsequently.

24. ‘Hedge of net investments in foreign operations (effective portion)’ shall include the foreign currency translation reserve for the effective portion of both on-going hedges of net investments in foreign operations and hedges of net investments in foreign operations that no longer apply while the foreign operations remain recognised in the balance sheet.

25. ‘Hedging derivatives. Cash flow hedges reserve (effective portion)’ shall include the cash flow hedge reserve for the effective portion of the variation in fair value of hedging derivatives in a cash flow hedge, both for on-going cash flow hedges and cash flow hedges that no longer apply.

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26. ‘Fair value changes of debt instruments measured at fair value through other comprehensive income’ shall include accumulated gains or losses on debt instruments measured at fair value through other comprehensive income, net of the loss allowance that is measured at the reporting date in accordance with IFRS 9.5.5.

27. ‘Hedging instruments (not designated elements)’ shall include the accumulated changes in fair value of all of the following:

(a) the time value of an option where the changes in the time value and the intrinsic value of that option are separated and only the change in the intrinsic value is designated as a hedging instrument (IFRS 9.6.5.15);

(b) the forward element of a forward contract where the forward element and the spot element of that forward contract are separated and only the change in the spot element of the forward contract is designated as hedging instrument;

(c) the foreign currency basis spread from a financial instrument where this spread is excluded from the designation of that financial instrument as the hedging instrument (IFRS 9.6.5.15, IFRS 9.6.5.16).

28. Under IFRS, ‘Revaluation reserves’ shall include the amount of reserves resulting from first-time adoption to IAS that have not been released to other type of reserves.

29. ‘Other reserves’ shall be split between ‘Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method’ and ‘Other’. ‘Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method’ shall include the accumulated amount of income and expenses generated by the aforementioned investments through profit or loss in past years where they are accounted for using the equity method. ‘Other’ shall include reserves different from those separately disclosed in other items and may include legal reserve and statutory reserve.

30. ‘Treasury shares’ shall cover all financial instruments that have the characteristics of own equity instruments which have been reacquired by the institution while they are not sold or amortised, except where under the relevant national GAAP based on BAD they shall be reported in ‘other assets’.

2. STATEMENT OF PROFIT OR LOSS (2)

31. Interest income and interest expense from financial instruments measured at fair value through profit or loss and from hedging derivatives classified in the category ‘hedge accounting’ shall be reported either separately from other gains and losses under items ‘interest income’ and ‘interest expense’ (‘clean price’) or as part of gains or losses from these categories of instruments (‘dirty price’). The clean or dirty price approach shall be applied consistently for all financial instruments measured at fair value through profit or loss and for hedging derivatives classified in the category ‘hedge accounting’.

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32. Institutions shall report the following items, which include income and expense in relation to related parties not fully or proportionally consolidated under the regulatory scope of consolidation, broken down by accounting portfolios:

(a) ‘Interest income’;

(b) ‘Interest expense’;

(c) ‘Dividend income’;

(d) ‘Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net’;

(e) ‘Modification gains or losses, net’;

(f) ‘Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss’.

33. ‘Interest income. Financial assets held for trading’ and ‘Interest expenses. Financial liabilities held for trading’ shall include, where the clean price is used, the amounts related to those derivatives classified in the category ‘held for trading’ which are hedging instruments from an economic but not accounting point of view to present correct interest income and expenses from the financial instruments that are hedged.

34. Where the clean price is used, ‘Interest income. Financial assets held for trading’ and ‘Interest expenses. Financial liabilities held for trading’ shall also include time-apportioned fees and balancing payments in relation to credit derivatives measured at fair value and used to manage the credit risk of part or all of a financial instrument that is designated at fair value at that occasion (IFRS 9.6.7).

35. ‘Interest income. Derivatives – Hedge accounting, interest rate risk’ and ‘Interest expenses. Derivatives – Hedge accounting, interest rate risk’ shall include, where the clean price is used, the amounts related to those derivatives classified in the category ‘hedge accounting’ which cover interest rate risk, including hedges of a group of items with offsetting risk positions (hedges of a net position) whose hedged risk affect different line items in the statement of profit or loss. Where the clean price is used, those amounts shall be reported as interest income and expenses on a gross basis to present correct interest income and expenses from the hedged items to which they are linked. With clean price, where the hedged item generates interest income (expense), those amounts shall be reported as an interest income (expense) even where it is a negative (positive) amount.

36. ‘Interest income – other assets’ shall include amounts of interest income not included in the other items, like interest income related to cash, cash balances at central banks and other demand deposits and to non-current assets and disposal groups classified as held for sale as well as net interest income from net defined benefit asset.

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37. Under IFRS and where not provided otherwise in national GAAP, interest in relation to financial liabilities with a negative effective interest rate shall be reported in ‘Interest income on liabilities’. These liabilities and their interests give rise to a positive yield for an institution.

38. ‘Interest expenses – other liabilities’ shall include amounts of interest expenses not included in the other items, like interest expenses related to liabilities included in disposal groups classified as held for sale, expenses derived from increases in the carrying amount of a provision reflecting the passage of time or net interest expenses from net defined benefit liabilities.

39. Under IFRS and where not provided otherwise in national GAAP, interest in relation to financial assets with a negative effective interest rate shall be reported in ‘Interest expense on assets’. Those assets and their interests give rise to a negative yield for an institution.

40. Dividend income on equity instruments measured at fair value through profit or loss shall be reported either as ‘dividend income’ separately from other gains and losses from those classes of instruments where the clean price is used, or as part of gains or losses from those classes of instruments where the dirty price is used.

41. Dividend income on equity instruments designated at fair value through other comprehensive income shall encompass dividends related to instruments derecognised during the reporting reference period and dividends related to instruments held at the end of the reporting reference period.

42. Dividend income from investments in subsidiaries, joint ventures and associates shall include the dividends of those investments where they are accounted for using other than the equity method.

43. ‘Gains or (-) losses on financial assets and liabilities held for trading, net’ shall include gains and losses in the remeasurement and derecognition of financial instruments classified as held for trading. This item shall also include gains and losses on credit derivatives measured at fair value through profit or loss used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss, as well as dividend and interest income and expense on financial assets and liabilities held for trading where the dirty price is used.

44. ‘Gains or losses on financial assets and liabilities designated at fair value through profit or loss’ shall include also the amount recognised in the statement of profit or loss for the own credit risk of liabilities designated at fair value where recognising own credit risk changes in other comprehensive income creates or enlarges an accounting

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mismatch (IFRS 9.5.7.8). This item shall include also gains and losses on the hedged instruments that are designated as measured at fair value through profit or loss where the designation is used to manage credit risk, as well as interest income and expense on financial assets and liabilities designated at fair value through profit or loss where the dirty price is used.

45. 'Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss' shall not include gains on equity instruments that a reporting entity choses to measure at fair value through other comprehensive income (IFRS 9.5.7.1(b)).

46. Where a change in business model leads to the reclassification of a financial asset into a different accounting portfolio, the gains or losses from the reclassification shall be reported in the relevant rows of the accounting portfolio in which the financial asset is reclassified, in accordance with the following:

(a) where a financial asset is reclassified out of the amortised cost measurement category and into the fair value through profit or loss accounting portfolio (IFRS 9.5.6.2), gains or losses due to the reclassification shall be reported in 'Gains or (-) losses on financial assets and liabilities held for trading, net' or 'Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net', as applicable;

(b) where a financial asset is reclassified out of the fair value through other comprehensive income measurement category and into the fair value through profit or loss measurement category (IFRS 9.5.6.7), the cumulative gains or losses previously recognised in other comprehensive income reclassified to profit or loss shall be reported in 'Gains or (-) losses on financial assets and liabilities held for trading, net' or 'Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net', as applicable.

47. 'Gains or (-) losses from hedge accounting, net' shall include gains and losses on hedging instruments and on hedged items, including those on hedged items measured at fair value through other comprehensive income other than equity instruments, in a fair value hedge in accordance with IFRS 9.6.5.8. It shall also include the ineffective part of the variation of the fair value of the hedging instruments in a cash flow hedge. The reclassifications of the cash flow hedges reserve or of the reserve for hedges of net investment in a foreign operation shall be recognised in the same rows of the 'Statement of profit or loss' as those impacted by the cash flows from the hedged items. 'Gains or (-) losses from hedge accounting, net' shall include also the gains and losses from hedges of net investment in foreign operations. This item shall also include gains on hedges of net positions.

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48. ‘Gains or losses on derecognition of non-financial assets’ shall include the gains and losses on derecognition of non-financial assets, except where classified as held for sale or as investments in subsidiaries, joint ventures and associates.

48i. ‘Cash contributions to resolution funds and deposit guarantee schemes’ shall include the amounts of contributions to resolution funds and deposit guarantee schemes where they are paid in the form of cash. Where the contribution is made in the form of a payment commitment, this payment commitment shall be included in ‘provisions or (-) reversal of provisions’, if the payment commitment gives rise to a liability in accordance with the applicable accounting standard.

49. ‘Modification gains or (-) losses, net’ shall include the amounts arising from adjusting the gross carrying amounts of financial assets to reflect the renegotiated or modified contractual cash flows (IFRS 9.5.4.3 and Appendix A). The modification gains or losses shall not include the impact of modifications on the amount of expected credit losses, which shall be reported in ‘Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss’.

50. ‘Provisions or (-) reversal of provisions. Commitments and guarantees given’ shall include the net charges in the ‘Statement of profit or loss’ for provisions on all commitments and guarantees in the scope of IFRS 9, IAS 37 or IFRS 4 in accordance with paragraph 11 of this Part, or under national GAAP based on BAD. Under IFRS, any change in the fair value of commitments and financial guarantees measured at fair value shall be reported in ‘Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net’. Provisions therefore include the impairment amount for commitments and guarantees for which impairment is determined in accordance with IFRS 9 or their provisioning follows IAS 37 or they are treated as insurance contracts under IFRS 4.

51. Under IFRS, ‘Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss’ shall include all impairment gains or losses for debt instruments arising from the application of the impairment rules in IFRS 9.5.5, regardless of whether the expected credit losses in accordance with IFRS 9.5.5 are estimated over a 12-month or a lifetime period, and including the impairment gains or losses for trade receivables, contract assets and lease receivables (IFRS 9.5.5.15).

52. Under national GAAP based on BAD ‘Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit and loss’ shall include all allowances and reversal of allowances of financial instruments measured at cost based methods due to the change in creditworthiness of the debtor or issuer, as well as, depending on the specifications of the national GAAP, the allowances due to the impairment of financial instruments measured at fair value through equity and other measurement methods, including LOCOM.

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53. ‘Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss’ shall also include the amounts written off – as defined in paragraph 72, 74 and 165(b) of this Part of this Annex- that exceed the amount of the loss allowance at the date of write-off and are therefore recognised as a loss directly in profit or loss, as well as recoveries of previously written-off amounts recorded directly to the statement of profit or loss.

54. The share of profit or loss from subsidiaries, associates and joint ventures which are accounted for under the equity method in the regulatory scope of consolidation shall be reported within ‘Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method’. According to IAS 28.10, the carrying amount of the investment shall be reduced by the amount of dividends paid by those entities. The impairment on those investments shall be reported in ‘(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)’. Gains or losses on derecognition of these investments shall be reported in accordance with paragraph 55 and 56of this Part.

55. ‘Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations’ shall include profit or loss generated by non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations.

56. Under IFRS, the gains or losses on derecognition of investments in subsidiaries, joint ventures and associates shall be reported within ‘Profit or (-) loss before tax from discontinued operations’ where they are considered discontinued operations under IFRS 5. Where investments in subsidiaries, joint ventures and associates are derecognised without being previously classified as held for sale and without being qualified as discontinued operations under IFRS 5, any gains or losses on derecognition of these investments shall be reported in ‘Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net’, irrespective of the consolidation method applied. Under national GAAP based on BAD, all gains and losses on derecognition of investments in subsidiaries, joint ventures and associates shall be reported in ‘Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net’.

3. STATEMENT OF COMPREHENSIVE INCOME (3)

57. ‘Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income’ shall include the change in the accumulated hedge ineffectiveness in fair value hedges in which the hedged item is an equity instrument measured at fair value through other comprehensive income. The change in accumulated hedge ineffectiveness reported in this row shall be the difference between the changes in the variation of the fair value of the equity instrument reported in ‘Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)’ and the changes in the variation of the fair value of the hedging derivative reported in ‘Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)’.

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58. ‘Hedge of net investments in foreign operations (effective portion)’ shall include the change in the accumulated foreign currency translation reserve for the effective portion of both on-going and discontinued hedges of net investments in foreign operations.

59. For hedges of net investment in foreign operations and cash flow hedges, the respective amounts reported in ‘Transferred to profit or loss’ shall include amounts transferred because the hedged flows have occurred and are no longer expected to occur.

60. ‘Hedging instruments (not designated elements)’ shall include changes in the accumulated changes in fair value of all of the following where they are not designated as a hedging component:

(a) time value of options;

(b) forward elements of forward contracts;

(c) foreign exchange basis spread of financial instruments.

61. For options, the amounts reclassified to profit or loss and reported in ‘Transferred to profit or loss’ shall include reclassifications due to options that hedge a transaction-related hedged item and options that hedge a time-period related hedge item.

62. ‘Debt instruments at fair value through other comprehensive income’ shall include gains or losses on debt instruments measured at fair value through other comprehensive income other than impairment gains or losses and foreign exchange gains and losses, that shall respectively be reported in ‘(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)’ and in ‘Exchange differences (gain or (-) loss), net’ in template 2. ‘Transferred to profit or loss’ in particular shall include the transfer to profit or loss due to derecognition or reclassification into the fair value through profit or loss measurement category.

63. Where a financial asset is reclassified out of the amortised cost measurement category and into the fair value through other comprehensive income measurement category (IFRS 9.5.6.4), the gains or losses arising due to the reclassification shall be reported in ‘Debt instruments at fair value through other comprehensive income’.

64. Where a financial asset is reclassified out of the fair value through other comprehensive income measurement category and into the fair value through profit or loss measurement category (IFRS 9.5.6.7) or into the amortised cost measurement category (IFRS 9.5.6.5), the reclassified cumulative gains and losses previously recognised in other comprehensive income shall be respectively reported in ‘Transferred to profit or loss’ and in ‘Other reclassifications’, adjusting in the latter case the carrying amount of the financial asset.

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65. For all components of the other comprehensive income, ‘Other reclassifications’ shall include transfers other than the reclassifications from the other comprehensive income to the profit or loss or to the initial carrying amount of hedged items in the case of cash flow hedges.

66. Under IFRS ‘Income tax relating to items that will not be reclassified’ and ‘Income tax relating to items that may be reclassified to profit or (-) loss’ (IAS 1.91 (b), IG6) shall be reported as separate line items.

4. BREAKDOWN OF FINANCIAL ASSETS BY INSTRUMENT AND BY COUNTERPARTY SECTOR (4)

67. Financial assets shall be broken down by accounting portfolio and instrument and – where required – by counterparty. For debt instruments measured at fair value through other comprehensive income and at amortised cost, the gross carrying amount of assets and accumulated impairments shall be broken down by impairment stages, except where they are purchased or originated financial assets that are credit-impaired at initial recognition as defined in IFRS 9 Appendix A. For these assets, the gross carrying amount and accumulated impairment shall be separately reported, outside the impairment stages, in templates 4.3.1 and 4.4.1.

68. Derivatives reported as trading financial assets under GAAP based on BAD include instruments measured at fair value as well as instruments measured at cost-based methods or LOCOM.

69. For the purposes of Annexes III and IV as well as this Annex, ‘accumulated negative changes in fair value due to credit risk’ means, for non-performing exposures, accumulated changes in fair value due to credit risk where the accumulated net change is negative. The accumulated net change in fair value due to credit risk shall be calculated by adding all negative and positive changes in fair value due to credit risk that have occurred since recognition of the debt instrument. That amount shall only be reported where the addition of positive and negative changes in fair value due to credit risk results in a negative amount. The valuation of the debt instruments shall be performed on the level of single financial instruments. For each debt instrument, ‘Accumulated negative changes in fair value due to credit risk’ shall be reported until the derecognition of the instrument.

70. For the purposes of Annexes III and IV as well as this Annex, ‘accumulated impairment’ shall have the following meaning:

(a) for debt instruments measured at amortised cost or at a cost-based method, that are not purchased or originated credit-impaired financial assets, accumulated impairment is the cumulative amount of impairment losses, net of use and reversals that has been recognised, where appropriate for each of the impairment stages. Accumulated impairment reduces the carrying amount of the debt instrument through the use of an allowance account under IFRS and national GAAP based on BAD, or via direct reductions that do not constitute a derecognition event under national GAAP based on BAD;

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(b) for debt instruments measured at fair value through other comprehensive income under IFRS that are not purchased or originated credit-impaired financial assets, accumulated impairment is the sum of expected credit losses and their variations recognised as a reduction of fair value on a given instrument since initial recognition;

(c) for debt instruments at fair value through equity under national GAAP based on BAD subject to impairment, accumulated impairment is the cumulative amount of impairment losses, net of use and reversals that has been recognised. The reduction in the carrying amount is either made through use of an allowance account or via direct reductions that do not constitute a derecognition event.

(d) for purchased or originated credit-impaired financial assets, the initial estimate of lifetime expected credit losses is incorporated into the calculation of the credit-adjusted effective interest rate and accumulated impairment is the sum of subsequent changes in lifetime expected credit losses since initial recognition that are recognized as a variation of carrying amount/fair value on a given instrument. Accumulated impairment for purchased or originated credit-impaired financial assets can be positive in case of impairment gains exceeding any previously recognised impairment losses (IFRS 9.5.5.14).

71. Under IFRS, accumulated impairment shall include the allowance for expected credit losses for financial assets under each of the impairment stages specified by IFRS 9 and the allowance for purchased or originated credit-impaired financial assets. Under national GAAP based on BAD, it shall include specific and general allowance for credit risk, as well as the general allowance for banking risk where it reduces the carrying amount of debt instruments. Accumulated impairment shall also include the credit risk-induced value adjustments on financial assets under LOCOM.

72. ‘Accumulated partial write-offs’ and ‘Accumulated total write-offs’ shall include, respectively, the accumulated partial and total amount as at the reference date of principal and accrued past due interest and fees of any debt instrument that has been de-recognised to date using either of the methods described in paragraph 74 because the institution has no reasonable expectations of recovering the contractual cash flows. Those amounts shall be reported until the total extinguishment of all the reporting institution’s rights by expiry of the statute-of-limitations period, forgiveness or other causes, or until recovery. Therefore, where the written-off amounts are not recovered, they shall be reported while they are subject to enforcement activities.

73. Where a debt instrument is eventually totally written-off because of successive partial write-offs, the cumulative amount written-off shall be reclassified from the ‘Accumulated partial write-offs’ into the ‘Accumulated total write-offs’ column.

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74. Write-offs shall constitute a derecognition event and relate to a financial asset in its entirety or to a portion of it, including where the modification of an asset leads the institution to give up its right of collecting cash flows on a portion or the entirety of this asset as further explained in paragraph 72. Write-offs shall include amounts caused by both reductions of the carrying amount of financial assets recognised directly in profit or loss and reductions in the amounts of the allowance accounts for credit losses taken against the carrying amount of financial assets.

75. The column ‘of which: Instruments with low credit risk’ shall include instruments that are determined to have low credit risk at the reporting date and for which the institution assumes that the credit risk has not increased significantly since initial recognition in accordance with IFRS 9.5.5.10.

76. Trade receivables within the meaning of IAS 1.54(h), contract assets and lease receivables for which the simplified approach of IFRS 9.5.5.15 for the estimation of loss allowances has been applied, shall be reported within loans and advances in template 4.4.1. The corresponding loss allowance for those assets that are not purchased or originated credit-impaired financial assets shall be reported in either ‘Accumulated impairment on assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)’ or ‘Accumulated impairment on credit-impaired assets (Stage 3)’, depending on whether trade receivables, contract assets or lease receivables under the simplified approach are considered as credit-impaired assets.

78. In template 4.5, institutions shall report the carrying amount of ‘Loans and advances’ and ‘Debt securities’ that fall within the definition of ‘subordinated debt’ in paragraph 100 of this Part.

79. In template 4.8, information to be reported depends on whether Non-trading non-derivative financial assets measured at fair value to equity can be subject to impairment requirements in application of the national GAAP based on BAD. Where those financial assets are subject to impairment, institutions shall report information in this template that relates to the carrying amount, the gross carrying amount of unimpaired assets and impaired assets, accumulated impairment and accumulated write-offs. Where those financial assets are not subject to impairment, institutions shall report the accumulated negative changes in fair value due to credit risk for non-performing exposures.

80. In template 4.9, financial assets measured under moderate LOCOM and their associated value adjustments shall be identified separately from other financial assets measured at a cost-based method and their associated impairment. Financial assets under a cost-based method, including financial assets under moderate LOCOM, shall be reported as unimpaired assets where they have no value adjustments or impairment associated with them, and as impaired assets in case

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they have value adjustments that qualify as impairment or impairment associated with them. Value adjustments that qualify as impairment shall be credit risk-induced value adjustments reflecting the deterioration of the creditworthiness of the counterparty. Financial assets under moderate LOCOM with market-risk induced value adjustments reflecting the impact of changes in the market conditions on the value of the asset shall not be considered as impaired. Accumulated credit-risk induced and market-risk induced value adjustments shall be reported separately.

81. In template 4.10, assets measured at strict LOCOM as well as their associated value adjustments shall be reported separately from assets under other measurement methods. Financial assets under strict LOCOM and financial assets under other measurement methods shall be reported as impaired assets in case they have credit-risk induced value adjustments as defined in paragraph 80 or impairment associated with them. Financial assets under strict LOCOM with market risk induced value adjustments as defined in paragraph 80 shall not be considered as impaired. Accumulated credit-risk induced and market-risk induced value adjustments shall be reported separately.

82. Under national GAAP based on BAD, the amount of general allowances for banking risk to be reported in the applicable templates shall only be the part that affects the carrying amount of debt instruments (BAD Article 37.2).

5. BREAKDOWN OF NON-TRADING LOANS AND ADVANCES BY PRODUCT (5)

83. Loans and advances other than those held for trading, trading assets or held for sale assets shall be broken down by type of product and by counterparty sector for the carrying amount and by type of products only for the gross carrying amount.

84. Balances receivable on demand classified as ‘Cash, cash balances at central banks and other demand deposits’ shall also be reported in this template independently of how they are measured.

85. Loans and advances shall be allocated to the following products:

(a) ‘on demand (call) and short notice (current account)’ shall include balances receivable on demand (call), at short notice (by close of business on the day following that on which the demand was made), current accounts and similar balances including loans that are overnight deposits for the borrower (loans to be repaid by close of business on the day following that in which it was granted), regardless of their legal form. It shall also include ‘overdrafts’ that are debit balances on current account balances and compulsory reserves held at the central bank;

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(b) ‘Credit card debt’ shall include credit granted either via delayed debit cards or via credit cards as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation;

(c) ‘Trade receivables’ shall include loans to other debtors granted on the basis of bills or other documents that give the right to receive the proceeds of transactions for the sale of goods or provision of services. That item shall include all factoring and similar transactions, like acceptances, outright purchase of trade receivables, forfaiting, discounting of invoice, bills of exchange, commercial papers and other claims where the reporting institution buys the trade receivables (both with and without recourse);

(d) ‘Finance leases’ shall include the carrying amount of finance lease receivables. Under IFRS, ‘finance lease receivables’ are as defined in IAS 17;

(e) ‘Reverse repurchase loans’ shall include finance granted in exchange for securities or gold bought under repurchase agreements or borrowed under securities lending agreements as defined in paragraphs 183 and 184 of this Part;

(f) ‘Other term loans’ shall include debit balances with contractually fixed maturities or terms that are not included in other items;

(g) ‘Advances that are not loans’ shall include advances that cannot be classified as loans in accordance with the Table of Part 2 of Annex II to the ECB BSI Regulation. That item shall include, among others, gross amounts receivable in respect of suspense items (such as funds that are awaiting investment, transfer, or settlement) and transit items (such as cheques and other forms of payment that have been sent for collection).

86. Loans and advances shall be classified on the basis of the collateral received as follows:

(a) ‘Loans collateralized by immovable property’ shall include loans and advances formally secured by residential or commercial immovable property collateral, regardless of their loan/collateral ratio (commonly referred as ‘loan-to-value’) and the legal form of the collateral;

(b) ‘Other collateralized loans’ shall include loans and advances formally secured by collateral, regardless of their loan/collateral ratio (commonly referred to as ‘loan-to-value’ (LTV) ratio) and the legal form of the collateral, other than ‘Loans collateralised by immovable property’. That collateral shall include pledges of securities, cash, and other collateral, regardless of the legal form of the collateral.

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87. Loans and advances shall be classified based on the collateral and irrespective of the purpose of the loan. The carrying amount of loans and advances secured by more than one type of collateral shall be classified and reported as collateralised by immovable property where those loans and advances are secured by immovable property regardless of whether they are also secured by other types of collateral.

88. Loans and advances shall be classified on the basis of their purpose as:

(a) 'Credit for consumption' shall include loans granted mainly for the personal consumption of goods and services, as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation;

(b) 'Lending for house purchase' shall include credit extended to households for the purpose of investing in houses for own use or rental, including building and refurbishments, as defined in the Table of Part 2 of Annex II to the ECB BSI Regulation.

89. Loans shall be classified on the basis of how they can be recovered. 'Project finance loans' shall include loans that meet the characteristics of specialised lending exposures as referred to in Article 147(8) CRR.

6. BREAKDOWN OF NON-TRADING LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY NACE CODES (6)

90. Gross carrying amount of loans and advances to non-financial corporations other than those included in the held for trading, trading or held for sale portfolios shall be classified by sector of economic activities using NACE Codes on the basis of the principal activity of the counterparty.

91. The classification of the exposures incurred jointly by more than one obligor shall be done in accordance with paragraph 43 of Part 1 of this Annex.

92. Reporting of NACE codes shall be done with the first level of disaggregation (by 'section'). Institutions shall report loans and advances to non-financial corporations which engage in financial or insurance activities in 'K – Financial and insurance activities'.

93. Under IFRS, financial assets subject to impairment are those included in the following accounting portfolios: (i) financial assets at amortised cost, and (ii) financial assets at fair value through other comprehensive income. Under national GAAP based on BAD, financial assets subject to impairment shall include financial assets measured at a cost-based method, including under LOCOM. Depending on the specifications in each national GAAP, they may include (i) financial assets measured at fair value through equity, and (ii) financial assets under other measurement methods.

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7. FINANCIAL ASSETS SUBJECT TO IMPAIRMENT THAT ARE PAST DUE (7)

94. The carrying amount of debt instruments that are included in the accounting portfolios subject to impairment shall be reported in template 7.1 only where they are past due. Past-due instruments shall be allocated to the corresponding past-due buckets on the basis of their individual situation.

95. Accounting portfolios subject to impairment shall be financial assets subject to impairment, as defined as in paragraph 93 of this Part.

96. Financial assets shall qualify as past due where any amount of principal, interest or fee has not been paid at the date it was due. Past due exposures shall be reported for their entire carrying amount and broken down according to the number of days of the oldest past due amount unpaid at the reference date. Under IFRS, the carrying amounts of assets that are not purchased or originated credit-impaired financial assets shall be reported by impairment stages; the carrying amount of purchased or originated credit-impaired financial assets shall be separately reported. Under national GAAP based on BAD, past-due assets shall be reported by impairment status in accordance with the applicable accounting standards.

8. BREAKDOWN OF FINANCIAL LIABILITIES (8)

97. ‘Deposits’ and the product breakdown shall be defined in accordance with the Table of Part 2 of Annex II to the ECB BSI Regulation. Regulated savings deposits shall be classified in accordance with the ECB BSI Regulation and distributed according to the counterparty. In particular, non-transferable sight savings deposits, which although legally redeemable at demand are subject to significant penalties and restrictions and have features that are very similar to overnight deposits, shall be classified as deposits redeemable at notice.

98. ‘Debt securities issued’ shall be disaggregated into the following type of products:

(a) ‘Certificates of deposits’ shall be securities that enable the holders to withdraw funds from an account;

(b) ‘Asset backed securities’ shall be securities derived from securitisation transactions as defined in point (61) of Article 4(1) CRR;

(c) ‘Covered Bonds’ as referred to in Article 129(1) CRR;

(d) ‘Hybrid contracts’ shall comprise contracts with embedded derivatives that are not included in the products referred to in points (b) and (c) or classified as convertible compound financial instruments under point (e);

(e) ‘Other debt securities issued’ shall be debt securities that are not included in the products referred to in points (a) to (d) and shall distinguish between convertible compound financial instruments and non-convertible instruments.

99. ‘Subordinated financial liabilities’ issued shall be treated in the same way as other financial liabilities incurred. Subordinated liabilities issued in the form of securities shall be classified as ‘Debt securities issued’ and subordinated liabilities in the form of deposits are classified as ‘Deposits’.

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100. Template 8.2 shall include the carrying amount of ‘Deposits’ and ‘Debt securities issued’ that shall be subordinated debt, as determined in Table of Part 2 of Annex II to the ECB BSI Regulation, classified by accounting portfolios. ‘Subordinated debt’ instruments provide a subsidiary claim on the issuing institution that can only be exercised after all claims with a higher status have been satisfied.

101. ‘Accumulated changes in fair value due to changes in own credit risk’ shall include all the said accumulative changes in fair value, regardless of whether they are recognised in profit or loss or in the other comprehensive income.

9. LOAN COMMITMENTS, FINANCIAL GUARANTEES AND OTHER COMMITMENTS (9)

102. Off-balance sheet exposures shall include the off-balance sheet items listed in Annex I to CRR. In templates 9.1, 9.1.1 and 9.2, all off-balance sheet exposures listed in Annex I to CRR shall be broken down in loan commitments, financial guarantees, and other commitments.

103. Information on loan commitments, financial guarantees and other commitments given and received shall include both revocable and irrevocable commitments.

104. Loan commitments, financial guarantees and other commitments given listed in Annex I to CRR may be instruments that are in the scope of IFRS 9 where they are measured at fair value through profit or loss, or where they are subject to the impairment requirements of IFRS 9, as well as instruments that are within the scope of IAS 37 or IFRS 4.

105. Under IFRS, loan commitments, financial guarantees and other commitments given shall be reported in template 9.1.1 where any of the following conditions are met:

(a) they are subject to impairment requirements of IFRS 9;

(b) they are designated at fair value through profit or loss under IFRS 9;

(c) they are within the scope of IAS 37 or IFRS 4.

106. Liabilities that shall be recognised as credit losses for the financial guarantees and commitments given referred to under points (a) and (c) of paragraph 105 of this Part of this Annex shall be reported as provisions regardless of the measurement criteria applied.

107. Institutions under IFRS shall report the nominal amount and provisions of instruments that are subject to the impairment requirements of IFRS 9, including those measured at initial cost less cumulative income recognised, broken down by impairment stages, except where they are deemed credit-impaired at initial recognition consistently with the definition of purchased or originated financial assets of IFRS 9 Appendix A. For these exposures, the nominal amount and provisions shall be separately reported, outside the impairment stages in template 9.1.1.

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108. Only the nominal amount of the commitment shall be reported in template 9.1.1 where a debt instrument includes both an on-balance sheet instrument and an off-balance sheet component. Where the reporting entity is unable to identify separately the expected credit losses on the on-balance sheet and off-balance components, the expected credit losses on the commitment shall be reported together with the accumulated impairment on the on-balance sheet component. Where the combined expected credit losses exceed the gross carrying amount of the debt instrument, the remaining balance of the expected credit losses shall be reported as a provision in the appropriate column in template 9.1.1 (IFRS 9.5.5.20 and IFRS 7.B8E).

109. A financial guarantee or a commitment to provide a loan at a below-market rate that is measured in accordance with IFRS 9.4.2.1(d) and for which its loss allowance is determined in accordance with IFRS 9.5.5 shall be reported in the appropriate column.

110. Where loan commitments, financial guarantees and other commitments are measured at fair value in accordance with IFRS 9, institutions shall report in template 9.1.1 the nominal amount and accumulated negative changes in fair value due to credit risk of those financial guarantees and commitments in dedicated columns. ‘Accumulated negative changes in fair value due to credit risk’ shall be reported applying the criteria of paragraph 69of this Part.

111. The nominal amount and provisions of other commitments or guarantees that are within the scope of IAS 37 or IFRS 4 shall be reported in dedicated columns.

112. Institutions under national GAAP based on BAD shall report in template 9.1 the nominal amount of commitments and financial guarantees referred to in paragraphs 102 and 103, as well as the amount of provisions required to be held against those off-balance sheet exposures.

113. ‘Loan commitments’ shall be firm commitments to provide credit under pre-specified terms and conditions, except those that are derivatives because they can be settled net in cash or by delivering or issuing another financial instrument. The following items of Annex I to CRR shall be classified as ‘Loan commitments’:

(a) ‘Forward deposits’;

(b) ‘Undrawn credit facilities’, which comprise agreements to ‘lend’ or provide ‘acceptance facilities’ under pre-specified terms and conditions.

114. ‘Financial guarantees’ shall be contracts that require the issuer to make specified payments to reimburse the holder of a loss it incurs, because a specified debtor fails to make payment where due in accordance with the original or modified terms of a debt instrument, including guarantees provided for other financial guarantees. Under IFRS, those contracts shall meet the definition of financial guarantee contracts in IFRS 9.2.1(e) and IFRS 4.A. The following items of Annex I to CRR shall be classified as ‘financial guarantees’:

(a) ‘Guarantees having the character of credit substitute’;

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(b) ‘Credit derivatives’ that meet the definition of financial guarantee;

(c) ‘Irrevocable standby letters of credit having the character of credit substitutes’.

115. ‘Other commitments’ shall include the following items of Annex I to CRR:

(a) ‘Unpaid portion of partly-paid shares and securities’;

(b) ‘Documentary credits issued or confirmed’;

(c) ‘Trade finance off-balance sheet items’;

(d) ‘Documentary credits in which underlying shipment acts as collateral and other self-liquidating transactions’;

(e) ‘Warranties and indemnities’ (including tender and performance bonds) and ‘guarantees not having the character of credit substitutes’;

(f) ‘Shipping guarantees, customs and tax bonds’;

(g) ‘Note issuance facilities’ (NIFs) and ‘Revolving underwritings facilities’ (RUFs);

(h) ‘Undrawn credit facilities’ which comprise agreements to ‘lend’ or provide ‘acceptance facilities’ where the terms and conditions are not pre-specified;

(i) ‘Undrawn credit facilities’ which comprise agreements to ‘purchase securities’ or ‘provide guarantees’;

(j) ‘Undrawn credit facilities for tender and performance guarantees’;

(k) ‘Other off-balance sheet items’ in Annex I to CRR.

116. Under IFRS, the following items are recognised in the balance sheet and, consequently, shall not be reported as off-balance sheet exposures:

(a) ‘Credit derivatives’ that do not meet the definition of financial guarantees are ‘derivatives’ under IFRS 9;

(b) ‘Acceptances’ are obligations by an institution to pay on maturity the face value of a bill of exchange, normally covering the sale of goods. Consequently, they are classified as ‘trade receivables’ on the balance sheet;

(c) ‘Endorsements on bills’ that do not meet the criteria for derecognition under IFRS 9;

(d) ‘Transactions with recourse’ that do not meet the criteria for derecognition under IFRS 9;

(e) ‘Assets purchased under outright forward purchase agreements’ are ‘derivatives’ under IFRS 9;

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(f) ‘Asset sale and repurchase agreements as referred to in paragraphs 3 and 5 of Article 12 of Directive 86/635/EEC’. In those contracts, the transferee has the option, but not the obligation, to return the assets at a price agreed in advance on a date specified or on a date to be specified. Therefore, those contracts meet the definition of derivatives in Appendix A to IFRS 9.

117. The item ‘of which: non-performing’ shall include the nominal amount of those loan commitments, financial guarantees and other commitments given that are considered as non-performing in accordance with paragraphs 213 to 239 of this Part.

118. For financial guarantees, loan commitments and other commitments given, the ‘Nominal amount’ shall be the amount that best represents the institution’s maximum exposure to credit risk without taking account of any collateral held or other credit enhancements. In particular, for financial guarantees given, the nominal amount shall be the maximum amount the entity would have to pay if the guarantee is called on. For loan commitments, the nominal amount shall be the undrawn amount that the institution has committed to lend. Nominal amounts shall be the exposure values before applying conversion factors and credit risk mitigation techniques.

119. In template 9.2, for loan commitments received, the nominal amount shall be the total undrawn amount that the counterparty has committed to lend to the institution. For other commitments received, the nominal amount shall be the total amount committed by the other party in the transaction. For financial guarantees received, the ‘maximum amount of the guarantee that can be considered’ shall be the maximum amount the counterparty would have to pay if the guarantee is called on. Where a financial guarantee received has been issued by more than one guarantor, the guaranteed amount shall be reported only once in this template; the guaranteed amount shall be allocated to guarantor that is more relevant for the mitigation of credit risk.

10. DERIVATIVES AND HEDGE ACCOUNTING (10 AND 11)

120. For the purpose of templates 10 and 11, derivatives shall be considered either as hedging derivatives where they are used in a qualifying hedging relationship in accordance with IFRS or with the applicable national GAAP under BAD, or as held for trading in other cases.

121. The carrying amount and the notional amount of the derivatives held for trading, including economic hedges, as well as the derivatives held for hedge accounting shall be reported broken down by type of underlying risk, type of market and type of product in templates 10 and 11. Institutions shall report the derivatives held for hedge accounting also broken down by type of hedge. Information on non-derivative hedging instruments shall be reported separately and broken down by types of hedges.

122. Under the relevant national GAAP based on BAD, all derivatives shall be reported in these templates irrespective of whether they are or are not recognised on the balance sheet under the relevant national GAAP.

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123. The breakdown of the carrying amount, fair value and notional amount of trading and hedging derivatives by accounting portfolios and types of hedges shall be implemented taking into consideration the accounting portfolios and types of hedges that are applicable in IFRS or national GAAP under BAD, whichever framework applies to the reporting entity.

124. Trading derivatives and hedging derivatives which, in accordance with national GAAP based on BAD, are measured at cost or LOCOM shall be identified separately.

125. Template 11 shall include hedging instruments and hedged items irrespective of the accounting standard used to recognise a qualifying hedge relationship, including where that qualifying hedge relationship concerns a net position. Where an institution has elected to keep applying IAS 39 for hedge accounting (IFRS 9.7.2.21), the references and names for the types of hedges and accounting portfolios shall be read as the relevant references and names in IAS 39.9: 'Financial assets measured at fair value through other comprehensive income' shall refer to 'Available for sale assets', and 'Assets at amortised cost shall gather 'Held to maturity' as well as 'Loans and receivables'.

126. Derivatives included in hybrid instruments, which have been separated from the host contract, shall be reported in templates 10 and 11 according to the nature of the derivative. The amount of the host contract is not included in those templates. However, where the hybrid instrument is measured at fair value through profit or loss, the contract shall be reported as a whole and the embedded derivatives shall not be reported in templates 10 and 11.

127. Commitments considered as derivatives (IFRS 9.2.3(b)) and credit derivatives that do not meet the definition of a financial guarantee in paragraph 114 of this Part of this Annex shall be reported in template 10 and template 11 following the same breakdowns as the other derivative instruments, but not be reported in template 9.

128. The carrying amount of non-derivative financial assets or non-derivative financial liabilities that are recognised as hedging instrument in application of IFRS or the relevant national GAAP under BAD shall be reported separately in template 11.3.

10.1. **Classification of derivatives by type of risk**

129. All derivatives shall be classified into one of the following risk categories:

(a) interest rate: Interest rate derivatives shall be contracts related to an interest-bearing financial instrument the cash flows of which are determined by referencing interest rates or another interest rate contract such as an option on a futures contract to purchase a treasury bill. That category shall be restricted to those deals where all the legs are exposed to only one currency's interest rate. It shall thus exclude contracts involving the

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exchange of one or more foreign currencies such as cross-currency swaps and currency options, and other contracts the predominant risk characteristic of which is foreign exchange risk, which are to be reported as foreign exchange contracts. The only exception is where cross-currency swaps are used as part of a portfolio hedge of interest rate risk, where they shall be reported in the dedicated rows for those types of hedges. Interest rate contracts shall include forward rate agreements, single-currency interest rate swaps, interest rate futures, interest rate options (including caps, floors, collars and corridors), interest rate swaps and interest rate warrants;

(b) equity: Equity derivatives shall be contracts that have a return, or a portion of their return, linked to the price of a particular equity or to an index of equity prices;

(c) foreign exchange and gold: These derivatives shall include contracts involving the exchange of currencies in the forward market and the exposure to gold. They shall therefore cover outright forwards, foreign exchange swaps, currency swaps (including cross-currency interest rate swaps), currency futures, currency options, currency swaps and currency warrants. Foreign exchange derivatives shall include all deals involving exposure to more than one currency, whether in exchange rates or in interest rates, except where cross-currency swaps are used as part of a portfolio hedge of interest rate risk. Gold contracts shall include all deals involving exposure to that commodity;

(d) credit: Credit derivatives shall be contracts in which the payout is linked primarily to some measure of the creditworthiness of a particular reference credit and that do not meet the definition of financial guarantees (IFRS 9.4.2.1 (c)). The contracts shall specify an exchange of payments in which at least one of the two legs is determined by the performance of the reference credit. Payouts can be triggered by a number of events, including a default, a rating downgrade or a stipulated change in the credit spread of the reference asset. Credit derivatives that meet the definition of a financial guarantee in paragraph 114 of this Part of this Annex shall be reported only in template 9;

(e) commodity: These derivatives shall be contracts that have a return, or a portion of their return, linked to the price of, or to a price index of, a commodity such as a precious metal (other than gold), petroleum, lumber or agricultural products;

(f) other: those derivatives shall be any other derivative contracts, which do not involve an exposure to foreign exchange, interest rate, equity, commodity or credit risk such as climatic derivatives or insurance derivatives.

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130. Where a derivative is influenced by more than one type of underlying risk, the instrument shall be allocated to the most sensitive type of risk. For multi-exposure derivatives, in cases of uncertainty, the deals shall be allocated according to the following order of precedence:

(a) commodities: All derivatives transactions involving a commodity or commodity index exposure, whether or not they involve a joint exposure in commodities and any other risk category which may include foreign exchange, interest rate or equity, shall be reported in this category;

(b) equities: With the exception of contracts with a joint exposure to commodities and equities, which are to be reported as commodities, all derivatives transactions with a link to the performance of equities or equity indices shall be reported in the equity category. Equity deals with exposure to foreign exchange or interest rates shall be included in this category;

(c) foreign exchange and gold: This category shall include all derivatives transactions (with the exception of those already reported in the commodity or equity categories) with exposure to more than one currency, be it pertaining to either interest-bearing financial instruments or exchange rates, except where cross-currency swaps are used as part of a portfolio hedge of interest rate risk.

10.2. **Amounts to be reported for derivatives**

131. Under IFRS, the ‘carrying amount’ for all derivatives (hedging or trading) shall be the fair value. Derivatives with a positive fair value (above zero) shall be ‘financial assets’ and derivatives with a negative fair value (below zero) shall be ‘financial liabilities’. The ‘carrying amount’ shall be reported separately for derivatives with a positive fair value (‘financial assets’) and for those with a negative fair value (‘financial liabilities’). At the date of initial recognition, a derivative shall be classified as ‘financial asset’ or ‘financial liability’ according to its initial fair value. After initial recognition, as the fair value of a derivative increases or decreases, the terms of the exchange may become either favourable to the institution (and the derivative is classified as ‘financial asset’) or unfavourable (and the derivative is classified as ‘financial liability’). The carrying amount of hedging derivatives shall be their entire fair value, including, where applicable, the components of this fair value that are not designated as hedging instruments.

132. In addition to carrying amounts as defined in paragraph 27 of Part 1 of this Annex, fair values shall be reported by reporting institutions under national GAAP based on BAD for all derivative instruments, whether required to be booked on-balance sheet or off-balance sheet by the national GAAP based on BAD.

133. The ‘Notional amount’ shall be the gross nominal of all deals concluded and not yet settled at the reference date, regardless of whether those deals lead to derivative exposures being booked on-balance sheet. In particular, the following shall be taken into account to determine the notional amount:

(a) for contracts with variable nominal or notional principal amounts, the basis for reporting shall be the nominal or notional principal amounts at the reference date;

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(b) the notional amount value to be reported for a derivative contract with a multiplier component shall be the contract effective notional amount or par value;

(c) swaps: The notional amount of a swap shall be the underlying principal amount upon which the exchange of interest, foreign exchange or other income or expense is based;

(d) equity and commodity-linked contracts: The notional amount to be reported for an equity or commodity contract shall be the quantity of the commodity or equity product contracted for purchase or sale multiplied by the contract price of a unit. The notional amount to be reported for commodity contracts with multiple exchanges of principal shall be the contractual amount multiplied by the number of remaining exchanges of principal in the contract;

(e) credit derivatives: The contract amount to be reported for credit derivatives shall be the nominal value of the relevant reference credit;

(f) digital options have a predefined payoff, which can be either a monetary amount or a number of contracts of an underlying. The notional amount for digital options shall be either the predefined monetary amount or the fair value of the underlying at the reference date.

134. The column ‘Notional amount’ of derivatives shall include, for each line item, the sum of the notional amounts of all contracts in which the institution is counterparty, irrespective of whether the derivatives are considered assets or liabilities on the face of the balance sheet or are not booked on-balance sheet. All notional amounts shall be reported, regardless of whether the fair value of derivatives is positive, negative or equal to zero. Netting among the notional amounts shall not be allowed.

135. The ‘Notional amount’ shall be reported by ‘total’ and by ‘of which: sold’ for the line items: ‘OTC options’, ‘Organised market options’, ‘Credit’, ‘Commodity’ and ‘Other’. The item ‘of which sold’ shall include the notional amounts (strike price) of the contracts in which the counterparties (option holders) of the institution (option writer) have the right to exercise the option, and for the items related to credit risk derivatives, the notional amounts of the contracts in which the institution (protection seller) has sold (gives) protection to its counterparties (protection buyers).

136. The allocation of a transaction as ‘OTC’ or ‘Organized market’ shall be based on the nature of the market where the transaction takes place and not on whether there is a mandatory clearing obligation for that transaction. An ‘Organised market’ is a regulated market in the meaning of point (92) of Article 4(1) CRR. Therefore, where a reporting entity enters into a derivative contract in an OTC market where central clearing is compulsory, it shall classify that derivative as ‘OTC’ and not as ‘Organised market’.

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10.3. **Derivatives classified as ‘economic hedges’**

137. Derivatives that are held for hedging purposes but which do not meet the criteria to be effective hedging instruments in accordance with IFRS 9, with IAS 39 where IAS 39 is applied for hedge accounting purposes or with the accounting framework under national GAAP based on BAD, shall be reported in template 10 as ‘economic hedges’. This shall apply also to all of the following cases:

(a) derivatives hedging unquoted equity instruments for which cost may be an appropriate estimate of fair value;

(b) credit derivatives measured at fair value through profit or loss used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss at, or subsequent to, initial recognition, or while it is unrecognised in accordance with IFRS 9.6.7.;

(c) derivatives that are classified as ‘held for trading’ in accordance with Appendix A to IFRS 9 or classified as trading assets in accordance with the national GAAP based on BAD but are not part of the trading book as defined in point (86) of Article 4(1) CRR.

138. ‘Economic hedges’ shall not include derivatives for proprietary trading.

139. Derivatives that meet the definition of ‘economic hedges’ shall be reported separately in template 10 for each type of risk.

140. Credit derivatives used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss at, or subsequent to, initial recognition, or while it is unrecognised in accordance with IFRS 9.6.7, shall be reported in a dedicated row in template 10 within credit risk. Other economic hedges of credit risk for which the reporting entity does not apply IFRS 9.6.7 shall be reported separately.

10.4. **Breakdown of derivatives by counterparty sector**

141. The carrying amount and the total notional amount of derivatives held for trading, and also of derivatives held for hedge accounting, which are traded in the OTC market, shall be reported by counterparties using the following categories:

(a) ‘credit institutions’;

(b) ‘other financial corporations’;

(c) ‘rest’ comprising all other counterparties.

142. All OTC derivatives, irrespective of the type of risk to which they are related, shall be broken down by those counterparties.

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10.5. **Hedge accounting under national GAAP (11.2)**

143. Where national GAAP under BAD require the allocation of hedging derivatives across categories of hedges, the hedging derivatives shall be separately reported for each of the applicable categories: 'fair-value hedges', 'cash flow hedges', 'cost-price hedges', 'hedge in net investments in a foreign operation', 'portfolio fair value hedges of interest rate risk' and 'portfolio cash flow hedges of interest rate risk'.

144. Where applicable in accordance with national GAAP based on BAD, 'Cost price hedges' shall refer to a hedging category in which the hedging derivative is generally measured at cost.

10.6. **Amount to be reported for non-derivative hedging instruments (11.3 and 11.3.1)**

145. For non-derivative hedging instruments, the amount to be reported shall be the carrying amount of those non-derivative hedging instruments according to the applicable measurement rules in IFRS or in GAAP based on BAD for the accounting portfolios to which they belong. No 'notional amount' shall be reported for non-derivative hedging instruments.

10.7. **Hedged items in fair value hedges (11.4)**

146. The carrying amount of hedged items in a fair value hedge recognised on the statement of financial position shall be broken down by accounting portfolio and type of hedged risk for hedged financial assets and hedged financial liabilities. Where a financial instrument is hedged for more than one risk, it shall be reported in the type of risk in which the hedging instrument shall be reported in accordance with paragraph 129.

147. 'Micro-hedges' shall be hedges other than portfolio hedge of interest rate risk in accordance with IAS 39.89 A. Micro-hedges shall include hedges of nil net positions as referred to in accordance with IFRS 9.6.6.6.

148. 'Hedge adjustments on micro-hedges' shall include all hedge adjustments for all the micro-hedges as defined in paragraph 147.

149. 'Hedge adjustments included in the carrying amount of assets/ liabilities' shall be the accumulated amount of the gains and losses on the hedged items that have adjusted the carrying amount of those items and been recognised in profit or loss. Hedge adjustments for the hedged items that are equities measured at fair value through other comprehensive income shall be reported in template 1.3. Hedge adjustments for unrecognised firm commitments or a component thereof shall not be reported.

150. 'Remaining adjustments for discontinued micro-hedges including hedges of net positions' shall include those hedge adjustments which, following the discontinuation of the hedge relationship and the end of the adjustment of hedged items for hedging gains and losses, remain to be amortised to the profit or loss via a recalculated effective interest rate for hedged items measured at amortised cost, or to the amount that represents the previously recognised cumulative hedging gain or loss for hedged assets measured at fair value through other comprehensive income.

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151. Where a group of financial assets or financial liabilities, including a group of financial assets or financial liabilities that constitute a net position, is eligible as a hedged item, financial assets and financial liabilities constituting that group shall be reported at their carrying amount on a gross basis, before netting between instruments within the group, in 'Assets or liabilities included in hedge of a net position (before netting)'.

152. 'Hedged items in portfolio hedge of interest rate risk' shall include financial assets and financial liabilities included in a fair value hedge of the interest rate exposure of a portfolio of financial assets or financial liabilities. Those financial instruments shall be reported at their carrying amount on a gross basis, before netting between instruments within the portfolio.

11. MOVEMENTS IN ALLOWANCES AND PROVISIONS FOR CREDIT LOSSES (12)

11.1. **Movements in allowances for credit losses and impairment of equity instruments under national GAAP based on BAD (12.0)**

153. Template 12.0 contains a reconciliation of the opening and closing balances of the allowance account for financial assets measured under cost-based methods, as well as for financial assets under other measurement methods or measured at fair value through equity where the national GAAP under BAD require those assets to be subject to impairment (including cash balances at central banks and other demand deposits). Value adjustments on assets measured at the lower of cost or market shall not be reported in template 12.0.

154. 'Increases due to amounts set aside for estimated loan losses during the period' shall be reported where, for the main category of assets or the counterparty, the estimation of the impairment for the period results in the recognition of net expenses; that is, for the given category or counterparty, the increases in the impairment for the period exceed the decreases. 'Decreases due to amounts reversed for estimated loan losses during the period' shall be reported where, for the main category of assets or counterparty, the estimation of the impairment for the period result in the recognition of net income; that is, for the given category or counterparty, the decreases in the impairment for the period exceed the increases.

155. Changes in the allowance amounts due to repayment and disposals of financial assets shall be reported in 'Other adjustments'. Write-offs shall be reported in accordance with paragraphs 72 to 74.

11.2. **Movements in allowances and provisions for credit losses under IFRS (12.1)**

156. Template 12.1 contains a reconciliation of the opening and closing balances of the allowance account for financial assets measured at amortised cost and at fair value through other comprehensive income broken down by impairment stages, by instrument (including cash balances at central banks and other demand deposits) and by counterparty. A separate reconciliation for purchased or originated credit-impaired financial assets shall be reported in the template.

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157. The provisions for off-balance sheet exposures that are subject to the impairment requirements of IFRS 9 shall be reported by impairment stages and separately for purchased or originated credit-impaired exposures. Impairment for loan commitments shall be reported as provisions only where they are not considered together with the impairment of on-balance sheet assets in accordance with IFRS 9.7.B8E and paragraph 108 of this part. Movements in provisions for commitments and financial guarantees measured under IAS 37 and financial guarantees treated as insurance contracts under IFRS 4 shall not be reported in this template but in template 43. Changes in the fair value due to credit risk of commitments and financial guarantees measured at fair value through profit or loss in accordance with IFRS 9 shall not be reported in this template but in item 'Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net' in accordance with paragraph 50 of this Part.

158. The items 'of which: collectively measured allowances' and 'of which: individually measured allowances' shall include the movements in the cumulative amount of impairment related to financial assets which have been measured on a collective or individual basis.

159. 'Increases due to origination and acquisition' shall include the amount of increases in expected losses accounted for on the initial recognition of financial assets originated or acquired. That increase of the allowance shall be reported at the first reporting reference date following the origination or acquisition of those financial assets. Increases or decreases in the expected losses on those financial assets after their initial recognition shall be reported in other columns. Originated or acquired assets shall include assets resulting from the drawdown of off-balance sheet commitments given.

160. 'Decreases due to derecognition' shall include the amount of changes in allowances due to financial assets de-recognised totally in the reporting reference period for reasons other than write-offs, which include transfers to third parties or the expiry of the contractual rights due to full repayment, disposal of those financial assets or their transfer in another accounting portfolio. The change in allowance shall be recognised in this column at the first reporting reference date following the repayment, disposal or transfer. For off-balance sheet exposures, this item shall also include the decreases in the impairment due to the off-balance sheet item becoming an on-balance sheet asset.

161. 'Changes due to change in credit risk (net)' shall include the net amount of changes in expected losses at the end of the reporting reference period due to an increase or decrease in credit risk since initial recognition, irrespective of whether those changes led to a transfer of the financial asset to another stage. The impact on the allowance due to the increase or decrease of the amount of financial assets as a consequence of the interest income accrued and paid shall be reported in this column. This item shall also

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include the impact of the passing of time on the expected losses calculated in accordance with IFRS 9.5.4.1(a) and (b). The changes in estimates due to updates or review of risk parameters as well as changes in forward-looking economic data shall also be reported in this column. Changes in expected losses due to partial repayment of exposures via instalments shall be reported in this column with the exception of the last instalment, which shall be reported in the column 'Decreases due to derecognition'.

162. All changes in expected credit losses related to revolving exposures shall be reported in 'Changes due to change in credit risk (net)', except for those changes related to write-offs and updates in the institution's methodology for estimation of credit losses. Revolving exposures shall be those for which customers' outstanding balances are permitted to fluctuate based on their decisions to borrow and repay up to a limit established by the institution.

163. 'Changes due to an update in the institution's methodology for estimation (net)' shall include changes due to updates in the institution's methodology for estimation of expected losses due to changes in the existing models or establishment of new models used to estimate impairment. Methodological updates shall also encompass the impact of the adoption of new standards. Changes in methodology that trigger an asset to change impairment stage shall be considered for a model change in its entirety. The changes in estimates due to updates or review of risk parameters as well as changes in forward-looking economic data shall not be reported in this column.

164. The reporting of the changes in the expected losses related to modified assets (IFRS 9.5.4.3 and Appendix A) shall depend on the feature of the modification in accordance with the following:

(a) where the modification results in the partial or total derecognition of an asset due to a write-off as defined in paragraph 74, the impact on expected losses due to this derecognition shall be reported in 'Decrease in allowance account due to write-offs', and any other impact from modification on expected credit losses in other appropriate columns;

(b) where the modification results in the complete derecognition of an asset for reasons other than a write-off as defined in paragraph 74 and its substitution by a new asset, the impact of modification on expected credit losses shall be reported in 'Changes due to derecognition' for the changes due to the asset derecognised, and in 'Increases due to origination and acquisition' for the changes due to the newly recognised modified asset. Derecognition for reasons other than write-offs shall include derecognition where the terms of the modified assets have been subject to substantial changes;

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(c) where the modification does not result in derecognition of all or part of the modified asset, its impact on expected losses shall be reported in ‘Changes due to modifications without derecognition’.

165. Write-offs shall be reported in accordance with paragraphs 72 to 74 of this Part of this Annex and in accordance with the following:

(a) where the debt instrument is partially or totally derecognised because there is no reasonable expectation of recovery, the decrease in the loss allowance reported due to the amounts written off shall be reported in: ‘Decrease in allowance account due to write-offs’;

(b) ‘Amounts written-off directly to the statement of profit or loss’ shall be the amounts of financial assets written-off during the reporting reference period that exceed any allowance account of the respective financial assets at the derecognition date. They shall include all amounts written-off during the reporting reference period and not only those which are still subject to enforcement activity.

166. ‘Other adjustments’ shall include any amount not reported in the previous columns, including the adjustments on expected losses due to foreign exchange differences where it is consistent with the reporting of the impact of foreign exchange in template 2.

166i. ‘Gains or losses on derecognition of debt instruments’ shall include the difference between the carrying amount of financial assets measured at the date of derecognition and the consideration received.

11.3. **Transfers between impairment stages (gross basis presentation) (12.2)**

167. For financial assets included in the accounting portfolios and off-balance exposures, other than purchased or originated credit-impaired financialexposures, that are subject to the impairment requirements of IFRS 9, the gross carrying amount and the nominal amount that have been transferred between impairment stages during the reporting reference period shall be reported in template 12.2 respectively.

168. Only the gross carrying amount or the nominal amount of those financial assets or off-balance exposures which are in a different impairment stage at the reporting reference date than they were at the beginning of the financial year or their initial recognition shall be reported. For on-balance exposures for which the impairment reported in template 12.1 includes an off-balance sheet component (IFRS 9.5.5.20 and IFRS 7.B8E), the change in stage of the on-balance sheet and off-balance sheet component shall be considered.

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169. For the reporting of the transfers that have taken place during the financial year, financial assets or off-balance exposures that have changed multiple times the impairment stage since the beginning of the financial year or their initial recognition shall be reported as having been transferred from their impairment stage at the opening of the financial year or initial recognition to the impairment stage in which they are included at the reporting reference date.

170. The gross carrying amount or the nominal amount to be reported in template 12.2 shall be the gross carrying amount or the nominal value at the reporting date, regardless of whether that amount was higher or lower at the date of the transfer.

12. COLLATERAL AND GUARANTEES RECEIVED (13)

12.1. **Breakdown of collateral and guarantees by loans and advances other than held for trading (13.1)**

171. The collateral and guarantees backing the loans and advances included in the accounting portfolios, independently of their legal form, shall be reported by type of pledges: loans collateralised by immovable property and other collateralised loans, and by financial guarantees received. The loans and advances shall be broken down by counterparties and purpose. In the item 'of which: non-performing', loans and advances shall be reported as defined in paragraphs 213 to 239 or 260 of this Part.

172. In template 13.1, the 'maximum amount of the collateral or guarantee that can be considered' shall be reported. The sum of the amounts of the financial guarantee and/or collateral shown in the related columns of template 13.1 shall not exceed the carrying amount of the related loan.

173. For reporting loans and advances according to the type of pledge, the following definitions shall be used:

(a) within 'Loans collateralised by immovable property', 'Residential' shall include loans secured by residential immovable property and 'Commercial' loans secured by pledges of immovable property other than residential, including offices and commercial premises and other types of commercial immovable property. The determination of whether immovable property collateral shall be residential or commercial shall be made in accordance with point (75) of Article 4(1) CRR;

(b) within 'Other collateralised loans':

(i) 'Cash, deposits, (Debt securities issued)' shall include (a) deposits in the reporting institution that have been pledged as collateral for a loan and (b) debt securities issued by the reporting institution which have been pledged as collateral for a loan;

(ii) 'Movable property' shall comprise pledges of physical collateral other than immovable property and include cars, airplanes, ships, industrial and mechanical equipment (machinery, mechanical and technical equipment), inventories and commodities (merchandise, finished and semi-finished products, raw materials) and other forms of movable property;

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(iii) ‘Equities and debt securities’ shall include collateral in the form of equity instruments, including investments in subsidiaries, joint ventures and associates, as well as in the form of debt securities issued by third parties;

(iv) ‘Rest’ shall include pledges of assets;

(c) ‘Financial guarantees received’ shall include contracts that in accordance with paragraph 114 of this Part of this Annex require the issuer to make specified payments to reimburse the institution for a loss it incurs because a specified debtor failed to make a payment where due in accordance with the original or modified terms of a debt instrument.

174. For loans and advances that have simultaneously several types of collateral or guarantee, the amount of the ‘Maximum collateral/guarantee that can be considered’ shall be allocated according to its quality, starting from the one with the best quality. For loans collateralised by immovable property, immovable property collateral shall always be reported first, irrespective of its quality compared to other collateral. Where the ‘Maximum collateral/guarantee that can be considered’ exceeds the value of immovable property collateral, its remaining value shall be allocated to other collateral types and guarantees according to its quality, starting from the one with best quality.

12.2. **Collateral obtained by taking possession during the period (held at the reference date) (13.2.1)**

175. This template shall be used to report information on collateral that has been obtained between the beginning and the end of the reference period and that remains recognised in the balance sheet at the reference date. Collateral obtained by taking possession shall include assets that were not pledged by the debtor as collateral, but were obtained in exchange for the cancellation of debt, whether on a voluntary basis or as part of legal proceedings. The types of collateral shall be the ones referred to in paragraph 173, with the exception of those in point (b) (i) of that paragraph.

175i. ‘Value at initial recognition’ shall mean the gross carrying amount of the collateral obtained by taking possession at the point in time of the initial recognition in the balance sheet of the reporting institution.

175ii. ‘Accumulated negative changes’ shall be the difference, at the level of the individual collateral item, between the value at initial recognition of the collateral and the carrying amount at the reporting reference date, where that difference is negative.

12.3. **Collateral obtained by taking possession accumulated (13.3.1)**

176. Collateral obtained by taking possession that remains recognised in the balance sheet at the reference date, irrespective of the point in time when it was obtained, shall be reported in template 13.3.1. Both collateral obtained by taking possession classified as ‘Property, plant and equipment’ and other collateral obtained by taking possession shall be included. Collateral obtained by taking possession shall include assets that were not pledged by the debtor as collateral, but were obtained in exchange for the cancellation of debt, whether on a voluntary basis or as part of legal proceedings.

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13. FAIR VALUE HIERARCHY: FINANCIAL INSTRUMENTS AT FAIR VALUE (14)

177. Institutions shall report the value of financial instruments measured at fair value according to the hierarchy provided by IFRS 13.72. Where national GAAP under BAD require the allocation of assets measured at fair value between different levels of fair value, institutions under national GAAP shall also report this template.

178. 'Change in fair value for the period' shall include gains or losses from re-measurements made in accordance with IFRS 9, IFRS 13 or national GAAP, where applicable, in the period of the instruments that continue to exist at the reporting date. Those gains and losses shall be reported as for inclusion in the statement of profit or loss, or where applicable, in the statement of comprehensive income; thus, the amounts to be reported are before taxes.

179. 'Accumulated change in fair value before taxes' shall include the amount of gains or losses from re-measurements of the instruments accumulated from the initial recognition to the reference date.

14. DERECOGNITION AND FINANCIAL LIABILITIES ASSOCIATED WITH TRANSFERRED FINANCIAL ASSETS (15)

180. Template 15 shall include information on transferred financial assets of which part or all do not qualify for derecognition, and financial assets entirely derecognised for which the institution retains servicing rights.

181. The associated liabilities shall be reported according to the portfolio in which the related transferred financial assets were included in the assets side and not according to the portfolio in which they were included in the liability side.

182. The column 'Amounts derecognised for capital purposes' shall include the carrying amount of the financial assets recognised for accounting purposes but de-recognised for prudential purposes because the institution is treating them as securitisation positions for capital purposes in accordance with Articles 109, 243 and 244 CRR.

183. 'Repurchase agreements' ('repos') shall be transactions in which the institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. Transactions involving the temporary transfer of gold against cash collateral shall also be considered 'Repurchase agreements' ('repos'). Amounts received by the institution in exchange for financial assets transferred to a third party ('temporary acquirer') shall be classified under 'repurchase agreements' where there is a commitment to reverse the operation and not merely an option to do so. Repurchase agreements shall also include repo-type operations which may include:

(a) amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral;

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(b) amounts received in exchange for securities temporarily transferred to a third party in the form of sale/buy-back agreement.

184. 'Repurchase agreements' ('repos') and 'reverse repurchase loans' ('reverse repos') shall involve cash received or loaned out by the institution.

185. In a securitisation transaction, where the transferred financial assets are derecognized, institutions shall declare the gains (losses) generated by the item within the income statement corresponding to the 'accounting portfolios' in which the financial assets were included prior to their derecognition.

15. BREAKDOWN OF SELECTED STATEMENT OF PROFIT OR LOSS ITEMS (16)

186. For selected items of the income statement further breakdowns of gains (or income) and losses (or expenses) shall be reported.

15.1. **Interest income and expenses by instrument and counterparty sector (16.1)**

187. Interest income shall be broken down in accordance with both of the following:

(a) interest income on financial assets included in the accounting portfolios and other assets (including cash, cash balances at central banks and other demand deposits);

(b) interest income on financial liabilities with negative effective interest rate.

188. Interest expenses shall be broken down in accordance with both of the following:

(a) interest expenses on financial liabilities included in the accounting portfolios and other liabilities;

(b) interest expenses on financial assets with negative effective interest rate.

189. Interest income on financial assets and on financial liabilities with a negative effective interest rate shall include interest income on derivatives held for trading, debt securities, and loans and advances, as well as on deposits, debt securities issued and other financial liabilities with a negative effective interest rate.

190. Interest expenses on financial liabilities and on financial assets with a negative effective interest rate shall include interest expenses on derivatives held for trading, deposits, debt securities issued and other financial liabilities, as well as on debt securities and loans and advances with a negative effective interest rate.

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191. For the purpose of template 16.1, short positions shall be considered within other financial liabilities. All instruments in the various portfolios shall be taken into account except those included in the items 'Derivatives – Hedge accounting' not used to hedge interest rate risk.

192. 'Derivatives – Hedge accounting, interest rate risk' shall include the interest income and expenses on hedging instruments where the hedged items generate interest.

193. Where the clean price is used, interest on derivatives held for trading shall include the amounts related to those derivatives held for trading which qualify as 'economic hedges' that are included as interest income or expenses to correct the income and expense of the hedged financial instruments from an economic but not accounting point of view. In such case, interest income on economic hedge derivatives shall be reported separately within interest income from trading derivatives. Time-apportioned fees or balancing payments in relation to credit derivatives measured at fair value and used to manage the credit risk of part or all of a financial instrument that is designated at fair value at that occasion shall also be reported within interest on derivatives held for trading.

194. Under IFRS, 'Of which: interest-income on impaired financial assets' means interest income on credit-impaired financial assets, including purchased or originated credit-impaired financial assets where the latter are considered as non-performing in accordance with paragraph 215 of this Part. Under national GAAP under BAD, it shall include interest income on assets impaired with a specific impairment allowance for credit risk.

194i. 'Of which: credit for consumption' and 'of which: lending for house purchase' shall reflect the income and expenses on loans and advances as described in paragraph 88of this Part.

194ii. 'Of which: interest from leases' shall reflect the lessor's interest income on the lease receivable (finance leases) and the lessee's interest expenses on the lease liability respectively.

15.2. **Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument (16.2)**

195. Gains and losses on derecognition of financial assets and financial liabilities not measured at fair value through profit or loss shall be broken down by type of financial instrument and by accounting portfolio. For each item, the net realised gain or loss stemming from the derecognised transaction shall be reported. The net amount represents the difference between realised gains and realised losses.

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196. Template 16.2 shall apply under IFRS to financial assets and liabilities at amortised cost, and debt instruments measured at fair value through other comprehensive income. Under national GAAP based on BAD, template 16.2 shall apply to financial assets measured at cost-based method, at fair value through equity, and in accordance with measurement methods such as the lower of cost or market. Gains and losses of financial instruments classified as trading under the relevant national GAAP based on BAD shall not be reported in this template regardless of the valuation rules applicable for those instruments.

15.3. **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument (16.3)**

197. Gains and losses on financial assets and liabilities held for trading shall be broken down by type of instrument; each item of the breakdown shall be the net realised and unrealised amount (gains minus losses) of the financial instrument.

198. Gains and losses from foreign currency trading on the spot market, excluding exchange of foreign notes and coins, shall be included as trading gains and losses. Gains and losses from precious metal trading or derecognition and re-measurement shall not be included in trading gains and losses but in 'Other operating income' or 'Other operating expense' in accordance with paragraph 316 of this Part.

199. The item 'Of which: economic hedges with use of the fair value option' shall include only gains and losses on credit derivatives measured at fair value through profit or loss and used to manage the credit risk of all or part of a financial instrument that is designated at fair value through profit or loss at that occasion in accordance with IFRS 9.6.7. Gains or losses due to the reclassification of financial assets out of the amortised cost accounting portfolio and into the fair value through profit or loss accounting portfolio or into the held for trading portfolio (IFRS 9.5.6.2) shall be reported in 'Of which: gains and losses due to the reclassification of assets at amortised cost'.

15.4. **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk (16.4)**

200. Gains and losses on financial assets and financial liabilities held for trading shall also be broken down by type of risk. Each item of the breakdown shall be the net realised and unrealised amount (gains minus losses) of the underlying risk (interest rate, equity, foreign exchange, credit, commodity and other) associated with the exposure, including related derivatives. Gains and losses from exchange differences shall be included in the item in which the rest of gains and losses arising from the converted instrument are included. Gains and losses on financial assets and financial liabilities other than derivatives shall be included in the risk categories as follows:

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(a) interest rate: including trading of loans and advances, deposits and debt securities (held or issued);

(b) equity: including trading of shares, quotas of UCITS and other equity instruments;

(c) foreign exchange trading: including exclusively trading on foreign exchanges;

(d) credit risk: including trading of credit link notes;

(e) commodities: this item shall include only derivatives because gains and losses on commodities held with trading intent shall be reported under 'Other operating income' or 'Other operating expense' in accordance with paragraph 316of this Part;

(f) other: including trading of financial instruments, which cannot be classified in other breakdowns.

15.5. **Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument (16.4.1)**

201. Gains and losses on non-trading financial assets mandatorily at fair value through profit or loss shall be broken down by type of instrument. Each item of the breakdown shall be the net realised and unrealised amount (gains minus losses) of the financial instrument.

202. Gains or losses due to the reclassification of financial assets out of the amortised cost accounting portfolio and into the non-trading financial assets mandatorily at fair value through profit or loss accounting portfolio (IFRS 9.5.6.2) shall be reported in 'Of which: gains and losses due to the reclassification of assets at amortised cost'.

15.6. **Gains or losses on financial assets and liabilities designated at fair value to profit or loss by instrument (16.5)**

203. Gains and losses on financial assets and liabilities designated at fair value through profit or loss shall be broken down by type of instrument. Institutions shall report the net realised and unrealised gains or losses and the amount of change in fair value of financial liabilities in the period due to changes in the credit risk (own credit risk of the borrower or issuer) where own credit risk is not reported within other comprehensive income.

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204. Where a credit derivative measured at fair value is used to manage the credit risk of all or part of a financial instrument that is designated at fair value through profit or loss at that occasion, the gains or losses of the financial instrument upon that designation shall be reported in 'Of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net'. Subsequent fair value gains or losses on those financial instruments shall be reported in 'Of which: gains or (-) losses after the designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net'.

15.7. **Gains or losses from hedge accounting (16.6)**

205. All gains and losses from hedge accounting, except interest income or expense where the clean price is used, shall be broken down by type of hedge accounting: fair value hedge, cash flow hedge and hedge of net investments in foreign operations. Gains and losses related to fair value hedge shall be broken down between the hedging instrument and the hedged item. Gains and losses on hedging instruments shall not include gains and losses related to elements of the hedging instruments that are not designated as hedging instruments in accordance with IFRS 9.6.2.4. Those hedging instruments that are not designated shall be reported in accordance with paragraph 60of this Part. Gains and losses from hedge accounting shall also include gains and losses on hedges of a group of items with offsetting risk positions (hedges of a net position).

206. 'Fair value changes of the hedged item attributable to the hedged risk' shall include gains and losses on hedged items where the items are debt instruments measured at fair value through other comprehensive income in accordance with IFRS 9.4.1.2 A (IFRS 9.6.5.8).

207. Under national GAAP based on BAD, the breakdown by type of hedges as provided for in this template shall be reported to the extent the breakdown is compatible with the applicable accounting requirements.

15.8. **Impairment on non-financial assets (16.7)**

208. 'Additions' shall be reported where, for the accounting portfolio or main category of assets, the estimation of the impairment for the period results in recognition of net expenses. 'Reversals' shall be reported where, for the accounting portfolio or main category of assets, the estimation of the impairment for the period results in the recognition of net income.

15.9. **Other Administrative Expenses (16.8)**

208i. 'Information Technology expenses' shall be the expenses made to deliver IT-enabled business processes, application services and infrastructure solutions for business outcomes, including costs related to the creation and maintenance of IT systems and excluding compensation for IT specialists on the institution's payroll which shall be reported under staff expenses.

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208ii. Among the Information Technology expenses, ‘IT outsourcing’ shall mean IT expenses related to the use of external service providers. It shall not include expenses related to (i) pure staff services (agency staff) to the extent that the institution just hires staff temporarily and keeps full control of the delivered services and (ii) purely standardised operational hardware/software maintenance contracts on merely purchased assets.

208iii. ‘Taxes and duties (other)’shall include taxes and duties other than (i) taxes related to profit or loss taxes and (ii) taxes and duties from discontinued operations. This item includes taxes and duties such as taxes levied on goods and services and the duties paid by the institution.

208iv. ‘Consulting and professional services’ shall mean expenses made to get expert or strategic advice.

208v. ‘Advertising, marketing and communication’ shall include expenses related to marketing communications activities such as advertising, direct or online marketing, and events.

208vi. ‘Expenses related to credit risk’ shall mean administrative expenses in the context of credit events, such as expenses incurred in respect of taking possession of collateral or legal proceedings.

208vii. ‘Litigation expenses not covered by provisions’ shall mean litigation expenses not related to credit risk that were not covered by an associated provision.

208viii. ‘Real estate expenses’ shall mean expenses for repairs and maintenance that do not improve the use or prolong the useful life of the real estate, as well as utility expenses (water, electricity and heating).

208ix. Under IFRS, ‘leasing expenses’ shall comprise expenses of the lessee due to short-term leases and leases of assets of low value as referred to IFRS 16.5 and 16.6. Under national GAAP, leasing expenses shall comprise expenses of the lessee, where the accounting standard envisages the treatment of lease payments as expenses.

208x. ‘Other administrative expenses – Rest’ shall include all the remaining components of ‘other administrative expenses’, such as supervisory fees or bank levies, administrative and logistic services, postage and transport of documents, surveillance and security services, money counting services and transport. Cash contributions to resolution funds and deposit guarantee schemes shall not be reported in this category since they are reported in a separate row of template 2.

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16. RECONCILIATION BETWEEN ACCOUNTING AND CRR SCOPE OF CONSOLIDATION (17)

209. ‘Accounting scope of consolidation’ shall include the carrying amount of assets, liabilities and equity as well as the nominal amounts of the off-balance sheet exposures prepared using the accounting scope of consolidation, that is, including in the consolidation subsidiaries that are insurance undertakings and non-financial corporations. Institutions shall account for the subsidiaries, joint ventures and associates using the same method as in their financial statements.

210. In this template, the item ‘Investments in subsidiaries, joint ventures and associates’ shall not include subsidiaries as all subsidiaries are fully consolidated under the scope of accounting consolidation.

211. ‘Assets under reinsurance and insurance contracts’ shall include assets under reinsurance ceded as well as, if any, assets related to insurance and reinsurance contracts issued.

212. ‘Liabilities under insurance and reinsurance contracts’ shall include liabilities under insurance and reinsurance contracts issued.

17. NON-PERFORMING EXPOSURES (18)

17.1. **Information on performing and non-performing exposures (18.0)**

213. For the purposes of template 18, non-performing exposures shall be exposures listed in Article 47a(3) CRR.

215. Under IFRS, for the purpose of template 18, impaired exposures shall be those that have been found credit-impaired (Stage 3). Exposures included in impairment stages other than Stage 3 and those that are purchased or originated credit-impaired shall be considered as non-performing where they meet the criteria to be considered as non-performing in accordance with Article 47a(3) CRR.

216. Exposures shall be categorised for their entire amount and without taking into account the existence of any collateral. With reference to the exposures referred to in point (a) of Article 47a(3) CRR, materiality shall be assessed in accordance with Article 178 CRR and the Commission Delegated Regulation (EU) 2018/171 (RTS on materiality threshold for credit obligations past due).

217. For the purpose of template 18, ‘exposures’ shall include all debt instruments (debt securities and loans and advances, including cash balances at central banks and other demand deposits) and off-balance sheet exposures, except those held for trading exposures.

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218. Debt instruments shall be included in the following accounting portfolios: (a) debt instruments at cost or amortised cost; (b) debt instruments at fair value through other comprehensive income or through equity subject to impairment; and (c) debt instruments at strict LOCOM or fair value through profit or loss or through equity not subject to impairment, in accordance with the criteria of paragraph 233 of this Part. Each category shall be broken down by instrument and by counterparty.

219. Under IFRS and relevant national GAAP based on BAD, off-balance sheet exposures shall comprise the following revocable and irrevocable items:

(a) loan commitments given;

(b) financial guarantees given;

(c) other commitments given.

220. Debt instruments classified as held for sale in accordance with IFRS 5 shall be reported separately.

221. In template 18 for debt instruments, ‘gross carrying amount’ as defined in paragraph 34of Part 1 of this Annex shall be reported. For off-balance sheet exposures, the nominal amount as defined in paragraph 118 of this Annex shall be reported.

222. For the purpose of template 18, an exposure is ‘past-due’ where it meets the criteria of paragraph 96 of this Part. For the purpose of classification of exposures as non-performing in accordance with point (a) of Article 47a(3) CRR, the counting of 90 days past due commences once the past due amount, being the sum of past due principal, interest and fees, breaches the materiality threshold as defined in paragraph 216 of this Part. If the past due part of exposures continues to be material for 90 consecutive days, the exposure should then be classified as non-performing.

223. For the purpose of template 18, ‘debtor’ shall mean an obligor within the meaning of Article 178 CRR.

226. Exposures classified as non-performing in accordance with paragraph 213 shall be categorised as either non-performing on an individual basis (‘transaction based’) or as non-performing for the overall exposure to a given debtor (‘debtor based’). For the categorisation of non-performing exposures on an individual basis or to a given debtor, the following categorisation approaches shall be used for the different types of non-performing exposures:

(a) for non-performing exposures classified as defaulted in accordance with Article 178 CRR, the categorisation approach of that Article shall be applied;

(b) for exposures that are classified as non-performing due to impairment under the applicable accounting framework, the recognition criteria for impairment under the applicable accounting framework shall be applied;

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(c) for other non-performing exposures that are neither classified as defaulted nor as impaired, the provisions of Article 178 CRR for defaulted exposures shall be applied.

227. Where an institution has on-balance sheet exposures to a debtor that are past due by more than 90 days and the gross carrying amount of the past due exposures represents more than 20 % of the gross carrying amount of all on-balance sheet exposures to that debtor, all on- and off-balance sheet exposures to that debtor shall be considered as non-performing. Where a debtor belongs to a group, the need to consider also exposures to other entities of the group as non-performing shall be assessed, except for exposures affected by isolated disputes that are unrelated to the solvency of the counterparty.

228. Exposures shall be considered to have ceased being non-performing where all of the conditions provided in Article 47a(4) CRR are met.

230. The classification of a non-performing exposure as non-current asset held for sale in accordance with IFRS 5 shall not discontinue their classification as non-performing exposure in accordance with Article 47a(5) CRR.

231. Granting forbearance measures to a non-performing exposure shall not discontinue the non-performing status of this exposure. Where exposures are non-performing with forbearance measures, as referred to in paragraph 262, those exposures shall be considered to have ceased being non-performing where all the conditions provided in Article 47a(6) CRR are met.

232. Where the conditions referred to in paragraph 231 of this Part of this Annex are not met at the end of the one year period specified in point (b) of Article 47a(6) CRR, the exposure shall continue to be identified as non-performing forborne exposure until all conditions are met. The conditions shall be assessed at least on a quarterly basis.

233. The accounting portfolios under IFRS listed in paragraph 15 of Part 1 of this Annex and under relevant national GAAP based on BAD listed in paragraph 16 of Part 1 of this Annex shall be reported as follows in template 18:

(a) ‘Debt instruments at cost or at amortised cost’ shall encompass debt instruments included in any of the following:

(i) ‘Financial assets at amortised cost’ (IFRS);

(ii) ‘Non-trading non-derivative financial assets at a cost based method’, including debt instruments under moderate LOCOM (national GAAP based on BAD);

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(iii) ‘Other non-trading non-derivative financial assets’, except debt instruments measured at strict LOCOM (national GAAP based on BAD);

(b) ‘Debt instruments at fair value through other comprehensive income or through equity subject to impairment’ shall encompass debt instruments included in any of the following:

(i) ‘Financial assets at fair value through other comprehensive income’ (IFRS);

(ii) ‘Non-trading non-derivative financial assets measured at fair value to equity’, where instruments in that measurement category can be subject to impairment in accordance with the applicable accounting framework under national GAAP based on BAD;

(c) ‘Debt instruments at strict LOCOM, or at fair value through profit or loss or through equity not subject to impairment’ shall encompass debt instruments included in any of the following:

(i) ‘Non-trading financial assets mandatorily at fair value through profit or loss’ (IFRS);

(ii) ‘Financial assets designated at fair value through profit or loss’ (IFRS);

(iii) ‘Non-trading non-derivative financial assets measured at fair value through profit or loss’ (national GAAP based on BAD);

(iv) ‘Other non-trading non-derivative financial assets’ where debt instruments are measured under strict LOCOM (national GAAP based on BAD);

(v) ‘Non-trading non-derivative financial assets measured at fair value through equity’, where debt instruments in that measurement category are not subject to impairment in accordance with the applicable accounting framework under GAAP based on BAD.

234. Where IFRS or the relevant national GAAP based on BAD provide for the designation of commitments at fair value through profit and loss, the carrying amount of any asset resulting from that designation and measurement at fair value shall be reported in ‘Financial assets designated at fair value through profit or loss’ (IFRS) or ‘Non-trading non-derivative financial assets measured at fair value through profit or loss’ (national GAAP based on BAD). The carrying amount of any liability resulting from that designation shall not be reported in template 18. The notional amount of all commitments designated at fair value through profit or loss shall be reported in template 9.

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234i. The following exposures shall be identified in separate rows:

(a) Loans collateralised by immovable property as defined in paragraphs 86(a) and 87of this Part;

(b) Credit for consumption as defined in paragraph 88(a) of this Part.

235. Past due exposures shall be reported separately within the performing and non-performing categories for their entire amount as defined in paragraph 96 of this Part. Exposures past due by more than 90 days but that are not material in accordance with Article 178 CRR shall be reported within performing exposures in 'Past due > 30 days <= 90 days'.

236. Non-performing exposures shall be reported broken down by past due time bands. In case of application of the debtor approach for the classification of exposures as non-performing referred to in paragraph 226 of this Part of this Annex, the exposures of the debtor shall be reported in the past-due time bands of non-performing in accordance with their individual past-due status. Exposures that are not past due or are past due by 90 days or less, but are nevertheless identified as non-performing due to the likelihood of non-full repayment, shall be reported in a dedicated column. Exposures that present both past due amounts and a likelihood of non-full repayment shall be allocated by past-due time bands consistent with the number of days that they are past due.

237. The following exposures shall be identified in separate columns:

(a) exposures which are considered to be impaired in accordance with the applicable accounting framework; under IFRS, the amount of credit-impaired assets (Stage 3) which does not include purchased or originated credit impaired assets, shall be reported; under national GAAP, the amount of impaired assets shall be reported;

(b) exposures in respect of which a default is considered to have occurred in accordance with Article 178 CRR;

(c) under IFRS, assets with significant increase in credit risk since initial recognition, but not credit-impaired (Stage 2) which do not include purchased or originated credit impaired assets;

(d) under IFRS, for performing exposures, assets without significant increase in credit risk since initial recognition (Stage 1);

(e) exposures which are considered as purchased or originated financial assets that are credit-impaired at initial recognition in accordance with IFRS 9 Appendix A, including any off-balance sheet exposures that are deemed credit-impaired upon their initial recognition;

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(f) for performing exposures, the amount of accumulated impairment for exposures past due by more than 30 days.

238. Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions shall be reported in accordance with paragraphs 11, 69 to 71, 106 and 110of this Part.

239. Information on collateral held and guarantees received on performing and non-performing exposures shall be reported separately. Amounts reported for collateral received and guarantees received shall be calculated in accordance with paragraphs 172 and 174of this Part. The sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount or nominal amount after deduction of provisions of the related exposure.

17.2. **Inflows and outflows of non-performing exposures – loans and advances by counterparty sector (18.1)**

239i. Template 18.1 shall provide the inflows and outflows of loans and advances, excluding loans and advances classified as trading financial assets or held for trading, that were classified into or out of the category of non-performing exposures as defined in paragraphs 213 to 239 or 260of this Part. Inflows and outflows of non-performing loans and advances shall be broken down by counterparty sector.

239ii. Inflows to the non-performing exposures category shall be reported on a cumulative basis since the beginning of the financial year. The inflow shall reflect the gross carrying amount of exposures that have become non-performing as defined in paragraphs 213 to 239 or 260 of this Part during the period, including purchased non-performing exposures. An increase in the gross carrying amount of a non-performing exposure due to accrued interest or due to an increase in the accumulated negative changes in fair value due to credit risk shall be reported as an inflow as well.

239iii. For an exposure that during the period has been reclassified multiple times from non-performing to performing or vice versa, the amount of inflows and outflows shall be identified based on a comparison between the status of the exposure (performing or non-performing) at the beginning of the financial year or at initial recognition and its status at the reporting reference date.

239iv. Outflows from the non-performing exposures category shall be reported on a cumulative basis since the beginning of the financial year. The outflow shall reflect the sum of the gross carrying amounts of exposures that cease to be non-performing during the period, and, where applicable, shall include the amount of write-offs made in the context of the partial or full derecognition of the exposure. A decrease in the gross carrying amount of a non-performing exposure due to interest paid or a decrease in the accumulated negative changes in fair value due to credit risk shall be reported as an outflow as well.

239v. An outflow shall be reported in the following cases:

(a) a non-performing exposure meets the criteria for ceasing to be classified as non-performing as laid out in paragraphs 228 – 232 of this Part and is reclassified as performing not forborne or performing forborne;

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(b) a non-performing exposure is partially or totally repaid; in case of partial repayment, only the repaid amount shall be classified as outflow;

(c) collateral is liquidated, including outflows due to other liquidation or legal procedures, such as the liquidation of assets other than collateral obtained via legal procedures, and the voluntary sale of the collateral;

(d) the institution takes possession of the collateral as referred in paragraph 175 of this Part including cases of debt asset swaps, voluntary surrenders and debt equity swaps;

(e) a non-performing exposure is sold;

(f) the risk pertaining to a non-performing exposure is transferred and the exposure meets the criteria to be derecognised;

(g) a non-performing exposure is written-off partially or totally; in case of partial write-offs, only the written-off amount shall be classified as outflow;

(h) a non-performing exposure, or parts of a non-performing exposure, ceases to be non-performing for other reasons.

239vi. The reclassification of a non-performing exposure from one accounting portfolio to another shall be reported neither as inflow nor as outflow. As an exception, the reclassification of a non-performing exposure from any accounting portfolio to 'held for sale' shall be reported as outflow from the original accounting portfolio and inflow to 'held for sale'.

239vii. The following exposures shall be identified in separate rows:

(a) commercial real estate (CRE) loans as defined in paragraph 239ix, broken down into CRE loans to SMEs and CRE loans to non-financial corporations other than SMEs;

(b) loans collateralised by immovable property as defined in paragraphs 86(a) and 87of this Part;

(c) credit for consumption as defined in paragraph 88(a) of this Part.

17.3. **Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property (18.2)**

239viii. Template 18.2 shall present information on commercial real estate loans to non-financial corporations and on loans collateralised by commercial or residential immovable property to non-financial corporations and households respectively, broken down by loan to value ratio (LTV ratio). Loans and advances classified as held for trading, trading financial assets and debt instruments held for sale shall be excluded.

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239ix. ‘Commercial real estate (CRE) loans’ shall comprise exposures as defined in section 2, chapter 1, paragraph 1 of the ESRB Recommendation on closing real estate data gaps ([8]).

239x. The LTV ratio shall be calculated in accordance with the method for the calculation of the ‘current loan-to-value ratio’ (LTV-C) laid down in section 2, chapter 1, paragraph 1 of the ESRB Recommendation on closing real estate data gaps.

239xi. Information on collateral received and financial guarantees received on loans shall be reported in accordance with paragraph 239of this Part. Consequently, the sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount of the related exposure.

18. FORBORNE EXPOSURES (19)

240. For the purpose of template 19, forborne exposures shall be debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied.

243. Forbearance measures also include the exercise of clauses which, where used at the discretion of the debtor, enable the debtor to change the terms of the contract (‘embedded forbearance clauses’) and which shall be treated as a concession where the institution approves executing those clauses and concludes that the debtor is experiencing financial difficulties.

244. For the purposes of Annexes III and IV as well as this Annex, ‘refinancing’ shall mean the use of debt contracts to ensure the total or partial payment of other debt contracts the terms of which the debtor is unable to comply with.

245. For the purpose of template 19, ‘debtor’ means an obligor within the meaning of Article 47b(4) CRR.

246. For the purpose of template 19, ‘debt’ shall include loans and advances (including also cash balances at central banks and other demand deposits), debt securities and revocable and irrevocable loan commitments given, including those loan commitments that are designated at fair value through profit and loss that are assets at the reporting date. ‘Debt’ shall exclude exposures held for trading.

247. ‘Debt’ shall also include loans and advances and debt securities classified as non-current assets and disposal groups classified as held for sale in accordance with IFRS 5.

248. For the purposes of template 19, ‘exposure’ shall have the same meaning as ‘debt’ in paragraphs 246 and 247 of this Part.

([8]) Recommendation of the European Systemic Risk Board of 31 October 2016 on closing real estate data gaps (ESRB/2016/14), OJ C 31, 31.1.2017, p. 1.

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249. The accounting portfolios under IFRS listed in paragraph 15 of Part 1 of this Annex and under relevant national GAAP based on BAD listed in paragraph 16 of Part 1 of this Annex shall be reported in template 19 in accordance with paragraph 233 of this Part.

250. For the purposes of template 19, 'institution' shall mean the institution, which applied the forbearance measures.

251. In template 19 for 'debt', the 'gross carrying amount' shall be reported in accordance with paragraph 34 of Part 1 of this Annex. For loan commitments given which are off-balance sheet exposures, the nominal amount as defined in paragraph 118 of this Part of this Annex shall be reported.

252. Exposures shall be regarded as forborne where a concession has been made in accordance with Article 47b(1) CRR, irrespective of whether any amount is past due or of the classification of the exposures as impaired in accordance with the applicable accounting framework or as defaulted in accordance with Article 178 CRR. Exposures shall not be treated as forborne where the debtor is not in financial difficulties. Under IFRS, modified financial assets (IFRS 9.5.4.3 and Appendix A) shall be treated as forborne where a concession as defined in Article 47b(1) CRR has been made, regardless of the incidence of the modification on the change in the credit risk of the financial asset since initial recognition.

254. There is a rebuttable presumption that forbearance has taken place in any of the circumstances listed in Article 47b(3) CRR.

255. Financial difficulties shall be assessed at debtor level as referred to in paragraph 245. Only exposures to which forbearance measures have been applied shall be identified as forborne exposures.

256. Forborne exposures shall be included in the non-performing exposures category or the performing exposures category in accordance with paragraphs 213 to 239 and 260 of this Part. The classification as forborne exposure shall be discontinued where all of the conditions provided in Article 47a(7) CRR are met.

257. Where the conditions referred to in Article 47a(7) CRR are not met at the end of the probation period, the exposure shall continue to be identified as performing forborne under probation until all the conditions are met. The conditions shall be assessed at least on a quarterly basis.

258. Forborne exposures, which are classified as non-current assets held for sale in accordance with IFRS 5, shall continue to be classified as forborne exposures.

259. A forborne exposure may be considered as performing from the date the forbearance measures were applied where both of the following conditions are met:

(a) that extension has not led the exposure to be classified as non-performing;

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(b) the exposure was not considered to be a non-performing exposure at the date the forbearance measures were extended.

260. Where additional forbearance measures are applied to a performing forborne exposure under probation that has been reclassified out of non-performing category or the forborne exposure under probation reclassified out of non-performing category becomes more than 30 days past due, the exposure shall be classified as non-performing in accordance with point (c) of Article 47a(3) CRR.

261. 'Performing exposures with forbearance measures' (performing forborne exposures) shall comprise forborne exposures that do not meet the criteria to be considered as non-performing and that are included in the performing exposures category. Performing forborne exposures shall be under probation until all the criteria laid down in Article 47a(7) CRR, including where paragraph 259 of this Part applies, are met. Performing forborne exposures under probation that have been reclassified out of the non-performing forborne exposures category shall be reported separately within the performing exposures with forbearance measures in the column 'of which: Performing forborne exposures under probation reclassified from non-performing'.

262. 'Non-performing exposures with forbearance measures' (non-performing forborne exposures) shall comprise forborne exposures that meet the criteria to be considered as non-performing and that are included in the non-performing exposures category. Those non-performing forborne exposures shall include the following:

(a) exposures which have become non-performing due to the application of forbearance measures;

(b) exposures which were non-performing prior to the extension of forbearance measures;

(c) forborne exposures which have been reclassified from the performing category, including exposures reclassified in application of paragraph 260.

263. Where forbearance measures are extended to exposures which were non-performing prior to the extension of forbearance measures, the amount of those forborne exposures shall be separately identified in the column 'of which: forbearance of exposures non-performing prior to forbearance measures'.

264. The following non-performing exposures with forbearance measures shall be identified in separate columns:

(a) exposures which are considered, in accordance with the applicable accounting framework, to be impaired. Under IFRS, the amount of credit-impaired assets (Stage 3) and the amount of purchased or originated credit-impaired financial assets where they are considered as non-performing in accordance with paragraph 215 of this Part shall be reported in this column;

(b) exposures in respect of which a default is considered to have occurred in accordance with Article 178 CRR.

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265. The column ‘Refinancing’ shall comprise the gross carrying amount of the new contract (‘refinancing debt’) granted as part of a refinancing transaction which qualifies as a forbearance measure, as well as the gross carrying amount of the old re-paid contract that is still outstanding.

266. Forborne exposures combining modifications and refinancing shall be allocated to the column ‘Instruments with modifications of the terms and conditions’ or the column ‘Refinancing’, depending on the measure that has the most impact on cash flows. Refinancing by a pool of banks shall be reported in the column ‘Refinancing’ for the total amount of refinancing debt provided by or refinanced debt still outstanding at the reporting institution. Repackaging of several debts into a new debt shall be reported as a modification, unless there is also a refinancing transaction that has a larger impact on cash flows. Where forbearance through modification of the terms and conditions of a troubled exposure leads to that exposure’s derecognition and to the recognition of a new exposure, that new exposure shall be treated as forborne debt.

267. Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions shall be reported in accordance with paragraphs 11, 69 to 71, 106 and 110 of this Part.

268. Collateral and guarantees received on exposures with forbearance measures shall be reported for all exposures with forbearance measures, regardless of their performing or non-performing status. In addition, collateral and financial guarantees received on non-performing exposures with forbearance measures shall be shown separately. Amounts reported for collateral received and guarantees received shall be calculated in accordance with paragraphs 172 and 174 of this Part. The sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount of the related on-balance sheet exposure or nominal amount after deduction of provisions of the related off-balance sheet exposure.

19. GEOGRAPHICAL BREAKDOWN (20)

269. Template 20 shall be reported where the institution exceeds the threshold described in point (4) of Article 5(a) of this Regulation.

19.1. **Geographical breakdown by location of activities (20.1-20.3)**

270. The geographical breakdown by location of the activities in templates 20.1 to 20.3 distinguishes between ‘domestic activities’ and ‘non-domestic activities’. For the purposes of this Part, ‘location’ shall mean the jurisdiction of incorporation of the legal entity which has recognised the corresponding asset or liability. For branches, it shall mean the jurisdiction of its residence. ‘Domestic’ shall include the activities recognised in the Member State where the reporting institution is located.

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19.2. **Geographical breakdown by residence of the counterparty (20.4-20.7)**

271. Templates 20.4 to 20.7 contain information ‘country-by-country’ on the basis of the residence of the immediate counterparty as defined in paragraph 43of Part 1 of this Annex. The breakdown provided shall include exposures or liabilities with residents in each foreign country in which the institution has exposures. Exposures or liabilities with international organisations and multi-lateral development banks shall not be assigned to the country of residence of the institution but to the geographical area ‘Other countries’.

272. ‘Derivatives’ shall include both trading derivatives, including economic hedges, and hedging derivatives under IFRS and under GAAP, reported in templates 10 and 11.

273. Assets held for trading under IFRS and trading assets under GAAP shall be identified separately. Financial assets subject to impairment shall have the same meaning as in paragraph 93 of this Part. For the purpose of template 20.4, cash balances at central banks and other demand deposits shall be reported together with financial assets subject to impairment. Assets measured under LOCOM that have credit risk induced value adjustments shall be considered as impaired.

274. In templates 20.4 and 20.7, ‘Accumulated impairment’ and ‘Accumulated negative changes in fair value due to credit risk on non-performing exposures’, as determined in accordance with paragraphs 69 to 71 of this Part shall be reported.

275. In template 20.4 for debt instruments, ‘gross carrying amount’, as determined in accordance with paragraph 34 of Part 1 of this Annex, shall be reported. For derivatives and equity instruments, the amount to be reported shall be the carrying amount. In column ‘Of which: Non-performing’ debt instruments, as determined in accordance with paragraphs 213 to 239 or 260of this Part shall be reported. Debt forbearance shall comprise all ‘debt’ contracts for the purpose of template 19 to which forbearance measures, as defined in paragraphs 240 to 268of this Part, are extended.

276. In template 20.5, ‘Provisions for commitments and guarantees given’ shall include provisions measured under IAS 37, the credit losses of financial guarantees treated as insurance contracts under IFRS 4, and the provisions on loan commitments and financial guarantees under the impairment requirements of IFRS 9 and provisions for commitments and guarantees under national GAAP based on BAD in accordance with paragraph 11 of this Part.

277. In template 20.7, loans and advances not held for trading, trading or held for sale shall be reported with the classification by NACE Codes on a ‘country-by-country’ basis. NACE Codes shall be reported with the first level of disaggregation (by ‘section’). Loans and advances subject to impairment shall refer to the same portfolios as referred to in paragraph 93 of this Part.

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20. TANGIBLE AND INTANGIBLE ASSETS: ASSETS SUBJECT TO OPERATING LEASE (21)

278. For the purposes of the calculation of the threshold in Article 9(e) of this Regulation, tangible assets that have been leased by the institution (lessor) to third parties in agreements that qualify as operating leases under the relevant accounting framework shall be divided by the total of tangible assets.

279. Under IFRS, assets that have been leased by the institution (as lessor) to third parties in operating leases shall be broken down by measurement method.

21. ASSET MANAGEMENT, CUSTODY AND OTHER SERVICE FUNCTIONS (22)

280. For the purposes of the calculation of the threshold in Article 9(f) of this Regulation, the amount of 'net fee and commission income' shall be the absolute value of the difference between 'fee and commission income' and 'fee and commission expense'. For the same purposes, the amount of 'net interest' shall be the absolute value of the difference between 'interest income' and 'interest expenses'.

21.1. **Fee and commission income and expenses by activity (22.1)**

281. The fee and commission income and expenses shall be reported by type of activity. Under IFRS, this template shall include fee and commission income and expenses other than both of the following:

(a) amounts considered for the calculation of the effective interest of financial instruments (IFRS 7.20.(c));

(b) amounts arising from financial instruments that are measured at fair value through profit or loss (IFRS 7.20.(c).(i)).

282. Transaction costs directly attributable to the acquisition or issue of financial instruments not measured at fair value through profit or loss shall not be included. Those transaction costs shall form part of the initial acquisition/issue value of those instruments and shall be amortised to profit or loss over their residual life using the effective interest rate (IFRS 9.5.1.1).

283. Under IFRS, transaction costs directly attributable to the acquisition or issue of financial instruments measured at fair value through profit or loss shall be included as a part of 'Gains or losses on financial assets and liabilities held for trading, net', 'Gain or losses on non-trading financial assets mandatorily at fair value through profit or loss, net' and 'Gains or losses on financial assets and liabilities designated at fair value through profit or loss, net', depending on the accounting portfolio in which those transaction costs are classified. Those transaction costs shall not be part of the initial acquisition or issuance value of those instruments and shall be immediately recognized in profit or loss.

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284. Institutions shall report fee and commission income and expenses in accordance with the following criteria:

(a) ‘Securities. Issuances’ shall include fees and commissions received for the involvement in the origination or issuance of securities not originated or issued by the institution;

(b) ‘Securities. Transfer orders’ shall include fees and commissions generated by the reception, transmission and execution on behalf of customers of orders to buy or sell securities;

(c) ‘Securities. Other fee and commission income in relation to securities’ shall include fees and commissions generated by the institution providing other services related with securities not originated or issued by the institution;

(d) Under fee and commission expenses, ‘securities’ shall include fees and commissions charged to the institution where it is receiving services related with securities regardless of whether they are originated or issued by the institution or not;

(e) ‘Corporate Finance. M&A advisory’ shall include fees and commissions for advisory services surrounding corporate clients’ mergers and acquisitions activities;

(f) ‘Corporate Finance. Treasury services’ shall include fees and commissions for corporate finance services related to capital market advisory for corporate clients;

(g) ‘Corporate Finance. Other fee and commission income in relation to corporate finance activities’ shall include all other corporate finance related fees and commissions;

(h) ‘Fee based advice’ shall include fees and commissions charged for advisory services to clients that are not directly linked to asset management, such as private banking related fees. M&A advisory fees shall not be included here, but under ‘Corporate Finance. M&A advisory’;

(i) ‘Clearing and settlement’ shall include fees and commission income (expenses) generated by (charged to) the institution where that institution participates in counterparty, clearing and settlement facilities;

(j) ‘Asset management’, ‘Custody’, ‘Central administrative services for collective investment undertakings’ and ‘Fiduciary transactions’ shall include fees and commission income (expenses) generated by (charged to) the institution that provides those services;

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(k) ‘Payment services’ shall include fees and commission income (expenses) generated by (charged to) the institution that provides (receives) payment services as referred to in Annex I to Directive (EU) 2015/2366 of the European Parliament and of the Council ([9]). Information on the fee and commission income shall be reported separately for current accounts, credit cards, debit cards and other card payments, transfers and other payment orders as well as other fee and commission income in relation to payment services. ‘Other fee and commissions income in relation to payment services’ shall include charges for the use of the institution’s ATM network by cards not issued by the institution. Information on fee and commission expenses on credit, debit and other cards shall be reported separately;

(l) ‘Customer resources distributed but not managed (by type of product)’ shall comprise fee and commission income for distribution of products issued by entities outside the prudential group to its current customers. This information shall be reported by type of product;

(m) Under fee and commission expenses, ‘Externally provided distribution of products’ shall comprise the expenses for distribution of the institution’s products and services via an external agent network/distribution arrangement with external providers such as mortgage brokers, online loan platforms or Fintech frontends;

(n) ‘Structured finance’ shall include fees and commissions received for the involvement in the origination or issuance of financial instruments other than securities originated or issued by the institution;

(o) Fees from ‘Loan servicing activities’ shall include, on the income side, the fee and commission income generated by the institution providing loan servicing services and on the expense side, the fee and commission expense charged to the institution by loan service providers;

(p) ‘Loan commitments given’ and ‘Financial guarantees given’ shall include the amount, recognized as income during the period, of the amortization of the fees and commission for those activities initially recognised as ‘other liabilities’;

(q) ‘Loan commitments received’ and ‘Financial guarantees received’ shall include the fee and commission recognised as expense by the institution during the period as a consequence of the charge made to the counterparty that has given the loan commitment or the financial guarantee that is initially recognised as ‘other assets’;

([9]) Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (OJ L 337, 23.12.2015, p. 35).

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(r) Under ‘loans granted’, fees and commissions shall be reported which are charged in the process of granting loans, but are not part of the effective interest rate calculation;

(s) ‘Foreign exchange’ includes fee and commission income (expenses) for foreign exchange services (including exchange of foreign banknotes or coins, fees on international currency cheques, bid-ask-spread) and fee income from/ expenses on international transactions. Where the income (expenses) attributable to foreign exchange transactions can be separated from the other credit/debit card related fee income, this item shall also include foreign-exchange related fees and commissions generated via credit or debit cards;

(t) ‘Commodities’ include fee and commission income related to the commodity business, except for income related to commodity trading which shall be reported as other operating income;

(u) ‘Other fee and commission income (expenses)’ shall include the fee and commission income (expenses) generated by (charged to) the institution that cannot be allocated to any of the other listed items.

21.2. **Assets involved in the services provided (22.2)**

285. Business related to asset management, custody functions, and other services provided by the institution shall be reported using the following definitions:

(a) ‘Asset management’ shall refer to assets belonging directly to the customers, for which the institution is providing management. ‘Asset management’ shall be reported by type of customer: collective investment undertakings, pension funds, customer portfolios managed on a discretionary basis, and other investment vehicles;

(b) ‘Custody assets’ shall refer to the services of safekeeping and administration of financial instruments for the account of clients provided by the institution and services related to custodianship such as cash and collateral management. ‘Custody assets’ shall be reported by type of customers for which the institution is holding the assets distinguishing between collective investment undertakings and others. The item ‘of which: entrusted to other entities’ shall refer to the amount of assets included in custody assets for which the institution has given the effective custody to other entities;

(c) ‘Central administrative services for collective investment’ shall refer to the administrative services provided by the institution to collective investment undertakings. It shall include, among others, the services of transfer agent, of compiling accounting documents, of preparing the prospectus, financial reports and all other documents intended for investors, of

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carrying out the correspondence by distributing financial reports and all other documents intended for investors, of carrying out issues and redemptions and keeping the register of investors, as well as of calculating the net asset value;

(d) 'Fiduciary transactions' shall refer to the activities where the institution acts in its own name but for the account and at the risk of its customers. Frequently, in fiduciary transactions, the institution provides services, such as custody, asset management services, to a structured entity or managing portfolios on a discretionary basis. All fiduciary transactions shall be reported exclusively in this item irrespective of whether the institution provides other services;

(e) 'Payment services' shall refer to the payment services listed in Annex I of Directive (EU) 2015/2366;

(f) 'Customer resources distributed but not managed' shall refer to products issued by entities outside the prudential group that the institution has distributed to its current customers. This item shall be reported by type of product;

(g) 'Amount of the assets involved in the services provided' shall include the amount of assets in relation to which the institution is acting, using the fair value. Other measurement bases including nominal value may be used where the fair value is not available. Where the institution provides services to entities such as collective investment undertakings or pension funds, the assets concerned may be shown at the value at which those entities report the assets in their own balance sheet. Reported amounts shall include accrued interest, where applicable.

22. INTERESTS IN UNCONSOLIDATED STRUCTURED ENTITIES (30)

286. For the purposes of Annexes III and IV as well as this Annex, 'liquidity support drawn' shall mean the sum of the carrying amount of the loan and advances granted to unconsolidated structured entities and the carrying amount of debt securities held that have been issued by unconsolidated structured entities.

287. 'Losses incurred by the reporting institution in the current period' shall include losses due to impairment and any other losses which are incurred by a reporting institution during the reporting reference period and concern the reporting institution's interests in unconsolidated structured entities.

23. RELATED PARTIES (31)

288. Institutions shall report amounts or transactions related to the balance sheet and the off-balance sheet exposures where the counterparty is a related party as referred to in IAS 24.

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289. Intra-group transactions and intra-group outstanding balances of the prudential group shall be eliminated. Under ‘Subsidiaries and other entities of the same group’, institutions shall include balances and transactions with subsidiaries that have not been eliminated either because the subsidiaries are not fully consolidated within the scope of the prudential consolidation or because the subsidiaries are excluded from the scope of prudential consolidation in accordance with Article 19 CRR for being immaterial or because, for institutions that are part of a wider group, the subsidiaries are of the ultimate parent, not of the institution. Under ‘Associates and joint ventures’, institutions shall include the portions of balances and transactions with joint ventures and associates of the group to which the entity belongs that have not been eliminated where proportional consolidation is applied.

23.1. **Related parties: amounts payable to and amounts receivable from (31.1)**

290. For ‘Loan commitments, financial guarantees and other commitments received’, the amounts that shall be reported shall be the sum of the ‘nominal’ of loan and other commitments received and the ‘maximum amount of the guarantee that can be considered’ of financial guarantees received as defined in paragraph 119.

291. ‘Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures’, as determined in paragraphs 69 to 71, in this Part shall be reported for non-performing exposures only. ‘Provisions on non-performing off-balance sheet exposures’ shall include provisions in accordance with paragraphs 11, 106 and 111 of this Part for exposures which are non-performing, as determined in accordance with paragraphs 213 to 239of this Part.

23.2. **Related parties: expenses and income generated by transactions with (31.2)**

292. ‘Gains or losses on derecognition of other than financial assets’ shall include all the gains and losses on derecognition of non-financial assets generated by transactions with related parties. This item shall include the gains and losses on derecognition of non-financial assets, which have been generated by transactions with related parties and that are part of any of the following line items of the ‘Statement of profit or loss’:

(a) ‘Gains or losses on derecognition of investments in subsidiaries, joint ventures and associates’, where reporting under national GAAP based on BAD;

(b) ‘Gains or losses on derecognition of non-financial assets’;

(c) ‘Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations’;

(d) ‘Profit or loss after tax from discontinued operations’.

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293. ‘Impairment or (-) reversal of impairment on non-performing exposures’ shall include impairment losses as defined in paragraphs 51 to 53 of this Part for exposures which are non-performing in accordance with paragraphs 213 to 239 of this Part. ‘Provisions or (-) reversal of provisions on non-performing exposures’ shall include provisions as defined in paragraph 50 of this Part for off-balance sheet exposures which are non-performing as referred in paragraphs 213 to 239 of this Part.

24. GROUP STRUCTURE (40)

294. Institutions shall provide, as of the reporting date, detailed information on subsidiaries, joint ventures and associates fully or proportionally consolidated within the scope of accounting consolidation as well as entities reported as ‘Investments in subsidiaries, joint ventures and associates’ in accordance with paragraph 4 of this Part, including those entities in which investments are held for sale under IFRS 5. All entities shall be reported, regardless of the activity they perform.

295. Equity instruments that do not meet the criteria to be classified as investments in subsidiaries, joint ventures and associates and in own shares of the reporting institution owned by it (‘Treasury shares’) shall be excluded from this template.

24.1. **Group structure: ‘entity-by-entity’ (40.1)**

296. The following information shall be reported on a ‘entity-by-entity’ basis and the following requirements shall apply for the purposes of Annexes III and IV as well as this Annex:

(a) ‘Code’ shall be the identification code of the investee. The code as part of a row identifier must be unique for each reported entity. For institutions and insurance undertakings, the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value;

(b) ‘Type of code’: institutions shall identify the type of code reported in the column ‘Code’ as a ‘LEI code’ or ‘Non-LEI code’. The type of code shall always be reported;

(c) ‘National code’: institutions may additionally report the national code when they report LEI code as identifier in the column ‘Code’;

(d) ‘Entity name’ shall include the name of the investee;

(e) ‘Entry date’ shall mean the date on which the investee entered within the ‘scope of the group’;

(f) ‘Share capital of investee’ shall mean the total amount of capital issued by the investee as of the reference date;

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(g) ‘Equity of investee’, ‘Total assets of the Investee’ and ‘Profit or (loss) of the Investee’ shall include the amounts of those items in the last financial statements approved by the investee’s board of directors or similar authorised body;

(h) ‘Residence of investee’ shall mean the country of residence of the investee;

(i) ‘Sector of investee’ shall mean the sector of counterparty referred to in paragraph 42 of Part 1 of this Annex;

(j) the ‘NACE code’ shall be provided on the basis of the principal activity of the investee. For non-financial corporations, NACE codes shall be reported with the first level of disaggregation (by ‘section’). For financial corporations, NACE codes shall be reported with a two level detail (by ‘division’);

(k) ‘Accumulated equity interest (%)’ shall be the percentage of ownership instruments held by the institution as of the reference date;

(l) ‘Voting rights (%)’ shall mean the percentage of voting rights associated to the ownership instruments held by the institution as of the reference date;

(m) ‘Group structure (relationship)’ shall indicate the relationship between the ultimate parent and the investee (parent or entity with joint control of the reporting institution, subsidiary, joint venture or associate);

(n) ‘Accounting treatment (Accounting Group)’ shall indicate the relationship between the accounting treatment with the accounting scope of consolidation (full consolidation, proportional consolidation, equity method or other);

(o) ‘Accounting treatment (CRR Group)’ shall indicate the relationship between the accounting treatment and the CRR scope of consolidation (full consolidation, proportional consolidation, equity method or other);

(p) ‘Carrying amount’ shall mean the amounts reported on the balance sheet of the institution for investees that are neither fully nor proportionally consolidated;

(q) ‘Acquisition cost’ shall mean the amount paid by investors;

(r) ‘Goodwill link to the investee’ shall mean the amount of goodwill reported on the consolidated balance sheet of the reporting institution for the investee in the items ‘goodwill’ or ‘investments in subsidiaries, joint ventures and associated’;

(s) ‘Fair value of the investments for which there are published price quotations’ shall mean the price at the reference date. It shall be provided only where the instruments are quoted.

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24.2. **Group structure: ‘instrument-by-instrument’ (40.2)**

297. The following information shall be reported on an ‘instrument-by-instrument’ basis:

(a) ‘Security code’ shall include the ISIN code of the security. For securities without ISIN code, it shall include another code that uniquely identifies the security. ‘Security code’ and ‘Holding company/Code’ shall be a composite row identifier, and together shall be unique for each row in template 40.2;

(b) ‘Holding company/Code’ shall be the identification code of the entity within the group that holds the investment. The code as part of a row identifier must be unique for each reported entity. For institutions and insurance undertakings, the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value;

(c) ‘Holding company/Type of code’: institutions shall identify the type of code reported in the column ‘Holding company/Code’ as a ‘LEI code’ or ‘Non-LEI code’. The type of code shall always be reported;

(d) ‘Holding company/National code’: institutions may additionally report the national code when they report LEI code as identifier in the column ‘Holding company/Code’;

(e) ‘Investee/Code’, ‘Investee/Type of code’, ‘Accumulated equity interest (%)’, ‘Carrying amount’ and ‘Acquisition cost’ are defined in paragraph 296 of this Part. The amounts shall correspond to the security held by the related holding company.

25. FAIR VALUE (41)

25.1. **Fair value hierarchy: financial instruments at amortised cost (41.1)**

298. Information on the fair value of financial instruments measured at amortised cost, using the hierarchy in IFRS 13.72, 76, 81, and 86, shall be reported in this template. Where national GAAP under BAD also requires the allocation of assets measured at fair value between different levels of fair value, institutions under national GAAP shall also report this template.

25.2. **Use of fair value option (41.2)**

299. Information on the use of fair value option for financial assets and liabilities designated at fair value through profit or loss shall be reported in this template.

300. ‘Hybrid contracts’ shall, for liabilities, include the carrying amount of hybrid financial instruments classified, as a whole, in the accounting portfolio of financial liabilities designated at fair value through profit or loss It shall thus include non-separated hybrid instruments in their entirety.

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301. ‘Managed for credit risk’ shall include the carrying amount of instruments that are designated at fair value through profit or loss at the occasion of their hedging against credit risk by credit derivatives measured at fair value through profit or loss in accordance with IFRS 9.6.7.

26. TANGIBLE AND INTANGIBLE ASSETS: CARRYING AMOUNT BY MEASUREMENT METHOD (42)

302. Property, plant and equipment’, ‘Investment property’ and ‘Other intangible assets’ shall be reported by the criteria used in their measurement.

303. ‘Other intangible assets’ shall include all intangible assets other than goodwill. Software assets shall be reported within ‘Other intangible assets’ or within ‘Property, plant and equipment’ in accordance with the applicable accounting framework.

303i. Where the institution assumes the role of a lessee, it shall provide separate information on lease assets (right-of-use assets).

27. PROVISIONS (43)

304. This template shall include reconciliation between the carrying amount of the item ‘Provisions’ at the beginning and end of the period by the nature of the movements, except provisions measured under IFRS 9 that shall instead be reported in template 12.

305. ‘Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4’ shall include provisions measured under IAS 37 and the credit losses of financial guarantees treated as insurance contracts under IFRS 4.

28. DEFINED BENEFIT PLANS AND EMPLOYEE BENEFITS (44)

306. These templates shall include accumulated information of all defined benefit plans of the institution. Where there is more than one defined benefit plan, aggregated amount of all plans shall be reported.

28.1. **Components of net defined benefit plan assets and liabilities (44.1)**

307. The template on components of net defined benefit plan assets and liabilities shall show the reconciliation of the accumulated present value of all net defined benefit liabilities (assets) as well as reimbursement rights (IAS 19.140 (a), (b)).

308. ‘Net defined benefit assets’ shall include, in the event of a surplus, the surplus amounts that shall be recognised in the balance sheet as they are not affected by the limits set up in IAS 19.63. The amount of this item and the amount recognised in the memo item ‘Fair value of any right to reimbursement recognized as asset’ shall be included in the item ‘Other assets’ of the balance sheet.

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28.2. **Movements in defined benefit obligations (44.2)**

309. The template on movements in defined benefit obligations shall show the reconciliation of opening and closing balances of the accumulated present value of all defined benefit obligations of the institution. The effects of the different elements listed in IAS 19.141 during the period shall be presented separately.

310. The amount of 'Closing balance (present value)' in the template for movements in defined benefit obligations shall be equal to 'Present value defined benefit obligations'.

28.3. **Staff expenses by type of benefits (44.3)**

311. For reporting of staff expenses by type of benefits, the following definitions shall be used:

(a) 'Pension and similar expenses' shall include the amount recognised in the period as staff expenses for any post-employment benefit obligations (both defined contribution plans and defined benefit plans), including post-employment-related contributions to social security funds (pension funds) maintained by the government or social security entities;

(b) 'Share based payments' shall include the amount recognised in the reference period as staff expenses for share based payments;

(c) 'Wages and salaries' shall include the remuneration of the institution's employees for their labour or services, but shall exclude severance payments and remuneration in the form of share-based items which shall be reported in separate items;

(d) 'Social security contributions' shall include contributions to social security funds, amounts paid to the government or to social security entities in order to receive a future social benefit, but shall exclude post-employment-related contributions to social security funds in terms of pensions (contributions to pension funds);

(e) 'Severance payments' shall mean payments relating to the early termination of a contract and shall include termination benefits as defined in IAS 19.8;

(f) 'Other types of staff expenses' shall include staff expenses that cannot be allocated to any of the categories above.

28.4. **Staff expenses by category of remuneration and category of staff (44.4)**

311i. For reporting of staff expenses by category of remuneration and category of staff, the following definitions shall be used:

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(a) ‘Fixed remuneration’, ‘variable remuneration’, ‘identified staff’ and ‘management body in its management function’ shall have the same meaning as in the EBA Guidelines ‘on sound remuneration policies under Articles 74(3) and 75(2) of Directive 2013/36/EU and disclosures under Article 450 of Regulation (EU) No 575/2013’ (EBA/GL/2015/22);

(b) ‘Management body’, ‘management body in its supervisory function’ and ‘senior management’ shall comprise staff as defined in points (7), (8) and (9) of Article 3(1) CRD.

311ii. ‘Number of staff’ shall include, as of the reporting reference date, the number of staff, expressed in full time equivalents (FTEs), plus the number of members in the management body expressed in terms of headcount for prudential (CRR) scope of consolidation. Of those, the number of identified staff, and the number of representatives in the management body in its management function and in senior management, as well as the number of representatives in the management body in its supervisory function shall be reported separately.

29. BREAKDOWN OF SELECTED ITEMS OF STATEMENT OF PROFIT OR LOSS (45)

29.1. **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio (45.1)**

312. ‘Financial liabilities designated at fair value through profit or loss’ shall only include the gains and losses due to the change in the own credit risk of issuers of liabilities designated at fair value through profit or loss where the reporting institution has chosen to recognise them in profit or loss because a recognition in other comprehensive income would create or enlarge an accounting mismatch.

29.2. **Gains or losses on derecognition of non-financial assets (45.2)**

313. ‘Gains or losses on derecognition of non-financial assets’ shall be broken down by type of asset. Each line item shall include the gain or the loss on the asset that has been derecognised. ‘Other assets’ shall include other tangible assets, intangible assets and investments not reported elsewhere.

29.3. **Other operating income and expenses (45.3)**

314. Other operating income and expenses shall be broken down according to the following items: fair value adjustments on tangible assets measured using the fair value model; rental income and direct operating expenses from investment property; income and expenses on operating leases other than investment property and the rest of operating income and expenses.

315. ‘Operating leases other than investment property’ shall include, for the column ‘income’ the returns obtained, and for the column ‘expenses’ the costs incurred, by the institution as lessor in its operating leasing activities other than those with assets classified as investment property. The costs for the institution as lessee shall be included in the item ‘Other administrative expenses’.

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316. Gains or losses from derecognition and re-measurements of holdings of gold, other precious metals and other commodities measured at fair value, less costs to sell, shall be reported among the items included in ‘Other operating income. Other’ or ‘Other operating expenses. Other’

30. STATEMENT OF CHANGES IN EQUITY (46)

317. The statement of changes in equity shall disclose the reconciliation between the carrying amount at the beginning of the period (opening balance) and the end of the period (closing balance) for each component of equity.

318. ‘Transfers among components of equity’ shall include all amounts transferred within equity, including both gains and losses due to own-credit risk of liabilities designated at fair value through profit or loss and the accumulated fair value changes of equity instruments measured at fair value through other comprehensive income that are transferred to other components of equity upon derecognition.

31. LOANS AND ADVANCES: ADDITIONAL INFORMATION (23)

319. Template 23 presents additional information on loans and advances, excluding loans and advances classified as cash balances at central banks and other demand deposits, held for trading, trading financial assets and debt instruments held for sale.

320. For the purposes of determining the ‘number of instruments’, an instrument shall be understood as a banking product with an outstanding balance and, where applicable, a credit limit, typically being associated with an account. An exposure towards a specific counterparty can consist of multiple instruments. The number of instruments shall be determined based on the way the institution manages the exposure. The number of instruments shall be indicated separately for exposures in pre-litigation status and exposures in litigation status as defined in paragraphs 321 and 322 of this Part.

321. An exposure shall be ‘in pre-litigation status’ where the debtor has been formally notified that the institution will take legal action against the debtor within a defined time period, unless certain contractual or other payment obligations are met. That shall also include cases where the contract has been terminated by the reporting institution because the debtor is in formal breach of the terms and conditions of the contract and the debtor has been notified accordingly, but no legal action against the debtor has formally been taken by the institution yet. Exposures classified as ‘in pre-litigation status’ can exit this classification if the outstanding amounts are paid or if they enter into litigation status as defined in the following paragraph.

322. An exposure shall be ‘in litigation status’ where legal action against the debtor has formally been taken. This comprises cases where a court of law confirmed that formal judiciary proceedings have occurred or the judiciary system has been notified of the intention to commence legal proceedings.

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323. ‘Unsecured loans and advances without guarantees’ refers to exposures for which neither collateral was pledged nor financial guarantees were received; the unsecured part of a partially secured or partially guaranteed exposure shall not be included.

324. Loans and advances with an accumulated coverage ratio of more than 90 % shall be reported separately. For that purpose, the ‘accumulated coverage ratio’ shall be the ratio between the accumulated impairments, respectively the accumulated negative changes in fair value due to credit risk related to a loan or advance as numerator, and the gross carrying amount of that loan or advance as denominator.

325. Loans collateralised by immovable property as defined in paragraphs 86(a) and 87 of this Part as well as commercial real estate loans as defined in paragraph 239ix of this Part shall be reported broken down by loan/collateral ratio (‘loan-to-value’ (LTV) ratio) as defined in paragraph 239x of this Part.

326. Information on collateral held and guarantees received on the loans and advances shall be reported in accordance with paragraph 239 of this Part. Consequently, the sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount of the related exposure. Immovable property pledged as collateral shall be reported separately in addition.

327. By way of derogation from the previous paragraph, ‘collateral received on loans and advances – uncapped amounts’ shall reflect the full value of the collateral received without a cap at the carrying amount of the related exposure.

32. LOANS AND ADVANCES: FLOWS OF NON PERFORMING EXPOSURES, IMPAIRMENTS AND WRITE OFFS SINCE THE END OF THE LAST FINANCIAL YEAR (24)

32.1. **Loans and advances: Inflows and outflows of non-performing exposures (24.1)**

328. Template 24.1 shall provide a reconciliation of the opening and closing balances of the stock of loans and advances, excluding loans and advances classified as cash balances at central banks and other demand deposits, trading financial assets, held for trading or as held for sale, that are classified as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part and reported in template 18. Inflows and outflows of non-performing loans and advances shall be broken down by type of inflow or outflow.

329. Inflows to the category of non-performing exposures shall be reported in accordance with paragraphs 239ii to 239iii and 239vi of this Part, with the exception of inflows to the category ‘held for sale’, which are outside the scope of this template. Inflows shall be broken down by type (source) of inflow. In this context:

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(a) ‘Inflow due to accrued interest’ shall represent interest accrued on non-performing loans and advances that have not been included in any of the other categories of the breakdown by type (source); in this regard, this inflow captures the interest accrued on non-performing loans and advances that were classified as non-performing at the end of the preceding financial year and have been continuously classified as such ever since; interest accrued on exposures that were classified as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part only during the period shall be reported together with the inflow itself in the corresponding type (source) category;

(b) ‘of which: reclassified from performing forborne exposures under probation previously reclassified from non-performing’ shall include ‘performing forborne exposures under probation reclassified from non-performing’, as defined in paragraph 261 of this Part, that were reclassified again as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part during the period;

(c) ‘Inflow due to other reasons’ shall capture inflows that cannot be linked to any of the other, specified sources of inflows and shall include, among others, increases in the gross carrying amount of non-performing exposures due to additional amounts disbursed during the period, the capitalisation of past due amounts including capitalised fees and expenses and changes in exchange rates related to non-performing loans and advances that were classified as non-performing at the end of the preceding financial year and have been continuously classified as such ever since.

330. The following exposures shall be reported in separate rows:

(a) ‘Inflow more than once’ shall comprise loans and advances that were reclassified multiple times from non-performing to performing or vice versa during the period;

(b) ‘Inflow of exposures granted in the past 24 months’ shall represent loans and advances that were granted in the 24 months prior to the reference date and that were classified as non-performing in accordance paragraphs 213 to 239 or 260 of this Part during the period. Of these exposures, those granted during the period shall be reported separately in addition.

331. Outflows from the category of non-performing exposures shall be reported in accordance with paragraphs 239iii to 239vi of this Part, and be broken down by type (reason) of the outflow. In this context, ‘outflow due to write-offs’ shall reflect the amount of write-offs made during the period that cannot be linked to any of the other specified outflow types and shall include also write-offs related to the total extinguishment of all the reporting institution’s rights by expiry of the statue-of-limitations period, forgiveness or other causes occurred during the period.

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332. In those cases where an exposure is partially derecognised and the remaining part is reclassified as performing, the outflow pertaining to the reclassification and the outflow pertaining to the derecognition shall be reported as separate outflows. For outflows due to collateral liquidations, sale of exposures, risk transfers and taking possession of collateral, the net cumulated recoveries obtained shall be reported. If, at the moment of collateral liquidations, sale of exposures, risk transfers and taking possession of collateral, a write-off was made, that amount shall be reported as a part of the related outflow type.

333. 'Net cumulated recoveries' shall mean (i) the amount of cash or cash equivalents collected, net of related costs, in the context of collateral liquidations, of the sale of exposures and of risk transfers, respectively (ii) the value at initial recognition as defined in paragraph 175i of this Part of the collateral obtained in the context of outflows due to taking possession of collateral.

334. The outflow pertaining to loans and advances that became non-performing during the period and afterwards ceased to meet the criteria for being classified as non-performing shall be reported separately.

32.2. **Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures (24.2)**

335. Template 24.2 shall contain a reconciliation of the opening and closing balances of the allowance accounts and the stock of accumulated negative changes in fair value due to credit risk pertaining to loans and advances that are or were classified as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part, excluding loans and advances classified as cash balances at central banks and other demand deposits or as held for sale.

336. 'Increases during the period' shall comprise:

(a) the stock, as of the reference date, of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that became non-performing during the period and are still classified as non-performing at the reporting reference date;

(b) the stock, as of the derecognition date, of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that became non-performing during the period and were derecognised during the period; and

(c) the increase of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that were classified as non-performing at the end of the preceding financial year and are either still classified as such at the reporting reference date or were derecognised during the period.

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337. The part of the increase attributable to impairments and accumulated negative changes in fair value booked against interest accrued shall be reported separately in addition.

338. ‘Decreases during the period’ shall comprise:

(a) the stock, as of derecognition date, of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that ceased to be non-performing during the period and exited the institution’s portfolio during the period;

(b) the stock, as of the reference date, of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that ceased to be non-performing during the period and are still not classified as non-performing at the reference date;

(c) the stock, as of the reference date, of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that were reclassified as ‘held for sale’ during the period; and

(d) the decrease of accumulated impairments and accumulated negative changes in fair value due to credit risk pertaining to loans and advances that were classified as non-performing at the end of the preceding financial year and are still classified as such at the reporting reference date.

339. The following items shall be reported separately:

(a) the decrease attributable to the reversal of allowances and the reversal of negative changes in fair value due to credit risk;

(b) the decrease attributable to the ‘unwinding’ of discounts in the context of application of effective interest rate’s accounting method.

32.3. **Loans and advances: Write-offs of non-performing exposures during the period (24.3)**

340. Template 24.3 shall be used to report the write-offs as defined in paragraph 74 of this Part to the extent that they (i) were made during the period (inflows) and (ii) refer to loans and advances classified as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part during the period, excluding loans and advances classified as held for trading, trading financial assets or held for sale. Both partial and total write-offs shall be reported. Of these write-offs, those attributable to the forfeiture of the right to legally recover an exposure, or part of it, shall be reported separately.

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33. COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (25)

341. ‘Collateral obtained by taking possession’ shall include both assets that were pledged by the debtor as collateral and assets that were not pledged by the debtor as collateral, but were obtained in exchange for the cancellation of debt, whether on a voluntary basis or as part of legal proceedings.

33.1. **Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): inflows and outflows (25.1)**

342. Template 25.1 shall be used to present the reconciliation of the opening balance, as of the beginning of the financial year, and the closing balance of the stock of collateral obtained by taking possession, other than collateral classified as property, plant and equipment (PP&E). In addition, the template shall provide information on the related ‘debt balance reduction’ and the value at initial recognition of collateral obtained by taking possession.

343. ‘Debt balance reduction’ shall mean the gross carrying amount of the exposure that was derecognised from the balance sheet in exchange for the collateral obtained by taking possession, at the exact moment of the exchange, and the related impairments and negative changes in fair value due to credit risk accumulated at that point in time. Where, at the moment of exchange, a write-off was made, that amount shall be considered part of the debt balance reduction as well. Derecognitions from the balance sheet due to other reasons, such as cash collections, shall not be reported.

344. ‘Value at initial recognition’ shall have the same meaning as described in paragraph 175i of this Part.

345. With regard to the ‘inflows during the period’:

a) the collateral obtained by taking possession shall include: (i) new collateral obtained by taking possession during the period (since the beginning of the financial year), irrespective of whether the collateral is still recognised in the institution’s balance sheet (held) at the reference date or not and (ii) positive changes in valuation of collateral during the period due to different reasons (such as positive changes in fair value, appreciation, reversal of impairment, changes of accounting policies). These types of inflows shall be reported separately in addition.

b) the ‘debt balance reduction’ shall reflect the debt balance reduction of the exposure derecognised related to the collateral that was obtained during the period.

346. With regard to the ‘outflows during the period’:

a) the collateral obtained by taking possession shall include: (i) collateral sold for cash during the period; (ii) collateral sold with replacement by financial instruments during the period; and (iii) negative changes in valuation of collateral during the period due to different reasons (such as negative changes in

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fair value, depreciation, impairment, write-off, changes of accounting policies). Those types of outflows shall be reported separately. Where collateral is derecognised in exchange for both cash and financial instruments, the relevant amounts shall be split and allocated to the two outflow types. ‘Collateral sold with replacement by financial instruments’ shall describe cases where the collateral is sold to a counterparty, and the acquisition by that counterparty is financed by the reporting institution.

b) the ‘debt balance reduction’ shall reflect the debt balance reduction of the exposure related to cases where the collateral was sold for cash or replaced by financial instruments during the period.

347. In case of a sale of collateral for cash, the ‘Outflow for which cash was collected’ shall be equal to the sum of ‘Cash collected net of costs’ and ‘Profits/(-) losses from sale of collateral obtained by taking possession’. ‘Cash collected net of costs’ shall mean the amount of cash received net of transaction costs, such as fees and commissions paid to agents, transfer taxes and duties. ‘Profits/(-) losses from sale of collateral obtained by taking possession’ shall mean the difference between the carrying amount of the collateral measured at the date of derecognition and the amount of cash received net of transaction costs. In case of replacement of collateral with financial instruments as described in paragraph 346 of this Part, the carrying amount of the financing granted shall be reported.

348. Collateral obtained by taking possession shall be reported broken down by ‘time passed since the collateral has been recognised in the institution’s balance sheet.

349. In the context of the presentation of collateral obtained bytime passed since recognition in the balance sheet, the ‘ageing’ of collateral on the balance sheet, i.e. the migration between the predefined time buckets, shall be reported neither as inflow nor as outflow.

33.2. **Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E) – Type of collateral obtained (25.2)**

350. Template 25.2 shall include a breakdown of the collateral obtained by taking possession as defined in paragraphs 341 of this Part, by type of collateral obtained. The template reflects collateral recognised in the balance sheet at the reference date, irrespective of the point in time when it was obtained. In addition, the template provides information on the related ‘debt balance reduction’ and ‘value at initial recognition’ as defined in paragraphs 343 and 344 of this Part and on the number of collateral obtained by taking possession and recognised in the balance sheet at the reference date. The number of collateral obtained by taking possession shall be calculated regardless of the carrying amount of the collateral and it can be one or more than one for each exposure derecognized from the balance sheet in exchange for the collateral obtained by taking possession.

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351. The type of collateral shall be the ones referred to in paragraph 173 of this Part with the exception of those in point (b) (i) of that paragraph.

352. With regard to collateral in the form of immovable property, the following information shall be reported in separate rows:

(a) immovable property that is under construction or development;

(b) with regard to commercial immovable property, collateral in the form of land related to commercial real estate corporations, excluding agricultural land. Separate information on land with and without a planning permission shall be reported in addition.

33.3. **Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E) (25.3)**

353. In template 25.3, information on collateral obtained by taking possession classified as Property Plant and Equipment (PP&E) shall be reported. In addition, the template shall provide information on the related 'debt balance reduction' and 'value at initial recognition' as defined in paragraphs 343 and 344 of this Part.

354. Information shall be provided on the stock of collateral as of the reference date, irrespective of the point in time it was obtained, and the inflows due to new collateral obtained by taking possession during the period between the beginning and the end of the reference period and that remains recognised in the balance sheet at the reference date. With regard to the 'debt balance reduction', the 'total' shall reflect the debt balance reduction related to the collateral as of the reference date and the 'inflows due to new collateral obtained by taking possession' shall reflect the debt balance reduction related to the collateral that was obtained during the period.

34. FORBEARANCE MANAGEMENT AND QUALITY OF FORBEARANCE (26)

355. Template 26 shall include detailed information on loans and advances classified as forborne in accordance with paragraphs 240 to 268 of this Part, excluding instruments classified as cash balances at central banks and other demand deposits or as held for sale. Forborne exposures referring to either a modification of the previous terms and conditions or a total or partial refinancing of a troubled debt contract as defined in paragraph 241 of this Part shall be broken-down in more specific types of forbearance measures.

356. The 'Number of instruments' shall be determined as defined in paragraph 320of this Part.

357. The gross carrying amount of exposures with forbearance measures shall be allocated to a category reflecting the type of forbearance measure. Where multiple forbearance measures have been applied to an exposure, the gross carrying amount of exposures with forbearance measures shall be allocated to the most relevant type of forbearance measure. The latter shall be identified based on the type of forbearance measure which has the highest impact on the Net Present Value (NPV) of the forborne exposure or by using any other methods considered applicable.

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358. The types of forbearance measures shall be the following:

(a) grace period/payment moratorium: temporary suspension of repayment obligations with regard to the principal or the interest, with repayments to be resumed at a later point in time;

(b) interest rate reduction: permanent or temporary reduction of the interest rate (fixed or variable) to a fair and sustainable rate;

(c) extension of maturity/term: extension of the maturity of the exposure, entailing a reduction in instalment amounts by spreading the repayments over a longer period;

(d) rescheduled payments: adjustment of the contractual repayment schedule with or without changes to instalment amounts, other than grace periods/payment moratorium, extension of maturity/term and debt forgiveness. That category shall include, among others, capitalisation of arrears and/or accrued interest arrears to the outstanding principal balance for repayment under a sustainable, rescheduled programme; decrease of the amount of principal repayment instalments over a defined period, regardless of whether interests remain to be paid in full or whether they are capitalised or forfeited;

(e) debt forgiveness: partial cancellation of the exposure by the reporting institution through forfeiture of right to legally recover it;

(f) debt asset swaps: partial replacement of exposures in the form of debt instruments with assets or equity;

(g) other forbearance measures, including among others, total or partial refinancing of a troubled debt contract.

359. Where the forbearance measure affects the gross carrying amount of an exposure, the gross carrying amount at the reference date, i.e. after application of the forbearance measure, shall be reported. In the case of refinancing, the gross carrying amount of the new contract (‘refinancing debt’) granted which qualifies as a forbearance measure, as well as the gross carrying amount of the old re-paid contract that is still outstanding shall be reported.

360. The following items shall be reported in separate rows:

(a) Instruments that were subject to forbearance measures at multiple points in time, where:

(i) ‘Loans and advances having been forborne ‘twice’ and ‘more than twice’ shall mean exposures classified as forborne in accordance with paragraphs 240 to 268 of this Part at the reporting reference date, to which forbearance measures have been applied at two, respectively more than two different points in time. That includes, among others, originally forborne exposures that exited the forborne status (cured forborne exposures), but were granted new forbearance measures after that;

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(ii) ‘Loans and advances to which forbearance measures were granted in addition to already existing forbearance measures’ shall mean forborne exposures under probation to which forbearance measures were applied in addition to forbearance measures granted at an earlier point in time, without the exposure having cured in between.

(b) Non-performing forborne exposures that failed to meet the non-performing exit criteria. That shall comprise non-performing forborne exposures that failed to meet the conditions for ceasing to be non-performing as described in paragraph 232 of this Part at the end of the probation period of 1 year specified in paragraph 231 (b) of this Part.

361. Exposures to which forbearance measures have been granted since the end of the last financial year shall be reported in separate columns.

35. LOANS AND ADVANCES: AVERAGE DURATION AND RECOVERY PERIODS (47)

362. The information provided in template 47 shall refer to loans and advances, excluding loans and advances classified as cash balances at central banks and other demand deposits, held for trading, trading financial assets or held for sale.

363. The ‘weighted average time since past due date (in years)’ shall be calculated as the weighted average of the number of days past due of exposures classified as non-performing in accordance with paragraphs 213 to 239 or 260 of this Part at the reference date. Non-performing exposures that are not past due shall be considered as being zero days past due in this calculation. Exposures shall be weighted by the gross carrying amount measured at the reference date. The weighted average time since past due date shall be expressed in years (with decimals).

364. The following information on the results of litigation procedures on non-performing loans and advances concluded during the period shall be reported:

(a) Net cumulated recoveries: This item shall include recoveries resulting from in-court procedures. Recoveries stemming from voluntary agreements shall not be included.

(b) Gross carrying amount reduction: This item shall include the gross-carrying amount of non-performing loans and advances derecognised in response to the conclusion of a litigation procedure. This includes related write-offs.

(c) Average duration of litigation procedures concluded in the period: shall be calculated as the average of the elapsed time between the date of classification of the instrument as ‘in litigation status’ in accordance with paragraph 322 of this Part and the date of the finalisation of legal proceedings; it shall be expressed in years (with decimals).

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PART 3

MAPPING OF EXPOSURE CLASSES AND COUNTERPARTY SECTORS

1. Tables 2 and 3 map exposure classes to be used to calculate capital requirements in accordance with CRR to counterparty sectors used in FINREP tables.

Table 2

Standardised Approach

SA exposure classes (CRR Article 112)	FINREP counterparty sectors	Comments
(a) Central governments or central banks	(1) Central banks (2) General governments	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(b) Regional governments or local authorities	(2) General governments	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(c) Public sector entities	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations.	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(d) Multilateral development banks	(3) Credit institutions	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(e) International organisations	(2) General governments	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(f) Institutions (i.e. credit institutions and investment firms)	(3) Credit institutions (4) Other financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(g) Corporates	(2) General governments (4) Other financial corporations (5) Non-financial corporations. (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(h) Retail	(4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(i) Secured by mortgages on immovable property	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.

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SA exposure classes (CRR Article 112)	FINREP counterparty sectors	Comments
(j) In default	(1) Central banks (2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(ja) Items associated with particularly high risk	(1) Central banks (2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(k) Covered bonds	(3) Credit institutions (4) Other financial corporations (5) Non-financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(l) Securitisation positions	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the underlying risk of the securitisation. In FINREP, where securitized positions remain recognised in the balance sheet, the counterparty sectors shall be the sectors of the immediate counterparties of these positions.
(m) Institutions and corporates with a short-term credit assessment	(3) Credit institutions (4) Other financial corporations (5) Non-financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty.
(n) Collective investment undertakings	Equity instruments	Investments in CIU shall be classified as equity instruments in FINREP, regardless of whether the CRR allows look-through.
(o) Equity	Equity instruments	In FINREP, equities shall be separated as instruments under different categories of financial assets
(p) Other items	Various items of the balance sheet	In FINREP, other items may be included under different asset categories.

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Table 3

Internal Ratings Based Approach

IRBA exposure classes (CRR Article 147)	FINREP counterparty sectors	Comments
(a) Central governments and central banks	(1) Central banks (2) General governments (3) Credit institutions	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(b) Institutions (i.e. credit institution and investment firms as well as some general governments and multi-lateral banks)	(2) General governments (3) Credit institutions (4) Other financial corporations	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(c) Corporates	(2) General governments (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(d) Retail	(4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the nature of the immediate counterparty
(e) Equity	Equity instruments	In FINREP, equities shall be separated as instruments under different categories of financial assets
(f) Securitisation positions	(2) General governments (3) Credit institutions (4) Other financial corporations (5) Non-financial corporations (6) Households	These exposures shall be assigned to FINREP counterparty sectors according to the underlying risk of the securitisation positions. In FINREP, where securitized positions remain recognised in the balance sheet, the counterparty sectors shall be the sectors of the immediate counterparties of these positions
(g) Other non credit obligations	Various items of the balance sheet	In FINREP, other items may be included under different asset categories.

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ANNEX VI

REPORTING ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY

IP LOSSES TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		IP LOSSES	**LE**
15	C 15.00	Exposures and losses from lending collateralised by immovable property	CR IP LOSSES

C 15.00 — EXPOSURES AND LOSSES FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY (CR IP LOSSES)

Country:

		Losses				**Exposures**
		Sum of losses stemming from lending up to the reference percentages		**Sum of overall losses**		
			of which: immovable property valued with mortgage lending value		**of which: immovable property valued with mortgage lending value**	**Sum of the exposures**
Row	column	0010	0020	0030	0040	050
	collateralised by:					
0010	Residential property					
0020	Commercial immovable property					

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ANNEX VII

INSTRUCTIONS FOR REPORTING ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY

1. This Annex contains instructions in relation to the templates included in Annex VI to this Regulation.

2. All the general instructions included in Part I of Annex II to this Regulation shall also apply.

1. Reporting scope

3. Institutions that use immovable property in accordance with Part Three, Title II of CRR shall report the data specified in Article 430a(1) CRR.

4. The template covers all national markets an institution/group of institutions is exposed to (see Article 430a(1) CRR). In accordance with the third sentence of Article 430a(2) the data shall be reported for each property market within the Union separately.

2. Definitions

5. 'Loss' shall mean the loss defined in point (2) of Article 5 CRR, including losses stemming from leased property. The recovery flows stemming from other sources (e.g. bank guarantees, life insurance, etc.) shall not be recognised as reducing the losses when calculating losses stemming from immovable property. Losses of one position shall not be netted with the profit of a successful recovery of another position.

6. For exposures secured by residential and commercial property the calculation of economic loss shall start from outstanding exposure value at the reporting date and shall include at least: (i) proceeds from collateral realisation; (ii) direct costs (including interest rates payments and recovery costs linked to the liquidation of the collateral); and (iii) indirect costs (including operating costs of the recovery unit). All components shall be discounted to the reporting reference date.

7. The exposure value shall be determined in accordance with the rules stipulated in Title II of Part Three CRR (see Chapter 2 for institutions using the standardised approach, and Chapter 3 for institutions using the IRB approach).

8. The property value shall be determined in accordance with the rules stipulated in Title II of Part Three CRR.

9. F/X effect: Amounts shall be converted to the reporting currency using the exchange rate at the reporting date. Moreover, the estimates of the economic losses should consider the F/X effect if the exposure or collateral is denominated in a different currency.

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3. Geographical breakdown

10. Institutions shall report the following templates:

a) one total template;

b) one template for each national market in the Union the institution is exposed to, and;

c) one template aggregating the data for all national markets outside the Union the institution is exposed to.

4. Reporting of exposures and losses

11. Exposures: All exposures that are subject to requirements in Title II of Part Three CRR and where the collateral is used to reduce the risk-weighted exposure amount shall be reported in template C 15.00. This also means that the exposures and losses concerned must not reported if the risk mitigation effect of the immovable property is only used for internal purposes (i.e. under Pillar 2) or for large exposures (see Part Four CRR).

12. Losses: The institution which has the exposure by the end of the reporting period shall report the losses. Losses shall be reported as soon as provisions are to be booked in accordance with accounting rules. The estimated losses shall also be reported. Losses from exposures collateralised by immovable property shall be calculated on a loan-by-loan basis and aggregated for reporting purposes.

13. Reference date: The exposure value at default shall be used.

a) Losses shall be reported for all defaults on loans secured by real estate property that occur during the reporting period and irrespective of whether the recovery has been completed. Losses to be reported as of 31 December shall refer to the whole calendar year. Since there may be a long time lag between default and the recognition of losses (which includes incomplete recovery process), loss estimates shall be reported in cases where the recovery has not been completed within the reporting period.

b) For all defaults observed within the reporting period, there are three scenarios: (i) defaulted loan can be restructured so that it is no longer treated as in default (no loss observed); (ii) realization of all collateral is completed (completed recovery, actual loss known); or (iii) incomplete recovery (loss estimates to be used). Loss reporting shall include only losses stemming from scenario (ii) realisation of collateral (observed losses) and scenario (iii) incomplete recovery (estimates of losses).

c) As losses shall be reported only for exposures having defaulted during the reporting period, changes to losses of exposures having defaulted during previous reporting periods will not be reflected in the reported data, i.e. proceeds from the realisation of the collateral at a later reporting period or lower realised costs than previously estimated shall not be reported.

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14. Role of the valuation of the property: The latest valuation of the property before the default date of the exposure is needed as reference for reporting the part of exposure secured by mortgages on immovable property. After default, the property might be re-valued. This new value should however not be relevant for identifying the part of the exposure which was originally fully (and completely) secured by the mortgages on immovable property. However, the new value of the property shall be considered in economic loss reporting (a reduced property value is part of economic costs). In other words, the latest valuation of the property before the default date shall be used to determine which part of the loss shall be reported in column 0010 (identification of exposure values which is fully and completely secured) and the re-valued property value for the amount to be reported (estimation of a possible recovery from collateral) in columns 0010 and 0030.

15. Treatment of loan sales during the reporting period: The institution which has the exposure by the end of the reporting period shall report losses, but only if a default for that exposure was identified.

5. Instructions concerning specific positions

Columns	
0010	**Sum of losses stemming from lending up to the reference percentages** Points (a) and (d) of Article 430a(1) CRR respectively, Market value and mortgage lending value in accordance with points (74) and (76) of Article 4(1) CRR This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property up to the part of exposure treated as fully and completely secured in accordance with Article 124(1) CRR.
0020	**Of which: immovable property valued with mortgage lending value** Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value.
0030	**Sum of overall losses** Points (b) and (e) of Article 430a(1) CRR respectively; market value and mortgage lending value in accordance with points (74) and (76) of Article 4(1) CRR This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property up to the part of exposure treated as fully secured in accordance with Article 124(1) CRR.
0040	**Of which: immovable property valued with mortgage lending value** Institutions shall report losses, where the value of the collateral has been calculated as mortgage lending value
0050	**Sum of the exposures** Points (c) and (f) of Article 430a(1) CRR The value to be reported is only that part of the exposure value which is treated as fully secured by immovable property, i.e. the part that is treated as unsecured is not relevant for the loss reporting. In the event of default, the reported exposure value shall be the exposure value just before the default.

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Rows	
0010	**Residential property** Residential property as defined in point (75) of Article 4(1) CRR
0020	**Commercial immovable property**

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ANNEX VIII

TEMPLATES FOR REPORTING LARGE EXPOSURES AND CONCENTRATION RISK

LARGE EXPOSURES TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		LARGE EXPOSURES	**LE**
26	C 26.00	Large Exposures limits	LE LIMITS
27	C 27.00	Identification of the counterparty	LE 1
28	C 28.00	Exposures in the non-trading and trading book	LE 2
29	C 29.00	Detail of the exposures to individual clients within groups of connected clients	LE 3

C 26.00 — Large Exposures limits (LE Limits)

		Applicable limit
		010
010	Non institutions	
020	Institutions	
030	Institutions in %	
040	Globally Systemic Important Institutions (G-SIIs)	

C 27.00 — Identification of the counterparty (LE 1)

COUNTERPARTY IDENTIFICATION							
Code	Type of code	Name	National code	Residence of the counterparty	Sector of the counterparty	NACE code	Type of counterparty
011	015	021	035	040	050	060	070

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C 28.00 — Exposures in the non-trading and trading book (LE 2)

COUNTERPARTY			ORIGINAL EXPOSURES							
					Direct exposures					
								Off balance sheet items		
Code	Group or individual	Transactions where there is an exposure to underlying assets	**Total original exposure**	*Of which: defaulted*	Debt instruments	Equity instruments	Derivatives	Loan commitments	Financial guarantees	Other commitments
010	020	030	040	050	060	070	080	090	100	110

ORIGINAL EXPOSURES							(-) Value adjustments and provisions	(-) Exposures deducted from CET 1 or Additional Tier 1 items	Exposure value before application of exemptions and CRM		
Indirect exposures						Additional exposures arising from transactions where there is an exposure to underlying assets					
			Off balance sheet items								
Debt instruments	Equity instruments	Derivatives	Loan commitments	Financial guarantees	Other commitments				**Total**	*Of which: Non-trading book*	% of Tier 1 capital
120	130	140	150	160	170	180	190	200	210	220	230

ELIGIBLE CREDIT RISK MITIGATION (CRM) TECHNIQUES								(-) Amounts exempted	Exposure value after application of exemptions and CRM		
(-) Substitution effect of eligible credit risk mitigation techniques						(-) Funded credit protection other than substitution effect	(-) Real estate				
			(-) Off balance sheet items								
(-) Debt instruments	(-) Equity instruments	(-) Derivatives	(-) Loan commitments	(-) Financial guarantees	(-) Other commitments				**Total**	*Of which: Non-trading book*	% of Tier 1 capital
240	250	260	270	280	290	300	310	320	330	340	350

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C 29.00 — Detail of the exposures to individual clients within groups of connected clients (LE 3)

COUNTERPARTY			ORIGINAL EXPOSURES							
					Direct exposures					
								Off balance sheet items		
Code	Group code	Transactions where there is an exposure to underlying assets	**Total original exposure**	*Of which: defaulted*	Debt instruments	Equity instruments	Derivatives	Loan commitments	Financial guarantees	Other commitments
010	020	030	050	060	070	080	090	100	110	120

ORIGINAL EXPOSURES							(-) Value adjustments and provisions	(-) Exposures deducted from CET 1 or Additional Tier 1 items	**Exposure value before application of exemptions and CRM**		
Indirect exposures						Additional exposures arising from transactions where there is an exposure to underlying assets					
			Off balance sheet items								
Debt instruments	Equity instruments	Derivatives	Loan commitments	Financial guarantees	Other commitments				**Total**	*Of which: Non-trading book*	% of Tier 1 capital
130	140	150	160	170	180	190	200	210	220	230	240

ELIGIBLE CREDIT RISK MITIGATION (CRM) TECHNIQUES								(-) Amounts exempted	**Exposure value after application of exemptions and CRM**		
(-) Substitution effect of eligible credit risk mitigation techniques						(-) Funded credit protection other than substitution effect	(-) Real estate				
			(-) Off balance sheet items								
(-) Debt instruments	(-) Equity instruments	(-) Derivatives	(-) Loan commitments	(-) Financial guarantees	(-) Other commitments				**Total**	*Of which: Non-trading book*	% of Tier 1 capital
250	260	270	280	290	300	310	320	330	340	350	360

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ANNEX IX

INSTRUCTIONS FOR REPORTING ON LARGE EXPOSURES AND CONCENTRATION RISK

Table of Contents

PART I: GENERAL INSTRUCTIONS

1. **Structure and conventions**

2. **Abbreviations**

PART II: TEMPLATE RELATED INSTRUCTIONS

1. **Scope and level of the LE reporting**

2. **Structure of the LE template**

3. **Definitions and general instructions for the purposes of the LE reporting**

4. **C 26.00 – LE Limits template**

4.1. **Instructions concerning specific rows**

5. **C 27.00 – Identification of the counterparty (LE1)**

5.1. **Instructions concerning specific columns**

6. **C 28.00 – Exposures in the non-trading and trading book (LE2)**

6.1. **Instructions concerning specific columns**

7. **C 29.00 – Details of the exposures to individual clients within groups of connected clients (LE3)**

7.1. **Instructions concerning specific columns**

PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1. The reporting framework on large exposures ('LE') shall consist of four templates which include the following information:

   (a) large exposures limits;

   (b) identification of the counterparty (template LE1);

   (c) exposures in the non-trading and trading book (template LE2);

   (d) detail of the exposures to individual clients within groups of connected clients (template LE3);

2. The instructions include legal references as well as detailed information regarding the data that shall be reported in each template.

3. The instructions and the validation rules follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates.

4. The following convention is generally used in the instructions and validation rules: {Template;Row;Column}. An asterisk sign shall be used to express that the validation is done for all the rows reported.

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5. In the case of validations within a template, in which only data points of that template are used, notations do not refer to a template: {Row;Column}.

6. ABS(Value): the absolute value without sign. Any amount that increases the exposures shall be reported as a positive figure. On the contrary, any amount that reduces the exposures shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item, no positive figure shall be reported for that item.

2. **Abbreviations**

7. For the purposes of this Annex, Regulation (EU) No 575/2013 is referred to as 'CRR'.

PART II: TEMPLATE RELATED INSTRUCTIONS

1. **Scope and level of the LE reporting**

1. In order to report information on large exposures to clients or groups of connected clients in accordance with Article 394(1) of Regulation (EU) No 575/2013 ('CRR') on a solo basis, institutions shall use the templates LE1, LE2 and LE3.

2. In order to report information on large exposures to clients or groups of connected clients in accordance with Article 394(1) CRR on a consolidated basis, the parent institutions in a Member State shall use templates LE1, LE2 and LE3.

3. Every large exposure defined in accordance with Article 392 CRR shall be reported, including the large exposures that shall not be considered for the compliance with the large exposure limit laid down in Article 395 CRR.

4. In order to report information on the 20 largest exposures to clients or groups of connected clients in accordance with the second subparagraph of Article 394(1) CRR on a consolidated basis, the parent institutions in a Member State which are subject to Part Three, Title II, Chapter 3, CRR shall use templates LE1, LE2 and LE3. The exposure value resulting from subtracting the amount in column 320 ('Amounts exempted') of template LE2 from the amount in column 210 ('Total') of that same template is the amount that shall be used for determining these 20 largest exposures.

5. In order to report information on the ten largest exposures to institutions, on a consolidated basis, as well as on the ten largest exposures to shadow banking entities which carry out banking activities outside the regulated framework on a consolidated basis, in accordance with Article 394(2), points (a) to (d), CRR, the parent institutions in a Member State shall use templates LE1, LE2 and LE3. The exposure value calculated in column 210 ('Total') of template LE2 is the amount that shall be used for determining these 20 largest exposures.

6. In order to report information on exposures of a value greater than or equal to EUR 300 million but less than 10 % of the institution's Tier 1 capital on a consolidated basis according to the last sentence of Article 394(1) of CRR, the parent institutions in a Member State shall use templates LE1, LE2 und LE3. The exposure value calculated in column 210 ('Total') of template LE2 is the amount that shall be used for determining these exposures.

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7. The data on the large exposures and the relevant largest exposures as well as the data on exposures of a value greater than or equal to EUR 300 million but less than 10 % of the institution's Tier 1 capital to groups of connected clients and individual clients not belonging to a group of connected clients shall be reported in the template LE2 (in which a group of connected clients shall be reported as one single exposure).

8. Institutions shall report in the LE3 template data regarding the exposures to individual clients belonging to the groups of connected clients, which are reported in the LE2 template. The reporting of an exposure to an individual client in the LE2 template shall not be duplicated in the LE3 template.

2. **Structure of the LE template**

9. The columns of the template LE1 shall present the information related to the identification of individual clients or groups of connected clients to which an institution has an exposure.

10. The columns of the templates LE2 and LE3 shall present the following blocks of information:

(a) the exposure value before application of exemptions and before taking into account the effect of the credit risk mitigation, including the direct, indirect exposure and additional exposures arising from transactions where there is an exposure to underlying assets;

(b) the effect of the exemptions and of the credit risk mitigation techniques;

(c) the exposure value after application of exemptions and after taking into account the effect of the credit risk mitigation calculated for the purpose of Article 395(1) of CRR.

3. **Definitions and general instructions for the purposes of the LE reporting**

11. 'Group of connected clients' is defined in Article 4(1), point (39), CRR.

12. 'Institutions' is defined in Article 4(1), point (3) CRR.

13. Exposures to 'civil-law associations' shall be reported. In addition, institutions shall add the credit amounts of the civil-law association to the indebtedness of each partner. Exposures towards civil law associations featuring quotas shall be divided or allocated to the partners according to their respective quotas. Certain constructions (e.g. joint accounts, communities of heirs, straw-man loans) working in fact civil law associations have to be reported just like them.

14. Assets and off balance sheet items shall be used without risk weights or degrees of risk in accordance with Article 389 CRR. Specifically, credit conversion factors shall not be applied to off balance sheet items.

15. 'Exposures' are defined in Article 389 CRR.

(a) 'exposures' are any asset or off-balance sheet items in the non-trading and trading book including items set out in Article 400 CRR, but excluding items which fall under Article 390(6), points (a) to (d), CRR.

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(b) ‘indirect exposures’ are those exposures allocated to the guarantor or to the issuer of the collateral rather than to the immediate borrower in accordance with Article 403 CRR. *The definitions here may not differ in any possible respect from the definitions provided in the basic act.*

16. The exposures to groups of connected clients shall be calculated in accordance with Article 390(1) CRR.

17. The ‘netting agreements’ shall be allowed to be taken into account to the effects of large exposures exposure value as laid down in Article 390(3), (4) and (5) CRR. The exposure value of derivative contracts listed in Annex II of CRR and of credit derivative contracts directly entered into with a client shall be determined in accordance with Part Three, Title II, Chapter 6, CRR with the effects of contracts of novation and other netting agreements taken into account for the purposes of those methods in accordance with Part Three, Title II, Chapter 6, Section 3 to Section 5, CRR. The exposure value of repurchase transaction, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions may be determined either in accordance with Part Three, Title II, Chapter 4 or Chapter 6, CRR. In accordance with Article 296 CRR, the exposure value of a single legal obligation arising from the contractual cross-product netting agreement with a counterparty of the reporting institution shall be reported as ‘other commitments’ in the LE templates.

18. The ‘value of an exposure’ shall be calculated in accordance with Article 390 CRR.

19. The effect of the full or partial application of exemptions and eligible credit risk mitigation (CRM) techniques for the purposes of calculating of exposures for the purpose of Article 395(1) CRR is specified in Articles 399 to 403 CRR.

20. Institutions shall report exposures resulting from reverse repurchase agreements in accordance with Article 402(3) CRR. Provided that the criteria in Article 402(3) of CRR are met, the institution shall report the large exposures to each third party for the amount of the claim that the counterparty to the transaction has on this third party and not for the amount of the exposure to the counterparty.

4. C 26.00 – LE Limits template

4.1. Instructions concerning specific rows

Rows	Legal references and instructions
010	**Non institutions** Article 395(1), Article 458(2), point (d)(ii), Article 458(10) and Article 459, point (b), CRR The amount of the applicable limit for counterparties other than institutions shall be reported. This amount is 25 % of Tier 1 capital, which is reported in row 015 of template C 01.00 of Annex I, unless a more restrictive percentage applies due to the application of national measures in accordance with Article 458 CRR or the delegated acts adopted in accordance with Article 462 with respect to the requirements referred to in Article 459, point (b), CRR.

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Rows	Legal references and instructions
020	**Institutions** Article 395(1), Article 458(2), point (d)(ii), Article 458(10) and Article 459, point (b), CRR Institutions shall report the amount of the applicable limit for counterparties that are institutions. In accordance with Article 395(1) CRR, this amount shall be the following: — if the 25 % of the Tier 1 capital is greater than EUR 150 million (or a lower limit than EUR 150 million set out by the competent authority in accordance with the third subparagraph of Article 395(1) CRR), 25 % of the Tier 1 capital shall be reported; — if EUR 150 million (or a lower limit set out by the competent authority in accordance with the third paragraph of Article 395(1) CRR) is greater than 25 % of the institution's Tier 1 capital, EUR 150 million (or the lower limit if set out by the competent authority) shall be reported. If the institution has determined a lower limit in terms of its Tier 1 capital, required by the second subparagraph of Article 395(1) of CRR, that limit shall be reported. These limits may be stricter in case of application of national measures in accordance with Article 395(6) or Article 458 CRR or the delegated acts adopted in accordance with Article 462 with respect to the requirements referred to in Article 459, point (b), CRR.
030	**Institutions in %** Articles 395(1) and 459, point (a), CRR The amount that shall be reported is the absolute limit (reported in row 020) expressed as a percentage of the Tier 1 capital.
040	**Global Systemically Important Institutions (G-SIIs)** Articles 395(1) of CRR The amount of the applicable limit for counterparties which are institution or group identified as a G-SII or as a non-EU G-SII shall be reported. In accordance with Article 395(1) CRR, this limit shall be the following: — a G-SII shall not incur an exposure to another institution or group identified as a G-SII or a non-EU G-SII, the value of which, after taking into account the effect of credit risk mitigation, exceeds 15 % of its Tier 1 capital.

5. **C 27.00 – Identification of the counterparty (LE1)**

5.1. Instructions concerning specific columns

Column	Legal references and instructions
010-070	**Counterparty Identification:** Institutions shall report the identification of any counterparty for which information is being submitted in any of the templates C 28.00 to C 29.00. The identification of the group of connected clients shall not be reported, unless the national reporting system provides a unique code for the group of connected clients. According to the third subparagraph of Article 394(1) CRR, institutions shall report the identification of the counterparty to which they have exposures of a value greater than or equal to EUR 300 million but less than 10 % of their Tier 1 capital.

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Column	Legal references and instructions
	According to Article 394(1), point (a), CRR, institutions shall report the identification of the counterparty to which they have a large exposure as defined in Article 392 CRR. According to Article 394(2), point (a) CRR, institutions shall report the identification of the counterparty to which they have the largest exposures (in the cases where the counterparty is an institution or a shadow banking entity).
011	**Code** The code as part of a row identifier must be unique for each reported entity. For institutions and insurance undertakings, the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value.
015	**Type of code** The institutions shall identify the type of code reported in column 010 as a 'LEI code' or 'Non-LEI code'. The type of code shall always be reported.
021	**Name** The name shall correspond to the name of the group whenever a group of connected clients is reported. In any other case, the name shall correspond to the individual counterparty. For a group of connected clients, the name that shall be reported shall be the name of the parent company or, when the group of connected clients does not have a parent, it shall be the group's commercial name.
035	**National code** Institutions may additionally report the national code when they report LEI code as identifier in the 'Code' column.
040	**Residence of the counterparty** The ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's 'Balance of Payments Vademecum') For groups of connected clients, no residence shall be reported.
050	**Sector of the counterparty** One sector shall be allocated to every counterparty on the basis of FINREP, Annex V, Part 1, paragraph 42, economic sector classes and splitting other financial corporations into investment firms and other financial corporations as follows: (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Investment firms as defined in Article 4(1)(2) CRR;

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Column	Legal references and instructions
	(v) Other financial corporations (excluding investment firms); (vi) Non-financial corporations; (vii) Households. For groups of connected clients, no sector shall be reported.
060	**NACE code** For the economic sector, the NACE codes (Nomenclature statistique des activités économiques dans l'Union européenne = Statistical Classification of Economic Activities in the European Union) shall be used. This column shall apply only for the counterparties 'Other financial corporations (excluding investment firms)' and 'Non-financial corporations'. NACE codes shall be used for 'Non-financial corporations' with one level detail (e.g. 'F – Construction') and for 'Other financial corporations (excluding investment firms)' with a two level detail, which provides separate information on insurance activities (e.g. 'K65 – Insurance, reinsurance and pension funding, except compulsory social security'). The 'Other financial corporations (excluding investment firms)' and 'Non-financial corporations' economic sectors shall be derived from FINREP counterparty breakdown. For groups of connected clients, no NACE code shall be reported.
070	**Type of counterparty** Article 394(2) CRR The type of the counterparty of the ten largest exposures to institutions and the ten largest exposures to shadow banking entities shall be specified by using 'I' for institutions or 'S' for shadow banking entities, which carry out banking activities outside the regulated framework.

6. **C 28.00 — Exposures in the non-trading and trading book (LE2)**

6.1. Instructions concerning specific columns

Column	Legal references and instructions
010	**Code** For a group of connected clients, if a unique code is available at national level, this code shall be reported as the code of the group of connected clients. Where there is no unique code at the national level, the code that shall be reported shall be the code of the parent company in C 27.00. In the cases where the group of connected clients does not have a parent, the code that shall be reported shall be the code of the individual entity which is considered by the institution as the most significant within the group of connected clients. In any other case, the code shall correspond to the individual counterparty. The codes shall be used in a consistent way across time. The composition of the code depends on the national reporting system, unless a uniform codification is available in the EU.

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Column	Legal references and instructions
020	**Group or individual** The institution shall report "1" for the reporting of exposures to individual clients and "2" for the reporting of exposures to groups of connected clients.
030	**Transactions where there is an exposure to underlying assets** Article 390(7) CRR In accordance with further technical specifications by the national competent authorities, when the institution has exposures to the reported counterparty through a transaction where there is an exposure to underlying assets, the equivalent to "Yes" shall be reported; otherwise the equivalent to 'No' shall be reported.
040-180	**Original exposures** Articles 24, 389, 390 and 392 CRR The institution shall report in this block of columns the original exposures of direct exposures, indirect exposures, and additional exposures arising from transactions where there is an exposure to underlying assets. According to Article 389 CRR, assets and off balance sheet items shall be used without risk weights or degrees of risk. Specifically, credit conversion factors shall not be applied to off balance sheet items. These columns shall contain the original exposure, i.e. the exposure value without taking into account value adjustments and provisions, which shall be deducted in column 210. The definition and calculation of the exposure value is set out in Articles 389 and 390 CRR. The valuation of assets and off-balance-sheet items shall be effected in accordance with the accounting framework to which the institution is subject, according to Article 24 CRR. Exposures deducted from Common Equity Tier 1 items or Additional Tier 1 items, which are not exposures referred to in Article 390(6), point (e), CRR, shall be included in these columns. These exposures shall be deducted in column 200. Exposures referred to in Article 390(6), points (a) to (d), CRR shall not be included in these columns. Original exposures shall include any asset and off-balance sheet items. The exemptions of Article 400 CRR shall be deducted for the purpose of Article 395(1) CRR in column 320. Exposures from both non-trading and trading book shall be included. The net position calculated in accordance with point (b) of Article 390(3) CRR shall be reported as direct exposure and included in the column (060 or 070 or 080), that corresponds to the dominant instrument type. The dominant instrument shall be determined based on the value of the net position in each instrument type. For the breakdown of the exposures in financial instruments, where different exposures arising from netting agreements constitute a single exposure, the latter shall be allocated to the financial instrument corresponding to the principal asset included in the netting agreement (in addition, see the introductory section).

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Column	Legal references and instructions
040	**Total original exposure** The institution shall report the sum of direct exposures and indirect exposures as well as the additional exposures that arise from the exposure to transactions where there is an exposure to underlying assets.
050	**Of which: defaulted** Article 178 CRR The institution shall report the part of the total original exposure corresponding to defaulted exposures.
060-110	**Direct exposures** Direct exposures shall mean the exposures on 'immediate borrower' basis.
060	**Debt instruments** Regulation (EU) No 1071/2013 ('ECB/2013/33') Annex II, Part 2, table, categories 2 and 3 Debt instruments shall include debt securities, and loans and advances. The instruments included in this column shall be those qualified as 'loans of up to and including one year/over one year and up to and including five years/of over five years' original maturity', or as 'debt securities', according to ECB/2013/33. Repurchase transactions, securities or commodities lending or borrowing transactions (securities financing transactions) and margin lending transactions shall be included in this column.
70	**Equity instruments** ECB/2013/33 Annex II, Part 2, table, categories 4 and 5 The instruments included in this column shall be those qualified as 'Equity' or as 'Investment fund shares/units' in accordance with ECB/2013/33.
080	**Derivatives** Article 272(2) and Annex II CRR The instruments that shall be reported in this column shall include derivatives listed in Annex II CRR and long settlement transactions, as defined in Article 272(2) CRR. Credit derivatives that are subject to counterparty credit risk shall be included in this column.
090-110	**Off balance sheet items** Annex I to CRR The value that shall be reported in these columns shall be the nominal value before any reduction of specific credit risk adjustments and without application of conversion factors.

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Column	Legal references and instructions
090	**Loan commitments** Annex I, points 1(c) and (h), 2(b)(ii), 3(b)(i) and 4(a), CRR Loan commitments are firm commitments to provide credit under pre-specified terms and conditions, except those that are derivatives because they can be settled net in cash or by delivering or issuing another financial instrument.
100	**Financial guarantees** Annex I, points 1(a), (b) and (f), CRR Financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Credit derivatives that are not included in the column 'derivatives' shall be reported in this column.
110	**Other commitments** Other commitments are the items in Annex I to CRR that are not included in the previous categories. The exposure value of a single legal obligation arising from the contractual cross-product netting agreement with a counterparty of the institution shall be reported in this column.
120-170	**Indirect exposures** Article 403 of CRR In accordance with Article 403 CRR, a credit institution shall use the substitution approach where an exposure to a client is guaranteed by a third party, or secured by collateral issued by a third party. The institution shall report in this block of columns the amounts of the direct exposures that are re-assigned to the guarantor or the issuer of collateral provided that the latter would be assigned an equal or lower risk weight than the risk weight which would be applied to the client under Part Three, Title II, Chapter 2, CRR. In the case of exposures secured by collateral issued by a third party, Article 403(3) CRR offers an alternative treatment. The protected reference original exposure (direct exposure) shall be deducted from the exposure to the original borrower in the columns of 'Eligible credit risk mitigation techniques'. The indirect exposure shall increase the exposure to the guarantor or issuer of collateral via substitution effect. This shall apply also to guarantees given within a group of connected clients. The institution shall report the original amount of the indirect exposures in the column that corresponds to the type of direct exposure guaranteed or secured by collateral such as, when the direct exposure guaranteed is a debt instrument, the amount of 'Indirect exposure' assigned to the guarantor shall be reported under the column 'Debt instruments'. Exposures arising from credit-linked notes shall also be reported in this block of columns, according to Article 399 CRR.

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Column	Legal references and instructions
120	**Debt instruments** See column 060.
130	**Equity instruments** See column 070.
140	**Derivatives** See column 080.
150-170	**Off balance sheet items** The value of these columns shall be the nominal value before any reduction of specific credit risk adjustments and conversion factors are applied.
150	**Loan commitments** See column 090.
160	**Financial guarantees** See column 100.
170	**Other commitments** See column 110.
180	**Additional exposures arising from transactions where there is an exposure to underlying assets** Article 390(7) CRR Additional exposures that arise from transactions where there is an exposure to underlying assets.
190	**(-) Value adjustments and provisions** Articles 34, 24, 110 and 111 CRR Value adjustment and provisions included in the corresponding accounting framework (Directive 86/635/EEC or Regulation (EC) No 1606/2002) that affect the valuation of exposures shall be determined in accordance with Articles 24 and 110 CRR. Value adjustments and provisions against the gross exposure given in column 040 shall be reported in this column.
200	**(-) Exposures deducted from Common Equity Tier 1 or Additional Tier 1 items** Article 390(6), point (e), CRR Exposures deducted from Common Equity Tier 1 or Additional Tier 1 items, which shall be included in the different columns of Total original exposure, shall be reported.

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Column	Legal references and instructions
210-230	**Exposure value before application of exemptions and CRM** Article 394(1), point (b), CRR Institutions shall report the exposure value before taking into account the effect of the credit risk mitigation, where applicable.
210	**Total** The exposure value to be reported in this column shall be the amount used for determining whether an exposure is a large exposure according to the definition in Article 392 of CRR. This shall include the original exposure after subtracting value adjustments and provisions and the amount of the exposures deducted from Common Equity Tier 1 or Additional Tier 1 items.
220	**Of which: Non-trading book** The amount of the non-trading book from the total exposure before exemptions and CRM
230	**% of Tier 1 capital** Articles 392 and 395 CRR The amount that shall be reported is the percentage of the exposure value before application of exemptions and CRM related to Tier 1 capital of the institution, as defined in Article 25 CRR.
240-310	**(-) Eligible credit risk mitigation (CRM) techniques** Articles 399 and 401 to 403, CRR; CRM techniques as defined in Article 4(1), point (57), CRR The CRM techniques recognised in Part Three, Title II, Chapter 3 and 4, CRR shall be used in accordance with Articles 401 to 403, CRR. CRM techniques may have three different effects in the LE regime: substitution effect; funded credit protection other than substitution effect; and real estate treatment.
240-290	**(-) Substitution effect of eligible credit risk mitigation techniques** Article 403 CRR The amount of funded and unfunded credit protection that shall be reported in these columns shall correspond to the exposures guaranteed by a third party, or secured by collateral issued by a third party, where the institution shall treat the portion of the exposure which is guaranteed and/or collateralised by the market value of recognised collateral as incurred with the guarantor or the issuer of collateral.

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Column	Legal references and instructions
240	**(-) Debt instruments** See column 060.
250	**(-) Equity instruments** See column 070.
260	**(-) Derivatives** See column 080.
270-290	**(-) Off balance sheet items** The value of these columns shall be without application of conversion factors.
270	**(-) Loan commitments** See column 090.
280	**(-) Financial guarantees** See column 100.
290	**(-) Other commitments** See column 110.
300	**(-) Funded credit protection other than substitution effect** Article 401 CRR The institution shall report the amounts of funded credit protection, as defined in Article 4(1), point (58), CRR, that are deducted from the exposure value due to the application of Article 401 CRR. In accordance with Article 401(1) CRR, volatility adjustments shall be applied to the exposure value and shall be reported as an increase in the exposure value.
310	**(-) Real estate** Article 402 CRR The institution shall report the amounts deducted from the exposure value due to the application of Article 402 CRR.
320	**(-) Amounts exempted** Article 400 CRR The institution shall report the amounts exempted from the LE regime.
330-350	**Exposure value after application of exemptions and CRM** Article 394(1), point (d), CRR The institution shall report the exposure value after taking into account the effect of the exemptions and credit risk mitigation calculated for the purpose of Article 395(1) CRR.

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Column	Legal references and instructions
330	**Total** This column shall include the amount to be taken into account in order to comply with the large exposures limit set out in Article 395 CRR.
340	**Of which: Non-trading book** The institution shall report the total exposure after application of exemptions and after taking into account the effect of CRM belonging to the non-trading book.
350	**% of Tier 1 capital** The institution shall report the percentage of the exposure value after application of exemptions and CRM related to the Tier 1 capital of the institution, as defined in Article 25 CRR.

7. **C 29.00 – Details of the exposures to individual clients within groups of connected clients (LE3)**

7.1. Instructions concerning specific columns

Column	Legal references and instructions
010-360	The institution shall report in template LE3 the data of the individual clients belonging to the groups of connected clients included in the rows of template LE2.
010	**Code** Columns 010 and 020 are a composite row identifier, and together must be unique for each row in the table. The code of the individual counterparty belonging to the groups of connected clients shall be reported. The codes shall be used in a consistent way across time.
020	**Group code** Columns 010 and 020 are a composite row identifier, and together must be unique for each row in the table. If a unique code for a group of connected clients is available at national level, this code shall be reported. Where there is no unique code at the national level, the code that shall be reported shall be the code used for reporting exposures to the Group of Connected clients in C 28.00 (LE2). Where a client belongs to several groups of connected clients, it shall be reported as a member of all the groups of connected clients.
030	**Transactions where there is an exposure to underlying assets** See column 030 of template LE2.
050-360	When financial instruments in template LE2 are provided to the whole group of connected clients they shall be allocated to the individual counterparties in template LE3 in accordance with the business criteria of the institution. The remaining instructions are the same as for template LE2.

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ANNEX X

REPORTING ON LEVERAGE

LEVERAGE RATIO REPORTING TEMPLATES			
Template code	**Template code**	**Name of the template**	**Short name**
47	C 47.00	Leverage ratio calculation	LRCalc
40	C 40.00	Alternative treatment of the exposure measure	LR1
43	C 43.00	Alternative breakdown of leverage ratio exposure measure components	LR4
44	C 44.00	General information	LR5
	C 48.00	Leverage ratio volatility	LR6
48.01	C 48.01	Leverage ratio volatility: Mean value for the reporting period	LR6.1
48.02	C 48.02	Leverage ratio volatility: Leverage ratio volatility: daily values for the reporting period	LR6.2

C 40.00 — ALTERNATIVE TREATMENT OF THE EXPOSURE MEASURE (LR1)

Row		**Accounting balance sheet value**	**Accounting value assuming no netting or other CRM**	**Add-on for SFTs**	**Notional amount/ nominal value**	**Capped notional amount**	**Capped notional amount (same reference name)**	**Leverage ratio exposure amount**
		0010	0020	0040	0070	0075	0085	0130
0010	Derivatives							
0020	Credit derivatives (protection sold)							
0030	Credit derivatives (protection sold), which are subject to a close out clause							
0040	Credit derivatives (protection sold), which are not subject to a close out clause							

02021R0451 — EN — 01.09.2024 — 003.001 — 1597

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Row		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Notional amount/ nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount
		0010	0020	0040	0070	0075	0085	0130
0050	Credit derivatives (protection bought)							
0060	Financial derivatives							
0071	Security Financing Transactions							
0090	Other assets							
0095	Off-balance sheet items							
0210	Cash collateral received in derivatives transactions							
0220	Receivables for cash collateral posted in derivatives transactions							
0230	Securities received in an SFT that are recognised as an asset							
0240	SFT cash conduit lending (cash receivables)							
0270	Public sector investments - Claims on central governments							
0280	Public sector investments - Claims on regional governments							
0290	Public sector investments - Claims on local authorities							
0300	Public sector investments - Claims on public sector entities							
0310	Promotional loans - Claims on central governments							

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Row		Accounting balance sheet value	Accounting value assuming no netting or other CRM	Add-on for SFTs	Notional amount/ nominal value	Capped notional amount	Capped notional amount (same reference name)	Leverage ratio exposure amount
		0010	0020	0040	0070	0075	0085	0130
0320	Promotional loans - Claims on regional governments							
0330	Promotional loans - Claims on local authorities							
0340	Promotional loans - Claims on public sector entities							
0350	Promotional loans - Claims on non-financial corporations							
0360	Promotional loans - Claims on households							
0370	Promotional loans - Passing-through							
0380	Central bank exposures							
0390	The central bank exposures value used for the calculation of the adjusted leverage ratio requirement referred to in Article 429a(7) CRR - Leverage ratio exposure amount							
0400	Leverage ratio exposure measure used for the calculation of the adjusted leverage ratio requirement referred to in Article 429a(7) CRR - Leverage ratio exposure amount							
0410	Total assets							

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C 43.00 — ALTERNATIVE BREAKDOWN OF LEVERAGE RATIO EXPOSURE MEASURE COMPONENTS (LR4)

Row	Off-balance sheet items, derivatives, SFTs and trading book	Leverage Ratio Exposure Value	RWEA
		0010	0020
0010	Off-balance sheet items		
0020	of which:Trade finance		
0030	of which:Under official export credit insurance scheme		
0040	Derivatives and SFTs subject to a cross-product netting agreement		
0050	Derivatives not subject to a cross-product netting agreement		
0060	SFTs not subject to a cross-product netting agreement		
0065	Exposure amounts resulting from the additional treatment for credit derivatives		
0070	Other assets belonging to the trading book		

Row	Other non-trading book exposures	Leverage Ratio Exposure Value		RWEAs	
		SA Exposures	IRB Exposures	SA Exposures	IRB Exposures
		0010	0020	0030	0040
0080	Covered bonds				
0090	Exposures treated as sovereigns				
0100	Central governments and central banks				
0110	Regional governments and local authorities treated as sovereigns				

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Row	Other non-trading book exposures	Leverage Ratio Exposure Value		RWEAs	
		SA Exposures	IRB Exposures	SA Exposures	IRB Exposures
		0010	0020	0030	0040
0120	MDBs and International organisations treated as sovereigns				
0130	PSEs treated as sovereigns				
0140	Exposures to regional governments, MDBs, international organisations and PSEs **not** treated as sovereigns				
0150	Regional governments and local authorities **not** treated as sovereigns				
0160	MDBs **not** treated as sovereigns				
0170	PSEs **not** treated as sovereigns				
0180	Institutions				
0190	Secured by mortgages on immovable properties				
0200	of which: Secured by mortgages of residential properties				
0210	Retail exposures				
0220	of which: Retail SME				
0230	Corporate				
0240	Financial				
0250	Non-financial				
0260	SME exposures				
0270	Exposures other than SME exposures				

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Row	Other non-trading book exposures	Leverage Ratio Exposure Value		RWEAs	
		SA Exposures	IRB Exposures	SA Exposures	IRB Exposures
		0010	0020	0030	0040
0280	Exposures in default				
0290	Other exposures				
0300	of which:Securitisation exposures				
0310	Trade finance (memo item)				
0320	of which:Under official export credit insurance scheme				

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C 44.00 — GENERAL INFORMATION (LR5)

Row		Column
		0010
0010	Institution's company structure	
0020	Derivatives treatment	
0040	Institution type	
0070	Institution with a public development unit	
0080	Central government guaranteeing the public development credit institution / unit	
0090	Regional government guaranteeing the public development credit institution / unit	
0100	Local authority guaranteeing the public development credit institution / unit	
0110	Type of guarantee received in accordance with point (d) of Article 429a(2) CRR - Obligation to protect the credit institutions' viability	
0120	Type of guarantee received in accordance with point (d) of Article 429a(2) CRR - Direct guarantee of the credit institutions' own funds requirements, funding requirements or promotional loans granted	
0130	Type of guarantee received in accordance with point (d) of Art 429a(2) CRR - Indirect guarantee of the credit institutions' own funds requirements, funding requirements or promotional loans granted	

C 47.00 — LEVERAGE RATIO CALCULATION (LRCalc)

Row	Exposure Values	LR Exposure: Reporting reference date
		0010
0010	SFTs: Exposure value	
0020	SFTs: Add-on for counterparty credit risk	
0030	Derogation for SFTs: Add-on in accordance with Article 429e(5) and 222 CRR	
0040	Counterparty credit risk of SFT agent transactions	
0050	(-) Exempted CCP leg of client-cleared SFT exposures	
0061	Derivatives: replacement cost contribution under the SA-CCR (without the effect of collateral on NICA)	

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Row	Exposure Values	LR Exposure: Reporting reference date
		0010
0065	(-) Effect of the recognition of collateral on NICA on QCCP client-cleared transactions (SA-CCR - replacement cost)	
0071	(-) Effect of the eligible cash variation margin received offset against derivatives market value (SA-CCR - replacement cost)	
0081	(-) Effect of the exempted CCP leg of client-cleared trade exposures (SA-CCR -replacement cost)	
0091	Derivatives: Potential future exposure contribution under SA-CCR (multiplier at 1)	
0092	(-) Effect lower multiplier for QCCP client-cleared transactions on the PFE contribution (SA-CCR - Potential future exposure)	
0093	(-) Effect of the exempted CCP leg of client-cleared trade exposures (SA-CCR approach-potential future exposure)	
0101	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	
0102	(-) Effect of exempted CCP leg of client-cleared trade exposures (simplified standardised approach - replacement costs)	
0103	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach (multiplier at 1)	
0104	(-) Effect of exempted CCP leg of client-cleared trade exposures (simplified standardised approach - potential future exposure)	
0110	Derogation for derivatives: original exposure method	
0120	(-) Exempted CCP leg of client-cleared trade exposures (original exposure method)	
0130	Capped notional amount of written credit derivatives	
0140	(-) Eligible purchased credit derivatives offset against written credit derivatives	
0150	Off-balance sheet items with a 10% CCF in accordance with Article 429f CRR	
0160	Off-balance sheet items with a 20% CCF in accordance with Article 429f CRR	

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Row	Exposure Values	LR Exposure: Reporting reference date
		0010
0170	Off-balance sheet items with a 50% CCF in accordance with Article 429**f** CRR	
0180	Off-balance sheet items with a 100% CCF in accordance with Article 429f CRR	
0181	(-) General credit risk adjustments to off balance sheet items	
0185	Regular-way purchases and sales awaiting settlement: Accounting value under trade date accounting	
0186	Regular-way sales awaiting settlement: Reverse out of accounting offsetting under trade date accounting	
0187	(-) Regular-way sales awaiting settlement: offset in accordance with 429g(2) CRR	
0188	Regular-way purchases awaiting settlement: Full recognition of commitments to pay under settlement date accounting	
0189	(-) Regular-way purchases awaiting settlement: offset to commitments to pay under settlement date accounting in accordance with 429g(3) CRR	
0190	Other assets	
0191	(-) General credit risk adjustments to on balance sheet items	
0193	Cash pooling arrangements that cannot be netted prudentially: value in the accounting framework	
0194	Cash pooling arrangements that cannot be netted prudentially: effect of grossing-up the netting applied in the accounting framework	
0195	Cash pooling arrangements that can be netted prudentially: value in the accounting framework	
0196	Cash pooling arrangements that can be netted prudentially: effect of grossing-up the netting applied in the accounting framework	
0197	(-) Cash pooling arrangements that can be netted prudentially: Recognition of netting in accordance with Article 429b(2) CRR	
0198	(-) Cash pooling arrangements that can be netted prudentially: Recognition of netting in accordance with Article 429b(3) CRR	

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Row	Exposure Values	LR Exposure: Reporting reference date
		0010
0200	Gross up for derivatives collateral provided	
0210	(-) Receivables for cash variation margin provided in derivatives transactions	
0220	(-) Exempted CCP leg of client-cleared trade exposures (initial margin)	
0230	Adjustments for SFT sales accounting transactions	
0235	(-) Reduction of the exposure value of pre-financing or intermediate loans	
0240	(-) Fiduciary assets	
0250	(-) Intragroup exposures (solo basis) exempted in accordance with point (c) of Article 429a(1) CRR	
0251	(-) IPS exposures exempted in accordance with point (c) of Article 429a(1) CRR	
0252	(-) Excluded guaranteed parts of exposures arising from export credits	
0253	(-) Excluded excess collateral deposited at triparty agents	
0254	(-) Excluded securitised exposures representing significant risk transfer	
0255	(-) Exposures to the central bank exempted in accordance with point (n) of Article 429a(1) CRR	
0256	(-) Excluded banking-type ancillary services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR	
0257	(-) Excluded banking-type ancillary services of designated institutions in accordance with point (p) of Article 429a(1) CRR	
0260	(-) Exposures exempted in accordance with point (j) of Article 429a(1) CRR	
0261	(-) Excluded exposures of public development credit institutions - Public sector investments	
0262	(-) Excluded exposures of public development credit institutions - Promotional loans granted by a public development credit institution	
0263	(-) Excluded exposures of public development credit institutions - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State	

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Row	Exposure Values	LR Exposure: Reporting reference date
		0010
0264	(-) Excluded exposures of public development credit institutions - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution	
0265	(-) Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) - Promotional loans granted by a public development credit institution	
0266	(-) Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State	
0267	(-) Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution	
0270	(-) Asset amount deducted - Tier 1 capital - fully phased-in definition	
0280	Asset amount deducted (-) or added (+) - Tier 1 capital - transitional definition	
0290	Total Leverage Ratio exposure measure - using a fully phased-in definition of Tier 1 capital	
0300	Total Leverage Ratio exposure measure - using a transitional definition of Tier 1 capital	
Row	**Capital**	
0310	Tier 1 capital -fully phased-in definition	
0320	Tier 1 capital - transitional definition	
Row	**Leverage Ratio**	
0330	Leverage Ratio – using a fully phased-in definition of Tier 1 capital	
0340	Leverage Ratio - using a transitional definition of Tier 1 capital	
Row	**Requirements: amounts**	
0350	Pillar 2 requirement (P2R) to address risks of excessive leverage	
0360	of which: to be made up of CET1 capital	
0370	G-SII leverage ratio buffer	

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Row	Exposure Values	LR Exposure: Reporting reference date
		0010
0380	Pillar 2 guidance (P2G) to address risks of excessive leverage	
0390	of which: to be made up of CET1 capital	
0400	of which: to be made up of Tier 1 capital	
Row	**Requirements: ratios**	
0410	Pillar 1 Leverage Ratio requirement	
0420	Total SREP leverage ratio requirement (TSLRR)	
0430	TSLRR: to be made up of CET1 capital	
0440	Overall leverage ratio requirement (OLRR)	
0450	Overall leverage ratio requirement (OLRR) and Pillar 2 Guidance (P2G) ratio	
0460	OLRR and P2G: to be made up of CET1 capital	
0470	OLRR and P2G: to be made up of Tier 1 capital	
Row	**Memorandum items**	
0480	Leverage ratio as if IFRS 9 or analogous ECL transitional arrangements had not been applied	
0490	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income have not been applied	

C 48.01 — Leverage ratio volatility: Mean value for the reporting period (LR6.1)

Row		SFTs exposure value	Adjustments for SFT sales accounting transactions
		0010	0020
0010	Mean value for the reporting period		

C 48.02 — Leverage ratio volatility: daily values for the reporting period (LR6.2)

Reference date within reporting period	SFTs exposure value	Adjustments for SFT sales accounting transactions
0010	0020	0030

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ANNEX XI

INSTRUCTIONS FOR REPORTING ON LEVERAGE

PART I: GENERAL INSTRUCTIONS

1. **Structure and other conventions**

1.1. **Structure**

1.2. **Numbering convention**

1.3. **Abbreviations**

1.4. **Sign convention**

PART II: TEMPLATE RELATED INSTRUCTIONS

1. **Formulas for leverage ratio calculation**

2. **Materiality thresholds for derivatives**

3. **C 47.00 – Leverage ratio calculation (LRCalc)**

4. **C 40.00 – Alternative treatment of the Exposure Measure (LR1)**

5. **C 43.00 – Alternative breakdown of leverage ratio exposure measure components (LR4)**

6. **C 44.00 – General information (LR5)**

7. **C 48.00 Leverage ratio volatility (LR6)**

8. **C 48.01 Leverage ratio volatility: Mean value for the reporting period**

9. **C 48.02 Leverage ratio volatility: Daily values for the reporting period**

PART I: GENERAL INSTRUCTIONS

1. **Structure and other conventions**

1.1. **Structure**

1. This Annex contains additional instructions for the templates (hereinafter ‘LR’) included in Annex X of this Regulation.

2. Overall, the framework consists of five templates:

— C47.00: Leverage Ratio Calculation (LRCalc): Leverage ratio calculation;

— C40.00: Leverage Ratio Template 1 (LR1): Alternative treatment of the exposure measure;

— C43.00: Leverage Ratio Template 4 (LR4): Alternative breakdown of leverage ratio exposure measure components;

— C44.00: Leverage Ratio Template 5 (LR5): General information;

— C48.00: Leverage ratio volatility (LR6).

3. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

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1.2. **Numbering convention**

4. The document will follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.

5. The following general notation is followed in the instructions: {Template;Row;Column}. An asterisk sign will be used to refer to the whole row or column.

6. In the case of validations within a template, where only data points from that template are used, notations will not refer to a template: {Row;Column}.

7. For the purpose of the reporting on leverage, “of which” refers to an item that is a subset of a higher level exposure category whereas “memo item” refers to a separate item that is not a subset of an exposure class. Reporting of both types of cells is mandatory unless otherwise specified.

1.3. **Abbreviations**

8. For the purposes of this annex and related templates the following abbreviations are used:

   a. CRR, which is an abbreviation of Capital Requirements Regulation and shall mean Regulation (EU) No 575/2013;

   b. CRD, which is an abbreviation of Capital Requirements Directive and shall mean Directive 2013/36/EU;

   c. SFT, which is an abbreviation of Securities Financing Transaction and shall mean “repurchase transaction, securities or commodities lending or borrowing transaction, or margin lending transaction” as referred to in point (139) of Article 4(1) in Regulation (EU) No 575/2013;

   d. CRM, which is an abbreviation for Credit Risk Mitigation;

   e. CSD, which is an abbreviation for Central Securities Depository;

   f. QCCP, which is an abbreviation for Qualifying Central Counterparty;

   g. PFE, which is an abbreviation for Potential Future Exposure.

1.4. **Sign convention**

9. All amounts shall be reported as positive figures. With the exception of:

   a. The items whose label is preceded by a negative sign (-), where no positive figure is expected to be reported for that item.

   b. {LRCalc;0310;0010}, {LRCalc;0320;0010}, {LRCalc;0330;0010}, {LRCalc;0340;0010}, which could take negative values in extreme cases, otherwise they take positive values.

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c. {LRCalc;0280;0010} can take a positive values due to Article 473a(7) CRR, otherwise they take negative values.

PART II: TEMPLATE RELATED INSTRUCTIONS

1. **Formulas for leverage ratio calculation**

1. The leverage ratio is based on a capital measure and a total exposure measure, which can be calculated with cells from LRCalc.

2. Leverage Ratio – fully phased-in definition = {LRCalc;0310;0010}/ {LRCalc;0290;0010}.

3. Leverage Ratio – transitional definition = {LRCalc;0320;0010}/ {LRCalc;0300;0010}.

2. **Materiality thresholds for derivatives**

4. In order to reduce the reporting burden for institutions with limited exposures in derivatives, the following measures are used to gauge the relative importance of derivatives exposures to the total exposure of the leverage ratio. Institutions shall calculate these measures as follows:

5.

$$\text{Derivatives share} = \frac{\text{Derivative exposure measure}}{\text{Total exposure measure}}$$

6. Where the derivative exposure measure is equal to: {LRCalc;0061;0010}+{LRCalc;0065;0010}+{LRCalc;0071;0010}+{LRCalc;0081;0010}+{LRCalc;0091;0010}+{LRCalc;0092;0010}+{LRCalc;0093;0010}+{LRCalc;0101;0010}+{LRCalc;0102;0010}+{LRCalc;0103;0010}+{LRCalc;0104;0010}+{LRCalc;0110;0010}+{LRCalc;0120;0010}+{LRCalc;0130;0010}+{LRCalc;0140;0010}

7. Where total exposure measure is equal to: {LRCalc;0290;0010}.

8. Total notional amount referenced by derivatives = {LR1; 0010;0070}. This is a cell that institutions shall always report.

9. Credit derivatives volume = {LR1;0020;0070} + {LR1;0050;0070}. These are cells that institutions shall always report.

10. Institutions are required to report the cells referred to in paragraph 13 if any of the following conditions is met:

a) the derivatives share referred to in paragraph 5 is more than 1,5 %;

b) the derivatives share referred to in paragraph 5 exceeds 2,0 %.

The entry and exit criteria of Article 4 of this Regulation shall apply, except for point (b) where institutions shall start reporting information from the next reporting reference date, where they have exceeded the threshold on one reporting reference date.

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11. Institutions for which the total notional amount referenced by derivatives as defined in paragraph 8 exceeds 10 billion € shall report the cells referred to in paragraph 13, even though their derivatives share does not fulfil the conditions described in paragraph 10.

The entry criteria of Article 4 of this Regulation shall not apply for paragraph 4. Institutions shall start reporting information from the next reporting reference date where they have exceeded the threshold on one reporting reference date.

12. Institutions are required to report the cells referred to in paragraph 14 if any of the following conditions is met:

a) the credit derivatives volume referred to in paragraph 9 is more than 300 million €;

b) the credit derivatives volume referred to in paragraph 9 exceeds 500 million €.

The entry and exit criteria of Article 4 of this Regulation shall apply, except for point (b) where institutions shall start reporting from the next reporting reference date where they have exceeded the threshold on one reporting reference date.

13. The cells which are required to be reported by institutions in accordance with paragraphs 10 and 11 are the following: {LR1;0010;0010}, {LR1;0010;0020}, {LR1;0020;0010}, {LR1;0020;0020}, {LR1;0030;0070}, {LR1;0040;0070}, {LR1;0050;0010}, {LR1;0050;0020}, {LR1;0060;0010}, {LR1;0060;0020}, and {LR1;0060;0070}.

14. The cells which are required to be reported by institutions in accordance with paragraph 12 are the following: {LR1;0020;0075}, {LR1;0050;0075} and {LR1;0050;0085}.

3. **C 47.00 – Leverage ratio calculation (LRCalc)**

15. This template collects the data that are needed to calculate the leverage ratio as defined in Part Seven CRR.

16. Institutions shall perform the reporting of the leverage ratio quarterly. In each quarter, the value “at reporting reference date” shall be the value at the last calendar day of the third month of the respective quarter.

17. Institutions shall report the items in the Exposure values section with positive sign in accordance with the sign convention in paragraph 9 of Part I of this Annex (excluding {LRCalc;0270;0010} and {LRCalc;0280;0010}), as if the items with a negative sign (for example exemptions/deductions) in accordance with the sign convention in paragraph 9 of Part I of this Annex did not apply.

18. Any amount that increases the own funds or the leverage ratio exposure shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the leverage ratio exposure shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

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19. Where an amount could qualify for deduction on multiple grounds, the amount shall only be reduced from the exposure in one of the rows of template C47.00.

	Legal references and instructions
Row and column	Exposure Values
{0010;0010}	**SFTs: Exposure value** Point (b) of paragraph (1) and paragraphs (4) and (5) of Article 429b CRR The exposure for SFTs calculated in accordance with point (b) of paragraph (1) and paragraphs (4) and (5) of Article 429b CRR. Institutions shall consider in this cell transactions in accordance with point (c) of Article 429e(7) CRR. Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include those items in {0190;0010}. Institutions shall not include in this cell agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with point (a) of Article 429e(7) CRR.
{0020;0010}	**SFTs: Add-on for counterparty credit risk** Article 429e(1) CRR The add-on for counterparty credit risk of SFTs, including those that are off-balance sheet, determined in accordance with paragraph (2) or (3) and paragraph (4) of Article 429e CRR, as applicable. Institutions shall consider in this cell transactions in accordance with point (c) Article 429e(7) CRR. Institutions shall not include in this cell agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with point (a) of Article 429e(7) CRR. Institutions shall instead include those items in {0040;0010}.
{0030;0010}	**Derogation for SFTs: Add-on in accordance with Articles 429e(5) and 222 CRR** Article 429e(5) and 222 CRR The exposure value for SFTs, including those that are off-balance sheet, calculated in accordance with Article 222 CRR, subject to a 20 % floor for the applicable risk weight. Institutions shall consider in this cell transactions in accordance with point (c) of Article 429e(7) CRR. Institutions shall not consider in this cell transactions for which the add-on part of the leverage ratio exposure value is determined in accordance with the method refer to in Article 429e(1) CRR.

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	Legal references and instructions
Row and column	Exposure Values
{0040;0010}	**Counterparty credit risk of SFT agent transactions** Point (a) of paragraph (7) and paragraphs (2) and (3) of Article 429e CRR The exposure value for agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with point (a) of Article 429e(7) CRR, consists only of the add-on determined in accordance with paragraph (2) or (3) of Article 429e CRR, as applicable. Institutions shall not include in this cell transactions in accordance with point (c) of Article 429e(7). Institutions shall instead include those items in {0010;0010} and {0020;0010} or {0010;0010} and {0030;0010}, as applicable.
{0050;0010}	(-) **Exempted CCP leg of client-cleared SFT exposures** Point (g) of Article 429a(1) and point (c) of Article 306(1) CRR The exempted CCP leg of client-cleared trade exposures of SFTs, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. Where the exempted leg to the CCP is a security it shall not be reported in this cell unless it is a re-pledged security that under the applicable accounting framework (i.e. in accordance with the first sentence of Article 111(1) CRR) is included at full value. Institutions shall, as if no exemption applies, also include the amount reported in this cell in {0010;0010}, {0020;0010} and {0030;0010}, and, if it is a re-pledged security that under the applicable accounting framework is included at full value, additionally in {0190;0010}. Where there is initial margin posted by the institution for an exempted leg of an SFT that is reported in {0190;0010} and not reported in {0020;0010} or {0030;0010}, then the institution can report it in this cell.
{0061;0010}	**Derivatives: replacement cost contribution under the SA-CCR (without the effect of collateral on NICA)** Articles 429c(1) CRR The replacement Cost as per Article 275 CRR without the effect of collateral on NICA, and without the effect of any variation margin. Institutions shall not apply the derogations of paragraph (3) and (4) of Article 429c and point (g) of Article 429a(1) CRR for the purposes of this cell. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR. As determined by Article 429c(1) CRR, institutions may take into account the effects of contracts for novation and other netting agreements in accordance with Article 295 CRR. Cross-product netting shall not apply. However, institutions may net within the product category referred to in point (25)(c) of Article 272 CRR and credit derivatives when they are subject to a contractual cross-product netting agreement referred to in Article 295(c) CRR.

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	Legal references and instructions
Row and column	Exposure Values
	Institutions shall include all credit derivatives, not solely those in the trading book. Institutions shall not consider in this cell contracts measured by application of the simplified standardised approach or the original exposure method.
{0065;0010}	(-) **Effect of the recognition of collateral on NICA on QCCP client-cleared transactions (SA-CCR – replacement cost)** Article 429c(4) CRR Application of the derogation of 429c(4) CRR on the calculation of the replacement cost for derivative contracts with clients where those contracts are cleared by a QCCP. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR. Institutions shall include the amount reported in this cell also in {0061;0010} as if no derogation applies.
{0071;0010}	(-) **Effect of the eligible cash variation margin received offset against derivatives market value (SA-CCR – replacement cost)** Article 429c(3) CRR Variation margin received in cash from the counterparty eligible for offsetting against the replacement cost portion of the derivatives exposure in accordance with Article 429c(3) CRR. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR. Any cash variation margin received on an exempted CCP leg in accordance with point (g) of Article 429a(1) CRR shall not be reported. Institutions shall include the amount reported in this cell also in {0061;0010} as if no deduction of cash variation margin applies.
{0081;0010}	(-) **Effect of the exempted CCP leg of client-cleared trade exposures (SA-CCR -replacement cost)** Point (g) of Article 429a(1) CRR The replacement cost portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. This amount shall be reported gross of cash variation margin received on this leg. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR. Institutions shall include the amount reported in this cell also in {0061;0010} as if no exemption applies.

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	Legal references and instructions
Row and column	Exposure Values
{0091;0010}	**Derivatives: Potential future exposure contribution under SA-CCR (multiplier at 1)** Article 429c(5) CRR Potential future exposure as per Article 278 CRR assuming a multiplier of 1, i.e. without the application of the derogation regarding contracts with clients where those contracts are cleared by a QCCP of 429c(5) CRR. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR.
{0092;0010}	(-) **Effect lower multiplier for QCCP client-cleared transactions on the PFE contribution (SA-CCR – Potential future exposure)** Article 429c(5) CRR Application of the derogation of Article 429c(5) CRR on the calculation of the PFE for derivative contracts with clients where those contracts are cleared by a QCCP. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR. Institutions shall include the amount reported in this cell also in {0091;0010} as if no derogation applies.
{0093;0010}	(-) **Effect of the exempted CCP leg of client-cleared trade exposures (SA-CCR approach-potential future exposure)** Point (g) of Article 429a(1) CRR The potential future exposure of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR. Institutions shall include the amount reported in this cell also in {0091;0010} as if no exemption applies.
{0101;0010}	**Derogation for derivatives: replacement costs contribution under the simplified standardised approach** Articles 429c(6) and 281 CRR This cell provides the exposure measure of contracts listed in points 1 and 2 of Annex II CRR calculated in accordance with the simplified standardised approach set out in Article 281 CRR. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR. Institutions that apply the simplified standardised approach shall not reduce the total exposure measure by the amount of margin received in accordance with Article 429c(6) CRR. Hence the exception for derivative contracts with clients where those contracts are cleared by a QCCP in Article 429c(4) CRR shall not apply. Institutions shall not consider in this cell contracts measured by application of the SA-CCR or the original exposure method.

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	Legal references and instructions
Row and column	Exposure Values
{0102;0010}	(-) **Effect of exempted CCP leg of client-cleared trade exposures (simplified standardised approach – replacement costs)** Point (g) of Article 429a(1) CRR The replacement cost portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. This amount shall be reported gross of cash variation margin received on this leg. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR. Institutions shall include the amount reported in this cell also in {0101;0010} as if no exemption applied.
{0103;0010}	**Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach (multiplier at 1)** Point (f) of Article 281(2) and Article 429c(6) CRR The potential future exposure in accordance with the simplified standardised approach set out in Article 281 CRR, assuming a multiplier of 1. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR. Institutions that apply the simplified standardised approach shall not reduce the total exposure measure by the amount of margin received in accordance with Article 429c(6) CRR.
{0104;0010}	(-) **Effect of exempted CCP leg of client-cleared trade exposures (simplified standardised approach – potential future exposure)** Point (g) of Article 429a(1) CRR The potential future exposure of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. The amount shall be reported with the 1,4 alpha factor applied as specified in Article 274(2) CRR. Institutions shall include the amount reported in this cell also in {0103;0010} as if no exemption applied.
{0110;0010}	**Derogation for derivatives: original exposure method** Articles 429c(6) and 282 CRR This cell provides the exposure measure of contracts listed in points 1 and 2 of Annex II CRR calculated in accordance with the original exposure method set out in Article 282 CRR. Institutions that apply the original exposure method shall not reduce the total exposure measure by the amount of margin received in accordance with Article 429c(6) CRR.

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	Legal references and instructions
Row and column	Exposure Values
	Institutions that do not use the original exposure method shall not report this cell. Institutions shall not consider in this cell contracts measured by application of the SA-CCR or the simplified standardised approach.
{0120;0010}	(-) **Exempted CCP leg of client-cleared trade exposures (original exposure method)** Point (g) of Article 429a(1) CRR The exempted CCP leg of client-cleared trade exposures when applying the original exposure method as set out in Article 282 CRR, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. Institutions shall include the amount reported in this cell also in {0110;0010} as if no exemption applied.
{0130;0010}	**Capped notional amount of written credit derivatives** Article 429d CRR Institutions shall determine capped notional amount of written credit derivatives, as defined in Article 429d(1), in accordance with Article 429d CRR.
{0140;0010}	(-) **Eligible purchased credit derivatives offset against written credit derivatives** Article 429d CRR Capped notional amount of purchased credit derivatives (i.e. where the institution is buying credit protection from a counterparty) on the same reference names as those credit derivatives written by the institution, where the remaining maturity of the purchased protection is equal to or greater than the remaining maturity of the sold protection. Hence, the value shall not be greater than the value entered in {0130;0010} for each reference name.
{0150;0010}	**Off-balance sheet items with a 10 % CCF in accordance with Article 429f CRR** Article 429f, point (d) of Article 111(1) and Article 166(9) CRR The exposure value, in accordance with Articles 429f and point (d) of Article 111(1) CRR, of low risk off-balance sheet items that would be assigned a 0 % credit conversion factor referred to in points 4(a) to (c) of Annex I CRR (as a reminder the exposure value here shall be 10 % of the nominal value). That is commitments which may be cancelled unconditionally at any time by the institution without prior notice (UCC), or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness.

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	Legal references and instructions
Row and column	Exposure Values
	As a reminder the nominal value shall not be reduced by specific credit risk adjustments. Instead, as indicated in Article 429f(2) institutions may reduce the credit exposure equivalent amount of an off-balance-sheet item by the corresponding amount of specific credit risk adjustments. This calculation is subject to a floor of zero. Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) CRR. Institutions shall not consider in this cell contracts listed in Annex II CRR, credit derivatives, SFTs and positions referred to in Article 429d in accordance with Article 429f CRR.
{0160;0010}	**Off-balance sheet items with a 20 % CCF in accordance with Article 429f CRR** Article 429f, point (c) of Article 111(1) and Article 166(9) CRR The exposure value, in accordance with Articles 429f and point (c) of Article 111(1) CRR, of medium/low risk off-balance-sheet items that would be assigned a 20 % credit conversion factor referred to in points 3(a) and (b) of Annex I CRR (as a reminder the exposure value here shall be 20 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments. Instead, as indicated in Article 429f(2) institutions may reduce the credit exposure equivalent amount of an off-balance-sheet item by the corresponding amount of specific credit risk adjustments. This calculation is subject to a floor of zero. Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) CRR. Institutions shall not consider in this cell contracts listed in Annex II CRR, credit derivatives, SFTs and positions referred to in Article 429d in accordance with Article 429f CRR.
{0170;0010}	**Off-balance sheet items with a 50 % CCF in accordance with Article 429f CRR** Article 429f, point (b) of Article 111(1) and Article 166(9) CRR The exposure value, in accordance with Articles 429f and point (b) of Article 111(1) CRR, of medium risk off-balance sheet items that would be assigned a 50 % credit conversion factor as defined in the Standardised Approach to credit risk referred to in points 2(a) and (b) of Annex I CRR (as a reminder the exposure value here shall be 50 % of the nominal value).

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	Legal references and instructions
Row and column	Exposure Values
	As a reminder the nominal value shall not be reduced by specific credit risk adjustments. Instead, as indicated in Article 429f(2) institutions may reduce the credit exposure equivalent amount of an off-balance-sheet item by the corresponding amount of specific credit risk adjustments. This calculation is subject to a floor of zero. This cell includes liquidity facilities and other commitments to securitisations. In other words the CCF for all liquidity facilities in accordance with Article 255 CRR is 50 % regardless of the maturity. Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) CRR. Institutions shall not consider in this cell contracts listed in Annex II CRR, credit derivatives, SFTs and positions referred to in Article 429d in accordance with Article 429f CRR.
{0180;0010}	**Off-balance sheet items with a 100 % CCF in accordance with Article 429f CRR** Article 429f, point (a) of Article 111(1) and Article 166(9) CRR The exposure value, in accordance with Articles 429f and point (a) of Article 111(1) CRR, of high risk off-balance sheet items that would be assigned a 100 % credit conversion factor referred to in points 1(a) to (k) of Annex I CRR (as a reminder the exposure value here shall be 100 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments. Instead, as indicated in Article 429f(2) institutions may reduce the credit exposure equivalent amount of an off-balance-sheet item by the corresponding amount of specific credit risk adjustments. This calculation is subject to a floor of zero. This cell includes liquidity facilities and other commitments to securitisations. Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) CRR. Institutions shall not consider in this cell contracts listed in Annex II CRR, credit derivatives, SFTs and positions referred to in Article 429d in accordance with Article 429f CRR.
{0181;0010}	(-) **General credit risk adjustments to off balance sheet items** Article 429(4) CRR

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	Legal references and instructions
Row and column	Exposure Values
	The amount of general credit risk adjustments corresponding to off-balance sheet items referred to in point (d) of Article 429(4), which institutions deduct in accordance with the last paragraph of Article 429(4) CRR. The amount reported shall not be taken into account as a reduction in the calculation of off-balance sheet items reported in rows from {0150;0010} to {0180;0010}.
{0185;0010}	**Regular-way purchases and sales awaiting settlement: Accounting value under trade date accounting** Article 429g(1) CRR The sum of: — The amount of the cash related to regular-way purchases which remain on the balance sheet until the settlement date as assets in accordance with point (a) of Article 429(4) CRR; — The cash receivables related to regular-way sales which remain on the balance sheet as assets until the settlement date in accordance with point (a) of Article 429(4) CRR. This amount is after the effect of offsetting between cash receivables for regular-way sales awaiting settlement and cash payables for regular-way purchases awaiting settlement, as allowed under the applicable accounting framework. Institutions that follow the trade date accounting shall report the abovementioned sum in this cell instead of row 0190 “other assets”, while they shall report the securities related to regular-way purchases in row 0190.
{0186;0010}	**Regular-way sales awaiting settlement: Reverse out of accounting offsetting under trade date accounting** Article 429g(2) CRR The amount offset between cash receivables for regular-way sales awaiting settlement and cash payables for regular-way purchase awaiting settlement allowed under the accounting framework.
{0187;0010}	(-) **Regular-way sales awaiting settlement: offset in accordance with 429g(2) CRR** Article 429g(2) CRR The amount offset between cash receivables and cash payables where both the related regular-way sales and purchases are settled on a delivery-versus-payment basis in accordance with Article 429g(2) CRR.

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	Legal references and instructions
Row and column	Exposure Values
{0188;0010}	**Regular-way purchases awaiting settlement: Full recognition of commitments to pay under settlement date accounting** Article 429g(3) CRR The full nominal value of commitments to pay related to regular-way purchases, for institutions that, in accordance with the applicable accounting framework, apply settlement date accounting to regular-way purchases and sales. Securities related to regular-way sales shall be reported in row 0190 “other assets”.
{0189;0010}	(-) **Regular-way purchases awaiting settlement: offset to commitments to pay under settlement date accounting in accordance with 429g(3) CRR** Article 429g(3) CRR The part of the amount reported in row 0188 offset by the full nominal value of cash receivables related to regular-way sales awaiting settlement in accordance with Article 429g(3) CRR.
{0190;0010}	**Other assets** Point (a) of Article 429(4) CRR All assets other than derivatives contracts listed in Annex II CRR, credit derivatives and SFTs (e.g. amongst others assets to be reported in this cell are accounting receivables for cash variation margin provided where recognised under the operative accounting framework, liquid assets as defined under the liquidity coverage ratio, failed and unsettled transactions). Institutions shall base valuation on the principles set out in Article 429b(1) and 429(7) CRR. Institutions shall include in this cell cash received or any security that is provided to a counterparty via SFTs and that is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Furthermore, institutions shall recognise items that are deducted from CET1 and Additional Tier 1 items (e.g. intangibles, deferred tax assets etc.) here. The amount reported in row {0191;0010} shall not be taken into account as a reduction in the calculation of this row. Cash pooling arrangements shall be reported in rows {0193;0010}, {0194;0010}, {0195;0010}, {0196;0010}, {0197;0010} and {0198;0010} and not here.

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	Legal references and instructions
Row and column	Exposure Values
{0191;0010}	(-) **General credit risk adjustments to on balance sheet items** Article 429(4) CRR The amount of general credit risk adjustments corresponding to on-balance sheet items referred to in point (a) of Article 429(4) CRR, which institutions deduct in accordance with the last paragraph of Article 429(4) CRR. The amount reported shall not be taking into account as a reduction in the calculation of other assets reported in {0190;0010}.
{0193;0010}	**Cash pooling arrangements that cannot be netted prudentially: value in the accounting framework** Paragraphs (2) and (3) of Article 429b CRR The accounting value of cash pooling arrangements, i.e. of arrangements whereby the credit or debit balances of several individual accounts are combined for the purposes of cash or liquidity management, that cannot be netted in accordance to paragraphs (2) and (3) of Article 429b CRR.
{0194;0010}	**Cash pooling arrangements that cannot be netted prudentially: effect of grossing-up the netting applied in the accounting framework** Article 429 (7(b) and paragraph (2) and (3) of 429b CRR The amount netted under the applicable accounting framework on the cash pooling arrangements that cannot be netted prudentially, reported in {0193;0010}.
{0195;0010}	**Cash pooling arrangements that can be netted prudentially: value in the accounting framework** Paragraphs (2) and (3) of Article 429b CRR The accounting value of cash pooling arrangements, i.e. of arrangements whereby the credit or debit balances of several individual accounts are combined for the purposes of cash or liquidity management, that can be netted in accordance to paragraph (2) and (3) of Article 429b CRR.
{0196;0010}	**Cash pooling arrangements that can be netted prudentially: effect of grossing-up the netting applied in the accounting framework** Paragraphs (2) and (3) of Article 429b CRR The amount netted under the applicable accounting framework on the cash pooling arrangements that can be netted prudentially, reported in {0195;0010}. Where the institution meets point (b) of Article 429b(2), they shall not apply the gross-up in this row to balances extinguished on the basis of the process set out in point (a) of Article 429b(2).

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	Legal references and instructions
Row and column	Exposure Values
{0197;0010}	(-) **Cash pooling arrangements that can be netted prudentially: Recognition of netting in accordance with Article 429b(2) CRR** Article 429b(2) CRR The amount netted from the gross exposure related to cash pooling arrangements (sum of rows 0195 and 0196) in accordance with Article 429b(2).
{0198;0010}	(-) **Cash pooling arrangements that can be netted prudentially: Recognition of netting in accordance with Article 429b(3) CRR** Article 429b(3) CRR The amount netted from the gross exposure related to cash pooling arrangements (sum of rows 0195 and 0196) in accordance with Article 429b(3).
{0200;0010}	**Gross-up for derivatives collateral provided** Article 429c(2) CRR The amount of any derivatives collateral provided where the provision of that collateral reduces the amount of assets under the applicable accounting framework, as set out in Article 429c(2) CRR. Institutions shall not include in this cell initial margin for client-cleared derivative transactions with a qualifying CCP (QCCP) or eligible cash variation margin, as defined in Article 429c(3) CRR.
{0210;0010}	(-) **Receivables for cash variation margin provided in derivatives transactions** Point (c) of Article 429c(3) CRR The receivables for variation margin paid in cash to the counterparty in derivatives transactions if the institution is required, under the applicable accounting framework, to recognise these receivables as an asset, provided that the conditions in points (a) to (e) of Article 429c(3) CRR are met. The amount reported shall also be included in the other assets reported in {0190;0010}.
{0220;0010}	(-) **Exempted CCP leg of client-cleared trade exposures (initial margin)** Point (g) of Article 429a(1) CRR The initial margin (posted) portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in point (c) of Article 306(1) CRR. The amount reported shall also be included in the other assets reported in {0190;0010}.

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	Legal references and instructions
Row and column	Exposure Values
{0230;0010}	**Adjustments for SFT sales accounting transactions** Article 429e(6) CRR The value of securities lent in a repurchase transaction that are derecognised due to a sales accounting transaction under the applicable accounting framework.
{0235;0010}	(-) **Reduction of the exposure value of pre-financing or intermediate loans** Article 429(8) CRR The amount reduced from the exposure value of a pre-financing loan or an intermediate loan, in accordance with Article 429(8) CRR. The amount reported shall be included in the other assets reported in {0190;0010}.
{0240;0010}	(-) **Fiduciary assets** Point (i) of Article 429a(1) CRR The value of fiduciary assets that are recognised on the institution's balance sheet by national generally accepted accounting principles, meet the IFRS9 criteria for non-recognition and, where applicable, IFRS 10 for non-consolidation, in accordance with point (i) of Article 429a(1) CRR, assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). The amount reported shall also be included in the other assets reported in {0190;0010}.
{0250;0010}	(-) **Intragroup exposures (solo basis) exempted in accordance with point (c) of Article 429a(1) CRR** Point (c) of Article 429a(1) and Article 113(6) CRR Exposures that have not been consolidated on the applicable level of consolidation, that can benefit from the treatment laid down in Article 113(6) CRR, provided that all the conditions set out in points (a) to (e) of Article 113(6) CRR are met and where the competent authorities have given their approval. The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0251;0010}	(-) **IPS exposures exempted in accordance with point (c) of Article 429a(1) CRR** Point (c) of Article 429a(1) and Article 113(7) CRR Exposures that can benefit from the treatment laid down in Article 113(7) CRR, provided that all the conditions set out in points (a) to (i) of Article 113(7) CRR are met and where the competent authorities have given their approval. The amount reported shall also be included in the applicable cells above as if no exemption applied.

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	Legal references and instructions
Row and column	Exposure Values
{0252;0010}	(-) **Excluded guaranteed parts of exposures arising from export credits** Point (f) of Article 429a(1) CRR The guaranteed parts of exposures arising from export credits that can be excluded when the conditions of point (f) of Article 429a(1) CRR are met. The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0253;0010}	(-) **Excluded excess collateral deposited at triparty agents** Point (k) of Article 429a(1) CRR The excess collateral deposited at triparty agents that has not been lent out, which can be excluded in accordance with point (k) of Article 429a(1). The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0254;0010}	(-) **Excluded securitised exposures representing significant risk transfer** Point (m) of Article 429a(1) CRR The securitised exposures from traditional securitisations that meet the conditions for significant risk transfer set out in Article 244(2). The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0255;0010}	(-) **Exposures to the central bank exempted in accordance with point (n) of Article 429a(1) CRR** Point (n) of Article 429a(1) CRR The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0256;0010}	(-) **Excluded banking-type ancillary services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR** Point (o) of Article 429a(1) CRR The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0257;0010}	(-) **Excluded banking-type ancillary services of designated institutions in accordance with point (p) of Article 429a(1) CRR** Point (p) of Article 429a(1) CRR The amount reported shall also be included in the applicable cells above as if no exemption applied.

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	Legal references and instructions
Row and column	Exposure Values
{0260;0010}	(-) **Exposures exempted in accordance with point (j) of Article 429a(1) CRR** Point (j) of Article 429a(1) CRR Exposures exempted in accordance with point (j) of 429a(1) CRR subject to the therein stated conditions being met. The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0261;0010}	(-) **Excluded exposures of public development credit institutions – Public sector investments** Point (d) of paragraph (1) and paragraph (2) of Article 429a CRR The exposures arising from assets that constitute claims on central governments, regional governments, local authorities or public sector entities in relation to public sector investments, which can be excluded in accordance with point (d) of Article 429a(1) CRR. Where the claim also qualifies as promotional loan under Article 429a(3), it shall not be reported in this cell but under rows 0262-0264 as applicable. The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0262;0010}	(-) **Excluded exposures of public development credit institutions – Promotional loans granted by a public development credit institution** Point (d) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR The exposures arising from promotional loans, including passing-through promotional loans, granted by a public development credit institution, which can be excluded in accordance with point (d) of Article 429a(1) CRR. The exposures of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) CRR, shall also be considered. The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0263;0010}	(-) **Excluded exposures of public development credit institutions – Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State** Point (d) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR. The exposures arising from promotional loans, including passing-through promotional loans, granted by an entity directly set up by the central government, regional governments or local authorities of a Member State, which can be excluded in accordance with point (d) of Article 429a(1). The exposures of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered. The amount reported shall also be included in the applicable cells above as if no exemption applied.

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	Legal references and instructions
Row and column	Exposure Values
{0264;0010}	(-) **Excluded exposures of public development credit institutions – Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution** Point (d) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR. The exposures arising from promotional loans, including passing-through promotional loans, granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution, which can be excluded in accordance with point (d) of Article 429a(1). The exposures of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered. The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0265;0010}	(-) **Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) – Promotional loans granted by a public development credit institution** Point (e) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR The parts of exposures arising from passing-through promotional loans to other credit institutions, when the promotional loans have been granted by a public development credit institution. The parts of the exposures of the units of an institution that are not treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered. The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0266;0010}	(-) **Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) – Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State** Point (e) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR The parts of exposures arising from passing-through promotional loans to other credit institutions, when the promotional loans have been granted by an entity directly set up by the central government, regional governments or local authorities of a Member State. The parts of the exposures of the units of an institution that are not treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered. The amount reported shall also be included in the applicable cells above as if no exemption applied.

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	Legal references and instructions
Row and column	Exposure Values
{0267;0010}	(-) **Excluded passing-through promotional loan exposures by non-public development credit institutions (or units) – Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution** Point (e) of paragraph (1) and paragraphs (2) and (3) of Article 429a CRR The parts of exposures arising from passing-through promotional loans to other credit institutions, when the promotional loans have been granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution. The parts of the exposures of the units of an institution that are not treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered. The amount reported shall also be included in the applicable cells above as if no exemption applied.
{0270;0010}	(-) **Asset amount deducted – Tier 1 capital – fully phased-in definition** Point (b) of Article 429a(1) and point (a) of Article 499(1) CRR It includes all the adjustments that target the value of an asset and which are required by: — Articles 32 to 35 CRR, or — Articles 36 to 47 CRR, or — Articles 56 to 60 CRR, as applicable. Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 CRR, without taking into account the derogation laid down in Chapters 1, 2 and 4 of Title I of Part Ten CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 CRR when calculating the exposure value in {0010;0010} to {0267;0010}, nor shall they report any adjustment that does not deduct the value of a specific asset. As these amounts are already deducted from the capital measure, they reduce the leverage ratio exposure and shall be reported as a negative figure.
{0280;0010}	**Asset amount deducted (-) or added (+) – Tier 1 capital – transitional definition** Point (b) of Articles 429a(1) and point (a) of Article 499(1) CRR It includes all the adjustments that adjust the value of an asset and which are required by: — Articles 32 to 35 CRR, or

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	Legal references and instructions
Row and column	Exposure Values
	— Articles 36 to 47 CRR, or — Articles 56 to 60 CRR, as applicable. Institutions shall take into account exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 CRR, in addition to taking into account the derogations laid down in Chapter 1, 2 and 4 of Title I of Part Ten CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 CRR when calculating the exposure value in {0010;0010} to {0267;0010} nor shall they report any adjustment that does not deduct the value of a specific asset. As these amounts are already deducted from the capital measure, they reduce the leverage ratio exposure and shall be reported as a negative figure. In addition, institutions shall report in this row as a positive value the amounts to be added back to the leverage ratio exposure measure in accordance with Article 473a(7) CRR and 473a (7a) CRR.
{0290;0010}	**Total Leverage Ratio exposure measure- using a fully phased-in definition of Tier 1 capital** Institutions shall report the sum of all rows from 0010 to 0267 and row 0270.
{0300;0010}	**Total Leverage Ratio exposure measure – using a transitional definition of Tier 1 capital** Institutions shall report the sum of all rows from 0010 to 0267 and row 0280.
Row and column	**Capital**
{0310;0010}	**Tier 1 capital – fully phased-in definition** Article 429(3) and point (a) of Article 499(1) CRR This is the amount of Tier 1 capital as calculated in accordance with Article 25 CRR, without taking into account the derogation laid down in Chapters 1, 2 and 4 of Title I of Part Ten CRR.
{0320;0010}	**Tier 1 capital – transitional definition** Articles 429(3) and point (b) of Article 499(1) CRR This shall be the amount of Tier 1 capital as calculated in accordance with Article 25 CRR, after taking into account the derogation laid down in Chapters 1, 2 and 4 of Title I of Part Ten CRR.

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	Legal references and instructions
Row and column	Exposure Values
Row and column	**Leverage Ratio**
{0330;0010}	**Leverage Ratio – using a fully phased-in definition of Tier 1 capital** Articles 429(2) and 499(1) CRR This shall be the leverage ratio as calculated under paragraph 4 of Part II of this Annex.
{0340;0010}	**Leverage Ratio – using a transitional definition of Tier 1 capital** Articles 429(2) and 499(1) CRR This shall be the leverage ratio as calculated under paragraph 5 of Part II of this Annex.
Row and column	**Requirements: amounts**
{0350;0010}	**Pillar 2 requirement (P2R) to address risks of excessive leverage** Article 104 and 104a CRD; additional own funds required by the competent authority to address risks of excessive leverage, as referred to in Article 104 of the CRD
{0360;0010}	**of which: to be made up of CET1 capital** The part of the P2R, referred to in row 0350, which is required by the competent authority to be held in the form of CET1 capital
{0370;0010}	**G-SII leverage ratio buffer** Article 92(1a) CRR G-SIIs shall report the value of the G-SII add-on for the leverage ratio determined in accordance with Article 92(1a) CRR. G-SIIs shall report this amount as of the date of application of the buffer following the CRR.
{0380;0010}	**Pillar 2 guidance (P2G) to address risks of excessive leverage** Article 104b CRD; additional own funds communicated by the competent authority to address risks of excessive leverage, as referred to in Article 104b of the CRD
{0390;0010}	**of which: to be made up of CET1 capital** The part of P2G, referred to in row 0380, which is required by the competent authority to be held in the form of CET1 capital
{0400;0010}	**of which: to be made up of Tier 1 capital** The part of P2G, referred to in row 0380, which is required by the competent authority to be held in the form of Tier 1 capital

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	Legal references and instructions
Row and column	Exposure Values
Row and column	**Requirements: ratios**
{0410;0010}	**Pillar 1 Leverage Ratio requirement** Point (d) of Article 92(1), Article 429a(7) and point (n) of Article 429a(1) CRR; the leverage ratio required to address risks of excessive leverage, as referred to in point (d) of Article 92(1) CRR Institutions that exclude exposures to the institution's central bank as referred to in point (n) of paragraph 1 of Article 429a shall report the Adjusted Leverage Ratio requirement as per Article 429a(7) CRR.
{0420;0010}	**Total SREP leverage ratio requirement (TSLRR)** Article 104 and 104a CRD The sum of (i) and (ii) as follows: (i) the Pillar 1 Leverage Ratio Requirement as reported in row 0410; (ii) the additional own funds ratio required by the competent authority (P2R) to address risks of excessive leverage, as referred to in Article 104 CRD. Institutions shall calculate point (ii) by dividing the value in {0350;0010} by that in {0300;0010}. If no additional own funds requirements were communicated by the competent authority, then only point (i) shall be reported.
{0430;0010}	**TSLRR: to be made up of CET1 capital** The part of the additional own funds ratio, referred to in point (ii) of row 0420, that is required by the competent authority to be held in the form of CET1 capital Institutions shall calculate this value by dividing the value in {0360;0010} with that in {0300;0010}.
{0440;0010}	**Overall leverage ratio requirement (OLRR)** Article 92(1a) CRR The sum of (i) and (ii) as follows: (i) the TSLRR referred to in row 0420; (ii) the G-SII leverage ratio buffer in accordance with Article 92(1a) CRR, expressed as a percentage of the total leverage ratio exposure. Institutions shall calculate point (ii) by dividing the value in {0370;0010} with that in {0300;0010}. Point (ii) shall only be taken into account by G-SIIs as of the date of application of the buffer following the CRR. If no G-SII add-on is applicable, only point (i) shall be reported.

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	Legal references and instructions
Row and column	Exposure Values
{0450;0010}	**Overall leverage ratio requirement (OLRR) and Pillar 2 Guidance (P2G) ratio** Article 104b CRD The sum of (i) and (ii) as follows: (i) the OLRR referred to in row 0440; (ii) additional own funds communicated by the competent authority to address risks of excessive leverage, as referred to in Article 104b of the CRD, expressed as a percentage of the total leverage ratio exposure. Institutions shall calculate point (ii) by dividing the value in {0380;0010} with that in {0300;0010}. If no P2G is communicated by the competent authority, then only point (i) shall be reported.
{0460;0010}	**OLRR and P2G: to be made up of CET1 capital** The sum of (i) and (ii) as follows: (i) the part of the additional own funds ratio which is required by the competent authority to be held in the form of CET1 capital, as referred to in row 0430; (ii) the part of the P2G ratio, referred to in point (ii) in row 0450, which is communicated by the competent authority to be held in the form of CET 1 capital. Institutions shall calculate point (ii) by dividing the value in {0390;0010} with that in {0300;0010}. If no P2G is communicated by the competent authority, then only point (i) shall be reported.
{0470;0010}	**OLRR and P2G: to be made up of Tier 1 capital** The sum of (i), (ii) and (iii) as follows: (i) the total SREP leverage ratio requirement, as referred to in row 0420; (ii) the G-SII leverage ratio buffer in accordance with Article 92(1a) CRR, expressed as a percentage of the total leverage ratio exposure. (iii) the part of the P2G ratio, referred to in point (ii) in row 0450, which is required by the competent authority to be held in the form of Tier 1 capital. Institutions shall calculate point (ii) by dividing the value in {0370;0010} with that in {0300;0010}. Institutions shall calculate point (iii) by dividing the value in {0400;0010} with that in {0300;0010}. If no G-SII add-on is applicable, only points (i) and (iii) shall be reported. If no P2G is communicated by the competent authority, then only points (i) and (ii) shall be reported.

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	Legal references and instructions
Row and column	Exposure Values
Row and column	**Memorandum items**
{0480;0010}	**Leverage ratio as if the IFRS 9 or analogous ECL transitional arrangements had not been applied** Articles 473a(8) CRR Institutions that have decided to apply the transitional arrangements set out in Article 473a CRR shall report the leverage ratio they would have in case they were not to apply this Article.
{0490;0010}	**Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income have not been applied** Article 468(5) CRR Institutions that have decided to apply the temporary treatment set out in paragraph 1 of Article 468 CRR shall report the leverage ratio they would have in case they were not to apply that treatment.

4. **C 40.00 – Alternative treatment of the Exposure Measure (LR1)**

20. This part of the reporting collects data on an alternative treatment of derivatives, SFTs, off-balance sheet items, exempted public sector investments and exempted exposures to promotional loans.

21. Institutions shall determine the “accounting balance sheet values” in LR1 based on the applicable accounting framework in accordance with point (77) of Article 4(1) CRR. “Accounting value assuming no netting or other CRM” refers to the accounting balance sheet value not taking into account any effects of netting or other credit risk mitigation.

22. Institutions shall report LR1 items as if the items with a negative sign in the LRCalc template (for example exemptions/deductions) in accordance with the sign convention in paragraph 9 of Part I of this Annex, except rows {0270;0010} {0280;0010}, did not apply.

23. {r0410;c0010} in template 40.00 shall only be reported by:

— large institutions which are either G-SIIs or have issued securities that are admitted to trading on a regulated market with a semi-annual frequency,

— large institutions other than G-SIIs that are not-listed institutions with an annual frequency,

— other institutions than large institutions and small and non-complex institutions, which have issued securities that are admitted to trading on a regulated with an annual frequency.

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Row and column	Legal references and instructions
{0010;0010}	**Derivatives – Accounting balance sheet value** This shall be the sum of {0020;010}, {0050;0010} and {0060;0010}.
{0010;0020}	**Derivatives – Accounting value assuming no netting or other CRM** This shall be the sum of {0020;0020}, {0050;0020} and {0060;0020}.
{0010;0070}	**Derivatives – Notional amount** This shall be the sum of {0020;0070}, {0050;0070} and {0060;0070}.
{0020;0010}	**Credit derivatives (protection sold) – Accounting balance sheet value** Point (77) of Article 4(1) CRR; the accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet
{0020;0020}	**Credit derivatives (protection sold) – Accounting value assuming no netting or other CRM** Point (77) of Article 4(1) CRR; the accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed)
{0020;0070}	**Credit derivatives (protection sold) – Notional amount** This shall be the sum of cells {0030;0070} and {0040;0070}
{0020;0075}	**Credit derivatives (protection sold) – Capped notional amount** Institutions shall report the notional amount referenced by the credit derivatives (protection sold) as in {0020; 0070} after reduction by any negative fair value changes that have been incorporated in Tier 1 capital with respect to the written credit derivative.
{0030;0070}	**Credit derivatives (protection sold), which are subject to a close-out clause – Notional amount** Institutions shall report the notional amount referenced by credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause. A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty. Institutions shall consider all credit derivatives, not just those assigned to the trading book.

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Row and column	Legal references and instructions
{0040;0070}	**Credit derivatives (protection sold), which are not subject to a close-out clause – Notional amount** Institutions shall report the notional amount referenced by credit derivatives where the institution is selling credit protection to a counterparty not subject to a "close-out clause". A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty. Institutions shall consider all credit derivatives, not just those assigned to the trading book.
{0050;0010}	**Credit derivatives (protection bought) – Accounting balance sheet value** Point (77) of Article 4(1) CRR; the accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet Institutions shall consider all credit derivatives, not just those assigned to the trading book.
{0050;0020}	**Credit derivatives (protection bought) – Accounting value assuming no netting or other CRM** Point (77) of Article 4(1) CRR; the accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed) Institutions shall consider all credit derivatives, not just those assigned to the trading book.
{0050;0070}	**Credit derivatives (protection bought) – Notional amount** Institutions shall report the notional amount referenced by credit derivatives where the institution is buying credit protection from a counterparty. Institutions shall consider all credit derivatives, not just those assigned to the trading book.
{0050;0075}	**Credit derivatives (protection bought) – Capped notional amount** Institutions shall report the notional amount referenced by credit derivatives (protection bought) as in {0050;0070} after reduction by any positive fair value changes that have been incorporated in Tier 1 capital with respect to the bought credit derivative.

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Row and column	Legal references and instructions
{0050;0085}	**Credit derivatives (protection bought) – Capped notional amount (same reference name)** Institutions shall report the notional amount referenced by credit derivatives where the institution is buying credit protection on the same underlying reference name as those credit derivatives written by the reporting institution. For the purpose of reporting this cell value, underlying reference names are considered the same if they refer to the same legal entity and level of seniority. Credit protection bought on a pool of reference entities shall be considered the same if this protection is economically equivalent to buying protection separately on each of the individual names in the pool. If an institution is buying credit protection on a pool of reference names, then this credit protection is only considered the same if the bought credit protection covers the entirety of the subsets of the pool on which credit protection has been sold. In other words, offsetting may only be recognised when the pool of reference entities and the level of subordination in both transactions are identical. For each reference name, the notional amounts of credit protection taken into for the reporting purpose in this cell shall not exceed the amounts reported in {0020;0075} and {0050;0075}.
{0060;0010}	**Financial derivatives – Accounting balance sheet value** Point (77) of Article 4(1) CRR Institutions shall report the accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II CRR where the contracts are recognised as assets on the balance sheet.
{0060;0020}	**Financial derivatives – Accounting value assuming no netting or other CRM** Point (77) of Article 4(1) CRR; the accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II CRR where the contracts are recognised as assets on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed)
{0060;0070}	**Financial derivatives – Notional amount** This cell shall include the notional amount referenced by contracts listed in Annex II CRR.
{0071;0010}	**Security Financing Transactions – Accounting balance sheet value** Point (77) of Article 4(1) CRR; the accounting balance sheet value of SFTs under the applicable accounting framework where the contracts are recognised as assets on the balance sheet Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {0090,0010}.

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Row and column	Legal references and instructions
{0071;0020}	**Security Financing Transactions – Accounting value assuming no netting or other CRM** Point (77) of Article 4(1) CRR; the accounting balance sheet value under the applicable accounting framework where the contracts are recognised as an asset on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales-related accounting entries. Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {0090,0020}.
{0090;0010}	**Other assets – Accounting balance sheet value** Point (77) of Article 4(1) CRR; the accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II CRR, credit derivatives and SFTs.
{0090;0020}	**Other assets – Accounting value assuming no netting or other CRM** Point (77) of Article 4(1) CRR; the accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II CRR, credit derivatives and SFTs assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed)
{0095;0070}	**Off-balance sheet items** Institutions shall report the nominal value of off-balance sheet items. This value shall not be reduced by specific credit risk adjustments. Institutions shall not consider in this cell contracts listed in Annex II CRR, credit derivatives and SFTs in accordance with Article 429f(1) CRR.
{0210;0020}	**Cash collateral received in derivatives transactions – Accounting value assuming no netting or other CRM** The accounting balance sheet value under the applicable accounting framework of cash collateral received in derivatives transactions assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed)

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Row and column	Legal references and instructions
	For the purpose of this cell, cash shall be defined as the total amount of cash including coins and banknotes/currency. Total amount of deposits held with central banks shall be included to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report cash on deposit with other institutions in this cell.
{0220;0020}	**Receivables for cash collateral posted in derivatives transactions – Accounting value assuming no netting or other CRM** The accounting balance sheet value under the applicable accounting framework of receivables for cash collateral posted against derivatives transactions assuming no accounting netting or CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed) Institutions that are permitted under the applicable accounting framework to net the receivable for cash collateral posted against the related derivative liability (negative fair value) and that elect to do so shall reverse out the netting and report the net cash receivable.
{0230;0020}	**Securities received in an SFT that are recognised as an asset – Accounting value assuming no netting or other CRM** The accounting balance sheet value under the applicable accounting framework of securities received in an SFT that are recognised as an asset under the applicable accounting framework assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed)
{0240;0020}	**SFT cash conduit lending (cash receivables) – Accounting value assuming no netting or other CRM** The accounting balance sheet value under the applicable accounting framework of the cash receivable for the cash on-lent to the securities owner in a qualifying cash conduit lending transaction (CCLT) assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed) For the purpose of this cell, cash shall be defined as the total amount of cash including coins and banknotes/currency. Total amount of deposits held with central banks shall be included to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report in this cell cash on deposit with other institutions. A CCLT shall be defined as a combination of two transactions where an institution borrows securities from the securities owner and on-lends securities to the securities borrower. Concurrently, the institution receives cash collateral from the securities borrower and on-lends the cash received to the securities owner. A qualifying CCLT shall comply with all the following conditions:

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Row and column	Legal references and instructions
	(a) both of the individual transactions which comprise the qualifying CCLT shall be effected on the same trade date, or for international transactions adjacent business days; (b) where its comprising transactions do not specify a maturity, the institution shall have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice; (c) where its comprising transactions specify a maturity, the CCLT shall not give rise to maturity mismatches for the institution; the institution shall have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice; (d) it does not give rise to any other incremental exposures.
{0270;0010}	**Public sector investments- Claims on central governments – Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on central governments in relation to public sector investments The accounting balance sheet values of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0280;0010}	**Public sector investments- Claims on regional governments – Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on regional governments in relation to public sector investments The accounting balance sheet values of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0290;0010}	**Public sector investments – Claims on local authorities – Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on local authorities in relation to public sector investments The accounting balance sheet values of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0300;0010}	**Public sector investments- Claims on public sector entities – Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on public sector entities in relation to public sector investments The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.

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Row and column	Legal references and instructions
{0310;0010}	**Promotional loans – Claims on central governments – Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on central governments in relation to promotional loans The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0310;0070}	**Promotional loans – Claims on central governments – Notional amount/ nominal value** Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to central governments The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0320;0010}	**Promotional loans – Claims on regional governments – Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on regional governments in relation to promotional loans The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0320;0070}	**Promotional loans – Claims on regional governments – Notional amount/ nominal value** Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to regional governments The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0330;0010}	**Promotional loans – Claims on local authorities – Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on local authorities in relation to promotional loans The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.

▼B

Row and column	Legal references and instructions
{0330;0070}	**Promotional loans – Claims on local authorities – Notional amount/ nominal value** Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to local authorities The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2), shall also be considered.
{0340;0010}	**Promotional loans – Claims on public sector entities – Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on public sector entities in relation to promotional loans The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0340;0070}	**Promotional loans – Claims on public sector entities – Notional amount/ nominal value** Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to public sector entities The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0350;0010}	**Promotional loans – Claims on non-financial corporations – Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on non-financial corporations in relation to promotional loans The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0350;0070}	**Promotional loans – Claims on non-financial corporations – Notional amount/nominal value** Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to non-financial corporations The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.

▼B

Row and column	Legal references and instructions
{0360;0010}	**Promotional loans – Claims on households – Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of assets that constitute claims on households in relation to promotional loans The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0360;0070}	**Promotional loans – Claims on households – Notional amount/nominal value** Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of promotional loans granted to households The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0370;0010}	**Promotional loans – Passing-through- Accounting balance sheet value** Where the institution is a public development credit institution, the accounting balance sheet value under the applicable accounting framework of passing-through promotional loans, when the promotional loans have not been granted by the institution itself The accounting balance sheet values of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0370;0070}	**Promotional loans – Passing-through- Notional amount/nominal value** Where the institution is a public development credit institution, the nominal amount of off balance-sheet items in relation to the undrawn part of passing-through promotional loans, when the promotional loans have not been granted by the institution itself The nominal amounts of the unit of an institution that is treated as a public development credit institution by a competent authority in accordance with the last paragraph of Article 429a(2) shall also be considered.
{0380;0010}	**Central bank exposures – Accounting balance sheet value** Institutions shall report, in accordance with the applicable accounting framework, the value of the following exposures to the institution's central bank: (i) coins and banknotes constituting legal currency in the jurisdiction of the central bank; (ii) assets representing claims on the central bank, including reserves held at the central bank. Institutions shall only include exposures that meet both of the following conditions: (a) they are denominated in the same currency as the deposits taken by the institution; (b) their average maturity does not significantly exceed the average maturity of the deposits taken by the institution. Institutions shall report these exposures irrespectively of whether they are exempted from the total exposure measure following Article 429a(5) and (6) CRR.

▼B

Row and column	Legal references and instructions
{0390;0140}	**The central bank exposures value used for the calculation of the adjusted leverage ratio requirement referred to in Article 429a(7) CRR – Leverage ratio exposure amount** The daily average total value of the institution's exposures to its central bank, calculated over the full reserve maintenance period of the central bank just preceding the date referred to in point (c) of Article 429a(5) CRR, that are eligible to be excluded in accordance with point (n) of Article 429a(1) CRR.
{0400;0140}	**Leverage ratio exposure measure used for the calculation of the adjusted leverage ratio requirement referred to in Article 429a(7) CRR – Leverage ratio exposure amount** The institution's total exposure measure as defined in Article 429(4) CRR, including any exposures excluded in accordance with point (n) of Article 429(1) CRR, on the date referred to in point (c) of Article 429a(5) CRR
{0410;0010}	**Total assets** Institutions shall report in this item the total assets following the scope used in the published financial statements.

5. **C 43.00 – Alternative breakdown of leverage ratio exposure measure components (LR4)**

24. Institutions shall report the leverage ratio exposure values in LR4 after the application of exemptions and deductions in the LRCalc template, i.e. the items with a negative sign in accordance with the sign convention in paragraph 9 of Part I of this Annex, except rows {0270;0010} {0280;0010}.

25. In order to avoid double-counting, institutions shall uphold the following equation:

The sum of all rows from {0010; 0010} to {0267;0010} in template LRCalc shall be equal to = [{LR4;0010;0010} + {LR4;0040;0010} + {LR4;0050;0010} + {LR4;0060;0010} + {LR4;0065;0010} + {LR4;0070;0010} + {LR4;0080;0010} + {LR40;080;0020} + {LR4;0090;0010} + {LR4;00090;0020} + {LR4;0140;0010} + {LR4;0140;0020} + {LR4;0180;0010} + {LR4;0180;0020} + {LR4;190;0010} + {LR4;0190;0020} + {LR4;0210;0010} + {LR4;0210;0020} + {LR4;0230;0010} + {LR4;0230;0020} + {LR4;0280;0010} + {LR4;0280;0020} + {LR4;0290;0010} + {LR4;0290;0020}].

26. In order to be consistent with the leverage ratio exposure values, the risk-weighted exposure amounts shall also be reported fully phased in.

27. Institutions shall report the counterparty in relation to RWEA after credit risk mitigation (CRM) techniques and its substitution effects. Institutions shall report the counterparty in relation to LRE in accordance with the original counterparty, i.e. without taking into account any CRM or substitution effect applicable to RWEA.

▼B

Row and column	Legal references and instructions
{0010;0010}	**Off-balance sheet items– Leverage Ratio Exposure Value** The leverage ratio exposure value calculated as the sum of {LRCalc;0150;0010}, {LRCalc;0160;0010}, {LRCalc;0170;0010} and {LRCalc;0180;0010} excluding the respective intragroup exposures (solo basis) exempted in accordance with point (c) of Article 429a(1) CRR.
{0010;0020}	**Off-balance sheet items– RWEA** The risk-weighted exposure amount of off-balance sheet items – excluding SFTs and derivatives – as in the Standardised Approach and the IRB Approach. For exposures under the Standardised Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 2 of Title II of Part Three CRR. For exposures under the IRB Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 3 of Title II of Part Three CRR.
{0020;0010}	**of which: Trade Finance;– Leverage Ratio Exposure Value** The leverage ratio exposure value of off-balance sheet items related to trade finance For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit that are short-term and self-liquidating, and similar transactions.
{0020;0020}	**of which: Trade Finance– RWEA** The risk-weighted exposure value of off-balance sheet items – excluding SFTs and derivatives – related to trade finance For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit that are short-term and self-liquidating, and similar transactions.
{0030;0010}	**of which: Under official export credit insurance scheme – Leverage Ratio Exposure Value** The leverage ratio exposure value of off-balance sheet items related to trade finance under an official export credit insurance scheme For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.

▼B

Row and column	Legal references and instructions
{0030;0020}	**of which: Under official export credit insurance scheme – RWEA** The risk-weighted exposure value of off-balance sheet items – excluding SFTs and derivatives – related to trade finance under an official export credit insurance scheme For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.
{0040;0010}	**Derivatives and SFTs subject to a cross-product netting agreement – Leverage Ratio Exposure Value** The leverage ratio exposure value of derivatives and SFTs if subject to a cross-product netting agreement as defined in Article 272(25) CRR
{0040;0020}	**Derivatives and SFTs subject to a cross-product netting agreement – RWEA** The risk-weighted exposure amounts to credit and counterparty credit risk as calculated under Title II of Part Three CRR of derivatives and SFTs, including those that are off-balance sheet, if subject to a cross-product netting agreement as defined in Article 272(25) CRR
{0050;0010}	**Derivatives not subject to a cross-product netting agreement – Leverage Ratio Exposure Value** The leverage ratio exposure value of derivatives if not subject to a cross-product netting agreement as defined in Article 272(25) CRR
{0050;0020}	**Derivatives not subject to a cross-product netting agreement – RWEA** The risk-weighted exposure amounts to credit and counterparty credit risk of derivatives as calculated under Title II of Part Three CRR, including those that are off-balance sheet, if not subject to a cross-product netting agreement as defined in Article 272(25) CRR
{0060;0010}	**SFTs not subject to a cross-product netting agreement – Leverage Ratio Exposure Value** The leverage ratio exposure value of exposures of SFTs if not subject to a cross-product netting agreement as defined in Article 272(25) CRR

▼B

Row and column	Legal references and instructions
{0060;0020}	**SFTs not subject to a cross-product netting agreement – RWEA** The risk-weighted exposure amounts to credit and counterparty credit risk of SFTs, as calculated under Title II of Part Three CRR, including those that are off-balance sheet, if not subject to a cross-product netting agreement as defined in Article 272(25) CRR
{0065;0010}	**Exposure amounts resulting from the additional treatment for credit derivatives – Leverage Ratio Exposure Value** This cell shall equal the difference between {LRCalc;0130;0010} and {LRCalc;0140;0010} excluding the respective intragroup exposures (solo basis) exempted in accordance with point (c) of Article 429a(1) CRR.
{0070;0010}	**Other assets belonging to the trading book – Leverage Ratio Exposure Value** The leverage ratio exposure value of items reported in {LRCalc;0190;0010} excluding non-trading book items
{0070;0020}	**Other assets belonging to the trading book – RWEA** Own fund requirements multiplied by 12.5 of items subject to Title IV of Part Three CRR
{0080;0010}	**Covered bonds – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures in the form of covered bonds as in Article 129 CRR Institutions shall report net of defaulted SA exposures.
{0080;0020}	**Covered bonds – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures in the form of covered bonds as in point (d) of Article 161(1) CRR Institutions shall report net of defaulted IRB exposures.
{0080;0030}	**Covered bonds – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures in the form of covered bonds as in Article 129 CRR Institutions shall report net of defaulted SA exposures.
{0080;0040}	**Covered bonds – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures in the form of covered bonds as in point (d) of Article 161(1) CRR Institutions shall report net of defaulted IRB exposures.

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Row and column	Legal references and instructions
{0090,0010}	**Exposures treated as sovereigns – Leverage Ratio Exposure Value – SA exposures** This shall be the sum of cells from {0100,0010} to {0130,0010}. Institutions shall report net of defaulted SA exposures.
{0090;0020}	**Exposures treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures** This shall be the sum of cells from {0100,0020} to {0130,0020}. Institutions shall report net of defaulted IRB exposures.
{0090;0030}	**Exposures treated as sovereigns – RWEA – SA exposures** This shall be the sum of cells from {0100,0030} to {0130,0030}. Institutions shall report net of defaulted SA exposures.
{0090;0040}	**Exposures treated as sovereigns – RWEA – IRB exposures** This shall the sum of cells from {0100,0040} to {0130,0040}. Institutions shall report net of defaulted IRB exposures.
{0100;0010}	**Central governments and central banks – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to central governments or central banks as in Article 114 CRR Institutions shall report net of defaulted SA exposures.
{0100;0020}	**Central governments and central banks – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to central governments or central banks as in point (a) of Article 147(2) CRR Institutions shall report net of defaulted IRB exposures.
{0100;0030}	**Central governments and central banks – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to central governments or central banks as in Article 114 CRR Institutions shall report net of defaulted SA exposures.
{0100;0040}	**Central governments and central banks – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to central governments or central banks as in point (a) of Article 147(2) CRR Institutions shall report net of defaulted IRB exposures.

▼B

Row and column	Legal references and instructions
{0110;0010}	**Regional governments and local authorities treated as sovereigns – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to regional governments and local authorities treated as sovereigns that fall under paragraph (2) and (4) of Article 115 CRR Institutions shall report net of defaulted SA exposures.
{0110;0020}	**Regional governments and local authorities treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to regional governments and local authorities that fall under point (a) of Article 147(3) CRR Institutions shall report net of defaulted IRB exposures.
{0110;0030}	**Regional governments and local authorities treated as sovereigns – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to regional governments and local authorities treated as sovereigns that fall under paragraphs (2) and (4) of Article 115 CRR Institutions shall report net of defaulted SA exposures.
{0110;0040}	**Regional governments and local authorities treated as sovereigns – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to regional governments and local authorities that fall under point (a) of Article 147(3) CRR Institutions shall report net of defaulted IRB exposures.
{0120;0010}	**MDBs and international organisations treated as sovereigns – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 CRR Institutions shall report net of defaulted SA exposures.
{0120;0020}	**MDBs and international organisations treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to multilateral development banks and international organisations that fall under point (b) and (c) of Article 147(3) CRR Institutions shall report net of defaulted IRB exposures.

▼B

Row and column	Legal references and instructions
{0120;0030}	**MDBs and international organisations treated as sovereigns – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 CRR Institutions shall report net of defaulted SA exposures.
{1020;0040}	**MDBs and international organisations treated as sovereigns – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to multilateral development banks and international organisations that fall under point (b) and (c) of Article 147(3) CRR Institutions shall report net of defaulted IRB exposures.
{0130;0010}	**PSEs treated as sovereigns – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to public sector entities that fall under Article 116(4) CRR Institutions shall report net of defaulted SA exposures.
{0130;0020}	**PSEs treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure amount of assets that are IRB exposures to public sector entities that fall under point (a) of Article 147(3) CRR Institutions shall report net of defaulted IRB exposures.
{0130;0030}	**PSEs treated as sovereigns – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to public sector entities that fall under Article 116(4) CRR Institutions shall report net of defaulted SA exposures.
{0130;0040}	**PSEs treated as sovereigns – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to public sector entities that fall under point (a) of Article 147(3) CRR Institutions shall report net of defaulted IRB exposures.
{0140;0010}	**Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures** This is shall be the sum of cells from {0150,0010} to {0170,0010}. Institutions shall report net of defaulted SA exposures.

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Row and column	Legal references and instructions
{0140;0020}	**Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures** This shall be the sum of cells from {0150,0020} to {0170,0020}. Institutions shall report net of defaulted IRB exposures.
{0140;0030}	**Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – RWEA – SA exposures** This shall be the sum of cells from {0150,0030} to {0170,0030}. Institutions shall report net of defaulted SA exposures.
{0140;0040}	**Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – RWEA – IRB exposures** This shall be the sum of cells from {0150,0040} to {0170,0040}. Institutions shall report net of defaulted IRB exposures.
{0150;0010}	**Regional governments and local authorities not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to regional governments and local authorities not treated as sovereigns that fall under paragraphs (1), (3) and (5) of Article 115 CRR Institutions shall report net of defaulted SA exposures.
{0150;0020}	**Regional governments and local authorities not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to regional governments and local authorities not treated as sovereigns that fall under point (a) of Article 147(4) CRR Institutions shall report net of defaulted IRB exposures.
{0150;0030}	**Regional governments and local authorities not treated as sovereigns – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to regional governments and local authorities not treated as sovereigns that fall under paragraphs (1), (3) and (5) of Article 115 CRR Institutions shall report net of defaulted SA exposures.
{0150;0040}	**Regional governments and local authorities not treated as sovereigns – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to regional governments and local authorities not treated as sovereigns that fall under point (a) of Article 147(4) CRR Institutions shall report net of defaulted IRB exposures.

▼B

Row and column	Legal references and instructions
{0160;0010}	**MDBs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to multilateral development banks that fall under paragraphs (1) and (3) of Article 117 CRR Institutions shall report net of defaulted SA exposures.
{0160;0020}	**MDBs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to multilateral development banks not treated as sovereigns that fall under point (c) of Article 147(4) CRR Institutions shall report net of defaulted IRB exposures.
{0160;0030}	**MDBs not treated as sovereigns – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to multilateral development banks that fall under paragraphs (1) and (3) of Article 117 CRR Institutions shall report net of defaulted SA exposures.
{0160;0040}	**MDBs not treated as sovereigns – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to multilateral development banks not treated as sovereigns that fall under point (c) of Article 147(4) CRR Institutions shall report net of defaulted IRB exposures.
{0170;0010}	**PSEs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to public sector entities that fall under paragraphs (1), (2), (3) and (5) of Article 116 CRR Institutions shall report net of defaulted SA exposures.
{0170;0020}	**PSEs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to public sector entities not treated as sovereigns that fall under point (b) of Article 147(4) CRR Institutions shall report net of defaulted IRB exposures.
{0170;0030}	**PSEs not treated as sovereigns – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to public sector entities that fall under paragraphs (1), (2), (3) and (5) of Article 116 CRR Institutions shall report net of defaulted SA exposures.

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Row and column	Legal references and instructions
{0170;0040}	**PSEs not treated as sovereigns – RWEA – IRB exposures** The risk-weighted exposure amount assets that are IRB exposures to public sector entities not treated as sovereigns that fall under point (b) of Article 147(4) CRR Institutions shall report net of defaulted IRB exposures.
{0180;0010}	**Institutions – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to institutions that fall under Articles 119 to 121 CRR Institutions shall report net of defaulted SA exposures.
{0180;0020}	**Institutions – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to institutions that fall under point (b) of Article 147(2) CRR and are not exposures in the form of covered bonds under point (d) of Article 161(1) CRR and do not fall under points (a) to (c) of Article 147(4) CRR Institutions shall report net of defaulted IRB exposures.
{0180;0030}	**Institutions – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to institutions that fall under Articles 119 to 121 CRR Institutions shall report net of defaulted SA exposures.
{0180;0040}	**Institutions – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to institutions that fall under point (b) of Article 147(2) CRR and are not exposures in the form of covered bonds under point (d) of Article 161(1) CRR and do not fall under points (a) to (c) of Article 147(4) CRR Institutions shall report net of defaulted IRB exposures.
{0190;0010}	**Secured by mortgages on immovable properties– Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures secured by mortgages on immovable property that fall under Article 124 CRR Institutions shall report net of defaulted SA exposures.
{0190;0020}	**Secured by mortgages on immovable properties– Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to corporate under point (c) of Article 147(2) or retail exposures under point (d) of Article 147(2) CRR if these exposures are secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR Institutions shall report net of defaulted IRB exposures.

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Row and column	Legal references and instructions
{0190;0030}	**Secured by mortgages on immovable properties– RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures secured by mortgages on immovable property that fall under Article 124 CRR Institutions shall report net of defaulted SA exposures.
{0190;0040}	**Secured by mortgages on immovable properties– RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to corporate under point (c) of Article 147(2 or retail exposures under point (d) of Article 147(2) CRR if these exposures are secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR Institutions shall report net of defaulted IRB exposures.
{0200;0010}	**of which: Secured by mortgages of residential properties – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures fully and completely secured by mortgages on residential property that fall under Article 125 CRR Institutions shall report net of defaulted SA exposures.
{0200;0020}	**of which: Secured by mortgages of residential properties – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to corporates under point (c) of Article 147(2) or retail exposures under point (d) of Article 147(2) CRR if these exposures are secured by mortgages on residential property in accordance with point (a) of Article 199(1) CRR Institutions shall report net of defaulted IRB exposures.
{0200;0030}	**of which: Secured by mortgages of residential properties – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures fully and completely secured by mortgages on residential property that fall under Article 125 CRR Institutions shall report net of defaulted SA exposures.
{0200;0040}	**of which: Secured by mortgages of residential properties – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to corporates under point (c) of Article 147(2) or retail exposures under point (d) of Article 147(2) CRR if these exposures are secured by mortgages on residential property in accordance with point (a) of Article 199(1) CRR Institutions shall report net of defaulted IRB exposures.

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Row and column	Legal references and instructions
{0210;0010}	**Retail exposures– Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are retail SA exposures that fall under Article 123 CRR Institutions shall report net of defaulted SA exposures.
{0210;0020}	**Retail exposures– Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are retail IRB exposures under point (d) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR Institutions shall report net of defaulted IRB exposures.
{0210;0030}	**Retail exposures– RWEA – SA exposures** The risk-weighted exposure amount of assets that are retail SA exposures that fall under Article 123 CRR Institutions shall report net of defaulted SA exposures.
{0210;0040}	**Retail exposures– RWEA – IRB exposures** The risk-weighted exposure amount of assets that are retail IRB exposures under point (d) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR Institutions shall report net of defaulted IRB exposures.
{0220;0010}	**of which: Retail SME – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are retail SA exposures to small- and medium-sized enterprises that fall under Article 123 CRR For the purpose of this cell, institutions shall use the term ‘small and medium enterprise’ as defined in point (b) of Article 501(2) CRR. Institutions shall report net of defaulted SA exposures.
{0220;0020}	**of which: Retail SME – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are retail IRB exposures under point (d) of Article 147(2) CRR if these exposures are exposures to small- and medium-sized enterprises and are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR

▼B

Row and column	Legal references and instructions
	For the purpose of this cell, institutions shall use the term ‘small and medium enterprise’ as defined in point (b) of Article 501(2) CRR. Institutions shall report net of defaulted IRB exposures.
{0220;0030}	**of which: Retail SME – RWEA – SA exposures** The risk-weighted exposure amount of assets that are retail SA exposures to small- and medium-sized enterprises that fall under Article 123 CRR For the purpose of this cell, institutions shall use the term ‘small and medium enterprise’ as defined in point (b) of Article 501(2) CRR. Institutions shall report net of defaulted SA exposures.
{0220;0040}	**of which: Retail SME – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are retail IRB exposures under point (d) of Article 147(2) CRR if these exposures are exposures to small- and medium-sized enterprises and are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR For the purpose of this cell, institutions shall use the term ‘small and medium enterprise’ as defined in point (b) of Article 501(2) CRR. Institutions shall report net of defaulted IRB exposures.
{0230;0010}	**Corporate– Leverage Ratio Exposure Value – SA exposures** This shall be the sum of {0240,0010} and {0250,0010}. Institutions shall report net of defaulted SA exposures.
{0230;0020}	**Corporate– Leverage Ratio Exposure Value – IRB exposures** This shall be the sum of {0240,0020} and {0250,0020}. Institutions shall report net of defaulted IRB exposures.
{0230;0030}	**Corporate– RWEA – SA exposures** This shall be the sum of {0240,0030} and {0250,0030}. Institutions shall report net of defaulted SA exposures.
{0230;0040}	**Corporate– RWEA – IRB exposures** This shall be the sum of {0240,0040} and {0250,0040}. Institutions shall report net of defaulted IRB exposures.

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Row and column	Legal references and instructions
{0240;0010}	**Financial – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to financial corporates that fall under Article 122 CRR For the purpose of the reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {0180;0010}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in point (27) of Article 4(1) CRR other than institutions referred to in {0180;0010}. Institutions shall report net of defaulted SA exposures.
{0240;0020}	**Financial – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to financial corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {0180;0010}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in point (27) of Article 4(1) CRR other than institutions referred to in {0180;0010}. Institutions shall report net of defaulted IRB exposures.
{0240;0030}	**Financial – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to financial corporates that fall under Article 122 CRR For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {0180;0010}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in point (27) of Article 4(1) CRR other than institutions referred to in {0180;0010}. Institutions shall report net of defaulted SA exposures.
{0240;0040}	**Financial – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to financial corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR

▼B

Row and column	Legal references and instructions
	For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {0180;0010}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in point (27) of Article 4(1) CRR other than institutions referred to in {0180;0010}. Institutions shall report net of defaulted IRB exposures.
{0250;0010}	**Non-financial– Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to non-financial corporates that fall under Article 122 CRR This shall be the sum of {0260,0010} and {0270,0010}. Institutions shall report net of defaulted SA exposures.
{0250;0020}	**Non-financial– Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to non-financial corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR This shall be the sum of {0260,0020} and {0270,0020}. Institutions shall report net of defaulted IRB exposures.
{0250;0030}	**Non-financial– RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to non-financial corporates that fall under Article 122 CRR This shall be the sum of {0260,0030} and {0270,0030}. Institutions shall report net of defaulted SA exposures.
{0250;0040}	**Non-financial– RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to non-financial corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR This shall be the sum of {0260,0040} and {0270,0040}. Institutions shall report net of defaulted IRB exposures.

▼B

Row and column	Legal references and instructions
{0260;0010}	**SME exposures – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to corporates in the form of small- and medium-sized enterprises that fall under Article 122 CRR For the purpose of this cell, institutions shall use the term 'small and medium enterprise' as defined in point (b) of Article 501(2) CRR. Institutions shall report net of defaulted SA exposures.
{0260;0020}	**SME exposures – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to corporates under point (c) of Article 147(2) CRR if these exposures are exposures to small- and medium-sized enterprises and are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR For the purpose of this cell, institutions shall use the term 'small and medium enterprise' as defined in point (b) of Article 501(2) CRR. Institutions shall report net of defaulted IRB exposures.
{0260;0030}	**SME exposures – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to corporates in the form of small- and medium-sized enterprises that fall under Article 122 CRR For the purpose of this cell, institutions shall use the term 'small and medium enterprise' as defined in point (b) of Article 501(2) CRR. Institutions shall report net of defaulted SA exposures.
{0260;0040}	**SME exposures – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to corporates under point (c) of Article 147(2) CRR if these exposures are exposures to small- and medium-sized enterprises and are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR For the purpose of this cell, institutions shall use the term 'small and medium enterprise' as defined in point (b) of Article 501(2) CRR. Institutions shall report net of defaulted IRB exposures.
{0270;0010}	**Exposures other than SME exposures – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to corporates that fall under Article 122 CRR and that are not reported in {0230;0040} and {0250;0040} Institutions shall report net of defaulted SA exposures.

▼B

Row and column	Legal references and instructions
{0270;0020}	**Exposures other than SME exposures – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR and that are not reported in {0230;0040} and {0250;0040} Institutions shall report net of defaulted IRB exposures.
{0270;0030}	**Exposures other than SME exposures – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to corporates that fall under Article 122 CRR and that are not reported in {0230;0040} and {0250;0040} Institutions shall report net of defaulted SA exposures.
{0270;0040}	**Exposures other than SME exposures – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to corporates under point (c) of Article 147(2) CRR if these exposures are not secured by mortgages on immovable property in accordance with point (a) of Article 199(1) CRR and that are not reported in {0230;0040} and {0250;0040} Institutions shall report net of defaulted IRB exposures.
{0280;0010}	**Exposures in default – Leverage Ratio Exposure Value – SA exposures** Institutions shall report the leverage ratio exposure value of assets that are SA exposures in default and thus fall under Article 127 CRR.
{0280;0020}	**Exposures in default – Leverage Ratio Exposure Value – IRB exposures** Institutions shall report the leverage ratio exposure value of assets categorised in the exposures classes listed in Article 147(2) CRR if a default in accordance with Article 178 CRR has occurred.
{0280;0030}	**Exposures in default – RWEA – SA exposures** Institutions shall report the risk-weighted exposure amount of assets that are exposures in default and thus fall under Article 127 CRR.
{0280;0040}	**Exposures in default – RWEA – IRB exposures** Institutions shall report the risk-weighted exposure amount of assets categorised in the exposures classes listed in Article 147(2) CRR if a default in accordance with Article 178 CRR has occurred.

▼B

Row and column	Legal references and instructions
{0290;0010}	**Other exposures– Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets categorised in the exposures classes listed in paragraphs (k), (m), (n), (o), (p) and (q) of Article 112 CRR Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 0030} and {*; 0040}. Institutions shall report net of defaulted SA exposures.
{0290;0020}	**Other exposures– Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure amount of assets categorised in the exposures classes listed in points (e), (f) and (g) of Article 147(2) CRR Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 0030} and {*; 0040}. Institutions shall report net of defaulted IRB exposures.
{0290;0030}	**Other exposures– RWEA – SA exposures** The risk-weighted exposure value of assets categorised in the exposures classes listed in paragraphs (k), (m), (n), (o), (p) and (q) of Article 112 CRR Institutions shall report net of defaulted SA exposures.
{0290;0040}	**Other exposures– RWEA – IRB exposures** The risk-weighted exposure value of assets categorised in the exposures classes listed in points (e), (f) and (g) of Article 147(2) CRR Institutions shall report net of defaulted IRB exposures.
{0300;0010}	**of which: Securitisation exposures – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of assets that are SA exposures to securitisations that fall under Article 112(m) CRR Institutions shall report net of defaulted SA exposures.
{0300;0020}	**of which: Securitisation exposures – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure value of assets that are IRB exposures to securitisations and fall under point (f) of Article 147(2) CRR Institutions shall report net of defaulted IRB exposures.

▼B

Row and column	Legal references and instructions
{0300;0030}	**of which: Securitisation exposures – RWEA – SA exposures** The risk-weighted exposure amount of assets that are SA exposures to securitisations that fall under Article 112(m) CRR Institutions shall report net of defaulted SA exposures.
{0300;0040}	**of which: Securitisation exposures – RWEA – IRB exposures** The risk-weighted exposure amount of assets that are IRB exposures to securitisations and fall under point (f) of Article 147(2) CRR Institutions shall report net of defaulted IRB exposures.
{0310;0010}	**Trade finance (memo item)– Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions Institutions shall report net of defaulted SA exposures.
{0310;0020}	**Trade finance (memo item)– Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions Institutions shall report net of defaulted IRB exposures.
{0310;0030}	**Trade finance (memo item)– RWEA – SA exposures** The risk-weighted exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions Institutions shall report net of defaulted SA exposures.
{0310;0040}	**Trade finance (memo item)– RWEA – IRB exposures** The risk-weighted exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions Institutions shall report net of defaulted IRB exposures.
{0320;0010}	**of which: Under official export credit insurance scheme – Leverage Ratio Exposure Value – SA exposures** The leverage ratio exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme

▼B

Row and column	Legal references and instructions
	For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees. Institutions shall report net of defaulted SA exposures.
{0320;0020}	**of which: Under official export credit insurance scheme – Leverage Ratio Exposure Value – IRB exposures** The leverage ratio exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees. Institutions shall report net of defaulted IRB exposures.
{0320;0030}	**of which: Under official export credit insurance scheme – RWEA – SA exposures** The risk-weighted exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees. Institutions shall report net of defaulted SA exposures.
{0320;0040}	**of which: Under official export credit insurance scheme – RWEA – IRB exposures** The risk-weighted exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees. Institutions shall report net of defaulted IRB exposures.

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6. **C 44.00 – General information (LR5)**

28. Additional information is collected here for the purpose of categorising the institution activities and the regulatory options chosen by the institution.

Row and column	Instructions
{0010;0010}	**Institution's company structure** The institution shall classify its company structure in accordance with the categories given below: — Joint stock company; — Mutual/cooperative; — Other non-joint stock company.
{0020;0010}	**Derivatives treatment** The institution shall specify the regulatory derivatives treatment in accordance with the categories given below: — Standardised Approach for Counterparty Credit Risk (SA-CCR); — Simplified Standardised Approach for Counterparty Credit Risk; — Original exposure method.
{0040;0010}	**Institution type** The institution shall classify its institution type in accordance with the categories given below: — Universal banking (retail/commercial and investment banking); — Retail/commercial banking; — Investment banking; — Specialised lender; — Public development credit institutions; — Other business model.
{0070;0010}	**Institution with a public development unit** Institutions that are not public development credit institutions shall indicate whether they have a public development unit.
{0080;0010}, {00090;0010}, {0100;0010}	**Entity guaranteeing the public development credit institution/unit in accordance with point (d) of Article 429a(2) CRR: Central government, Regional government, Local authority** The institutions that either are a public development credit institution or have a public development unit shall report whether they are guaranteed by a central government, a regional government or a local authority Institutions shall indicate 'TRUE' in the row corresponding to the applicable type(s) of protection provider and 'FALSE' otherwise.

▼B

Row and column	Instructions
{0080;0010}	**Central government guaranteeing the public development credit institutions/unit**
{0090;0010}	**Regional government guaranteeing the public development credit institutions/unit**
{0100;0010}	**Local authority guaranteeing the public development credit institutions/unit**
{0110;0010}; {0120;0010}; {0130;0010}	**Type of guarantee received in accordance with point (d) of Article 429a(2) CRR** The institutions that either are a public development credit institution or have a public development unit shall report the type of protection received Institutions shall indicate 'TRUE' in the row corresponding to the applicable type(s) of protection and 'FALSE' otherwise.
{0110;0010}	**Obligation to protect the credit institutions' viability**
{0120;0010}	**Direct guarantee of the credit institutions' own funds requirements, funding requirements or promotional loans granted**
{0130;0010}	**Indirect guarantee of the credit institutions' own funds requirements, funding requirements or promotional loans granted**

7. **C 48.00 Leverage ratio volatility (LR6)**

29. Information is collected for the purpose of monitoring the volatility of the leverage ratio. The information shall be reported by large institutions only.

8. **C 48.01 Leverage ratio volatility: Mean value for the reporting period**

Row and column	Instructions
{0010;0010}	**Mean value for the reporting period – SFTs exposure value** Institutions shall report the mean of the daily values of the reporting quarter of the SFT exposure value net of the exempted CCP leg of client-cleared trade exposures as defined in rows 0010 and 0050 of template C47.00.
{0010;0020}	**Mean value for the reporting period – Adjustments for SFT sales accounting transactions** Institutions shall report the mean of the daily values of the reporting quarter of the adjustments for SFT sales accounting transactions as defined in row 0230 of template C47.00.

▼B

9. **C 48.02 Leverage ratio volatility: Daily values for the reporting period**

30. The daily values over the quarter shall be reported.

Row and column	Instructions
{0010;0010}	**Reference date within reporting period** Institutions shall report the date to which the reported daily value reported refers to. Each day of the reporting quarter shall be reported.
{0010;0020}	**SFTs exposure value** Institutions shall report the daily values of the reporting quarter of the SFT exposure value net of the exempted CCP leg of client-cleared trade exposures as refer to in rows 0010 and 0050 of template C47.00.
{0010;0030}	**Adjustments for SFT sales accounting transactions** Institutions shall report the daily values of the reporting quarter of the adjustments for SFT sales accounting transactions as defined in row 0230 of template C 47.00.

▼C1

ANNEX XII

REPORTING ON NET STABLE FUNDING RATIO

LIQUIDITY TEMPLATES		
Template number	**Template code**	**Name of the template/group of templates**
NSFR		
80	C 80.00	REQUIRED STABLE FUNDING
81	C 81.00	AVAILABLE STABLE FUNDING
SIMPLIFIED NSFR		
82	C 82.00	SIMPLIFIED REQUIRED STABLE FUNDING
83	C 83.00	SIMPLIFIED AVAILABLE STABLE FUNDING
SUMMARY NSFR		
84	C 84.00	SUMMARY NSFR

▼C1

C 80.00 — NSFR — REQUIRED STABLE FUNDING

Currency	

			Amount			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030	0040
0010	1	**REQUIRED STABLE FUNDING**				
0020	1.1	**RSF from central bank assets**				
0030	1.1.1	cash, reserves and HQLA exposures to central banks				
0040	1.1.1.1	unencumbered or encumbered for a residual maturity of less than six months				
0050	1.1.1.2	encumbered for a residual maturity of at least six months but less than one year				
0060	1.1.1.3	encumbered for a residual maturity of one year or more				
0070	1.1.2	other non-HQLA central bank exposures				
0080	1.2	**RSF from liquid assets**				
0090	1.2.1	level 1 assets eligible for 0 % LCR haircut				
0100	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months				
0110	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year				
0120	1.2.1.3	encumbered for a residual maturity of one year or more				
0130	1.2.2	level 1 assets eligible for 5 % LCR haircut				

▼C1

			Amount			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030	0040
0140	1.2.2.1	unencumbered or encumbered for a residual maturity of less than six months				
0150	1.2.2.2	encumbered for a residual maturity of at least six months but less than one year				
0160	1.2.2.3	encumbered for a residual maturity of one year or more				
0170	1.2.3	level 1 eligible for 7 % LCR haircut				
0180	1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months				
0190	1.2.3.2	encumbered for a residual maturity of at least six months but less than one year				
0200	1.2.3.3	encumbered for a residual maturity of one year or more				
0210	1.2.4	level 1 assets eligible for 12 % LCR haircut				
0220	1.2.4.1	unencumbered or encumbered for a residual maturity of less than six months				
0230	1.2.4.2	encumbered for a residual maturity of at least six months but less than one year				
0240	1.2.4.3	encumbered for a residual maturity of one year or more				
0250	1.2.5	level 2A assets eligible for 15 % LCR haircut				
0260	1.2.5.1	unencumbered or encumbered for a residual maturity of less than six months				

▼C1

			Amount			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030	0040
0270	1.2.5.2	encumbered for a residual maturity of at least six months but less than one year				
0280	1.2.5.3	encumbered for a residual maturity of one year or more				
0290	1.2.6	level 2A assets eligible for 20 % LCR haircut				
0300	1.2.6.1	unencumbered or encumbered for a residual maturity of less than six months				
0310	1.2.6.2	encumbered for a residual maturity of at least six months but less than one year				
0320	1.2.6.3	encumbered for a residual maturity of one year or more				
0330	1.2.7	level 2B securitizations eligible for 25 % LCR haircut				
0340	1.2.7.1	unencumbered or encumbered for a residual maturity of less than six months				
0350	1.2.7.2	encumbered for a residual maturity of at least six months but less than one year				
0360	1.2.7.3	encumbered for a residual maturity of one year or more				
0370	1.2.8	level 2B assets eligible for 30 % LCR haircut				
0380	1.2.8.1	unencumbered or encumbered for a residual maturity of less than six months				
0390	1.2.8.2	encumbered for a residual maturity of at least six months but less than one year				

▼C1

			Amount			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030	0040
0400	1.2.8.3	encumbered for a residual maturity of one year or more				
0410	1.2.9	level 2B assets eligible for 35 % LCR haircut				
0420	1.2.9.1	unencumbered or encumbered for a residual maturity of less than six months				
0430	1.2.9.2	encumbered for a residual maturity of at least six months but less than one year				
0440	1.2.9.3	encumbered for a residual maturity of one year or more				
0450	1.2.10	level 2B assets eligible for 40 % LCR haircut				
0460	1.2.10.1	unencumbered or encumbered for a residual maturity of less than six months				
0470	1.2.10.2	encumbered for a residual maturity of at least six months but less than one year				
0480	1.2.10.3	encumbered for a residual maturity of one year or more				
0490	1.2.11	level 2B assets eligible for 50 % LCR haircut				
0500	1.2.11.1	unencumbered or encumbered for a residual maturity of less than one year				
0510	1.2.11.2	encumbered for a residual maturity of one year or more				
0520	1.2.12	level 2B assets eligible for 55 % LCR haircut				
0530	1.2.12.1	unencumbered or encumbered for a residual maturity of less than one year				

▼C1

			Amount			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030	0040
0540	1.2.12.2	encumbered for a residual maturity of one year or more				
0550	1.2.13	HQLAs encumbered for a residual maturity of one year or morein cover pool				
0560	1.3	**RSF from securities other than liquid assets**				
0570	1.3.1	non- HQLA securities and exchange traded equities				
0580	1.3.1.1	unencumbered or encumbered for a residual maturity of less than one year				
0590	1.3.1.2	encumbered for a residual maturity of one year or more				
0600	1.3.2	non-HQLA non-exchange traded equities				
0610	1.3.3	non-HQLA securities encumbered for a residual maturity of one year or more in a cover pool				
0620	1.4	**RSF from loans**				
0630	1.4.1	operational deposits				
0640	1.4.2	securities financing transactions with financial customers				
0650	1.4.2.1	collateralized by level 1 assets eligible for 0 % LCR haircut				
0660	1.4.2.1.1	unencumbered or encumbered for a residual maturity of less than six months				

▼C1

			Amount			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030	0040
0670	1.4.2.1.2	encumbered for a residual maturity of at least six months but less than one year				
0680	1.4.2.1.3	encumbered for a residual maturity of one year or more				
0690	1.4.2.2	collateralized by other assets				
0700	1.4.2.2.1	unencumbered or encumbered for a residual maturity of less than six months				
0710	1.4.2.2.2	encumbered for a residual maturity of at least six months but less than one year				
0720	1.4.2.2.3	encumbered for a residual maturity of one year or more				
0730	1.4.3	other loans and advances to financial customers				
0740	1.4.4	assets encumbered for a residual maturity of one year or morein cover pool				
0750	1.4.5	loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35 % or less				
0760	1.4.5.0.1	of which, residential mortgages				
0770	1.4.5.1	unencumbered or encumbered for a residual maturity of less than six months				
0780	1.4.5.2	encumbered for a residual maturity of at least six months but less than one year				
0790	1.4.5.3	encumbered for a residual maturity of one year or more				

▼C1

			Amount			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030	0040
0800	1.4.6	other loans to non-financial customers other than central banks				
0810	1.4.6.0.1	of which, residential mortgages				
0820	1.4.6.1	unencumbered or encumbered for a residual maturity of less than one year				
0830	1.4.6.2	encumbered for a residual maturity of one year or more				
0840	1.4.7	trade finance on-balance sheet products				
0850	1.5	**RSF from interdependent assets**				
0860	1.5.1	centralised regulated savings				
0870	1.5.2	promotional loans and credit and liquidity facilities				
0880	1.5.3	eligible covered bonds				
0890	1.5.4	derivatives client clearing activities				
0900	1.5.5	others				
0910	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**				
0920	1.7	**RSF from derivatives**				
0930	1.7.1	required stable funding for derivative liabilities				
0940	1.7.2	NSFR derivative assets				

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			Amount			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030	0040
0950	1.7.3	initial margin posted				
0960	1.8	**RSF from contributions to CCP default fund**				
0970	1.9	**RSF from other assets**				
0980	1.9.1	physically traded commodities				
0990	1.9.1.1	unencumbered or encumbered for a residual maturity of less than one year				
1000	1.9.1.2	encumbered for a residual maturity of one year or more				
1010	1.9.2	trade date receivables				
1020	1.9.3	non-performing assets				
1030	1.9.4	other assets				
1040	1.10	**RSF from OBS items**				
1050	1.10.1	committed facilities within a group or an IPS if subject to preferential treatment				
1060	1.10.2	committed facilities				
1070	1.10.3	trade finance off-balance sheet items				
1080	1.10.4	non-performing off-balance sheet items				
1090	1.10.5	other off-balance sheet exposures for which the competent authority has determined RSF factors				

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			Standard RSF factor			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	**ID**	**Item**	0050	0060	0070	0080
0010	1	**REQUIRED STABLE FUNDING**				
0020	1.1	**RSF from central bank assets**				
0030	1.1.1	cash, reserves and HQLA exposures to central banks				
0040	1.1.1.1	unencumbered or encumbered for a residual maturity of less than six months	0 %	0 %	0 %	0 %
0050	1.1.1.2	encumbered for a residual maturity of at least six months but less than one year	50 %	50 %	50 %	50 %
0060	1.1.1.3	encumbered for a residual maturity of one year or more	100 %	100 %	100 %	100 %
0070	1.1.2	other non-HQLA central bank exposures	0 %	50 %	100 %	
0080	1.2	**RSF from liquid assets**				
0090	1.2.1	level 1 assets eligible for 0 % LCR haircut				
0100	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months				0 %
0110	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year				50 %
0120	1.2.1.3	encumbered for a residual maturity of one year or more				100 %
0130	1.2.2	level 1 assets eligible for 5 % LCR haircut				

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			Standard RSF factor			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0050	0060	0070	0080
0140	1.2.2.1	unencumbered or encumbered for a residual maturity of less than six months				5 %
0150	1.2.2.2	encumbered for a residual maturity of at least six months but less than one year				50 %
0160	1.2.2.3	encumbered for a residual maturity of one year or more				100 %
0170	1.2.3	level 1 eligible for 7 % LCR haircut				
0180	1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months				7 %
0190	1.2.3.2	encumbered for a residual maturity of at least six months but less than one year				50 %
0200	1.2.3.3	encumbered for a residual maturity of one year or more				100 %
0210	1.2.4	level 1 assets eligible for 12 % LCR haircut				
0220	1.2.4.1	unencumbered or encumbered for a residual maturity of less than six months				12 %
0230	1.2.4.2	encumbered for a residual maturity of at least six months but less than one year				50 %
0240	1.2.4.3	encumbered for a residual maturity of one year or more				100 %
0250	1.2.5	level 2A assets eligible for 15 % LCR haircut				
0260	1.2.5.1	unencumbered or encumbered for a residual maturity of less than six months				15 %

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			Standard RSF factor			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0050	0060	0070	0080
0270	1.2.5.2	encumbered for a residual maturity of at least six months but less than one year				50 %
0280	1.2.5.3	encumbered for a residual maturity of one year or more				100 %
0290	1.2.6	level 2A assets eligible for 20 % LCR haircut				
0300	1.2.6.1	unencumbered or encumbered for a residual maturity of less than six months				20 %
0310	1.2.6.2	encumbered for a residual maturity of at least six months but less than one year				50 %
0320	1.2.6.3	encumbered for a residual maturity of one year or more				100 %
0330	1.2.7	level 2B securitizations eligible for 25 % LCR haircut				
0340	1.2.7.1	unencumbered or encumbered for a residual maturity of less than six months				25 %
0350	1.2.7.2	encumbered for a residual maturity of at least six months but less than one year				50 %
0360	1.2.7.3	encumbered for a residual maturity of one year or more				100 %
0370	1.2.8	level 2B assets eligible for 30 % LCR haircut				
0380	1.2.8.1	unencumbered or encumbered for a residual maturity of less than six months				30 %
0390	1.2.8.2	encumbered for a residual maturity of at least six months but less than one year				50 %

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			Standard RSF factor			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0050	0060	0070	0080
0400	1.2.8.3	encumbered for a residual maturity of one year or more				100 %
0410	1.2.9	level 2B assets eligible for 35 % LCR haircut				
0420	1.2.9.1	unencumbered or encumbered for a residual maturity of less than six months				35 %
0430	1.2.9.2	encumbered for a residual maturity of at least six months but less than one year				50 %
0440	1.2.9.3	encumbered for a residual maturity of one year or more				100 %
0450	1.2.10	level 2B assets eligible for 40 % LCR haircut				
0460	1.2.10.1	unencumbered or encumbered for a residual maturity of less than six months				40 %
0470	1.2.10.2	encumbered for a residual maturity of at least six months but less than one year				50 %
0480	1.2.10.3	encumbered for a residual maturity of one year or more				100 %
0490	1.2.11	level 2B assets eligible for 50 % LCR haircut				
0500	1.2.11.1	unencumbered or encumbered for a residual maturity of less than one year				50 %
0510	1.2.11.2	encumbered for a residual maturity of one year or more				100 %
0520	1.2.12	level 2B assets eligible for 55 % LCR haircut				
0530	1.2.12.1	unencumbered or encumbered for a residual maturity of less than one year				55 %

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			Standard RSF factor			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	**ID**	**Item**	0050	0060	0070	0080
0540	1.2.12.2	encumbered for a residual maturity of one year or more				100 %
0550	1.2.13	HQLAs encumbered for a residual maturity of one year or morein cover pool				85 %
0560	1.3	**RSF from securities other than liquid assets**				
0570	1.3.1	non- HQLA securities and exchange traded equities				
0580	1.3.1.1	unencumbered or encumbered for a residual maturity of less than one year	50 %	50 %	85 %	
0590	1.3.1.2	encumbered for a residual maturity of one year or more	100 %	100 %	100 %	
0600	1.3.2	non-HQLA non-exchange traded equities			100 %	
0610	1.3.3	non-HQLA securities encumbered for a residual maturity of one year or more in a cover pool	85 %	85 %	85 %	
0620	1.4	**RSF from loans**				
0630	1.4.1	operational deposits	50 %	50 %	100 %	
0640	1.4.2	securities financing transactions with financial customers				
0650	1.4.2.1	collateralized by level 1 assets eligible for 0 % LCR haircut				
0660	1.4.2.1.1	unencumbered or encumbered for a residual maturity of less than six months	0 %	50 %	100 %	

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			Standard RSF factor			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0050	0060	0070	0080
0670	1.4.2.1.2	encumbered for a residual maturity of at least six months but less than one year	50 %	50 %	100 %	
0680	1.4.2.1.3	encumbered for a residual maturity of one year or more	100 %	100 %	100 %	
0690	1.4.2.2	collateralized by other assets				
0700	1.4.2.2.1	unencumbered or encumbered for a residual maturity of less than six months	5 %	50 %	100 %	
0710	1.4.2.2.2	encumbered for a residual maturity of at least six months but less than one year	50 %	50 %	100 %	
0720	1.4.2.2.3	encumbered for a residual maturity of one year or more	100 %	100 %	100 %	
0730	1.4.3	other loans and advances to financial customers	10 %	50 %	100 %	
0740	1.4.4	assets encumbered for a residual maturity of one year or morein cover pool	85 %	85 %	85 %	
0750	1.4.5	loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35 % or less				
0760	1.4.5.0.1	of which, residential mortgages				
0770	1.4.5.1	unencumbered or encumbered for a residual maturity of less than six months	50 %	50 %	65 %	
0780	1.4.5.2	encumbered for a residual maturity of at least six months but less than one year	50 %	50 %	65 %	
0790	1.4.5.3	encumbered for a residual maturity of one year or more	100 %	100 %	100 %	

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			Standard RSF factor			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	ID	Item	0050	0060	0070	0080
0800	1.4.6	other loans to non-financial customers other than central banks				
0810	1.4.6.0.1	of which, residential mortgages				
0820	1.4.6.1	unencumbered or encumbered for a residual maturity of less than one year	50 %	50 %	85 %	
0830	1.4.6.2	encumbered for a residual maturity of one year or more	100 %	100 %	100 %	
0840	1.4.7	trade finance on-balance sheet products	10 %	50 %	85 %	
0850	1.5	**RSF from interdependent assets**				
0860	1.5.1	centralised regulated savings	0 %	0 %	0 %	
0870	1.5.2	promotional loans and credit and liquidity facilities	0 %	0 %	0 %	
0880	1.5.3	eligible covered bonds	0 %	0 %	0 %	
0890	1.5.4	derivatives client clearing activities	0 %	0 %	0 %	
0900	1.5.5	others	0 %	0 %	0 %	
0910	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**				
0920	1.7	**RSF from derivatives**				
0930	1.7.1	required stable funding for derivative liabilities	5 %			
0940	1.7.2	NSFR derivative assets	100 %			

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			Standard RSF factor			
			Non-HQLA by maturity			HQLA
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Row	**ID**	**Item**	0050	0060	0070	0080
0950	1.7.3	initial margin posted	85 %	85 %	85 %	85 %
0960	1.8	**RSF from contributions to CCP default fund**	85 %	85 %	85 %	85 %
0970	1.9	**RSF from other assets**				
0980	1.9.1	physically traded commodities				
0990	1.9.1.1	unencumbered or encumbered for a residual maturity of less than one year			85 %	
1000	1.9.1.2	encumbered for a residual maturity of one year or more			100 %	
1010	1.9.2	trade date receivables	0 %			
1020	1.9.3	non-performing assets	100 %	100 %	100 %	
1030	1.9.4	other assets	50 %	50 %	100 %	
1040	1.10	**RSF from OBS items**				
1050	1.10.1	committed facilities within a group or an IPS if subject to preferential treatment				
1060	1.10.2	committed facilities	5 %	5 %	5 %	
1070	1.10.3	trade finance off-balance sheet items	5 %	7.5 %	10 %	
1080	1.10.4	non-performing off-balance sheet items	100 %	100 %	100 %	
1090	1.10.5	other off-balance sheet exposures for which the competent authority has determined RSF factors				

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			Applicable RSF factor				Required stable funding
			Non-HQLA by maturity			HQLA	
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		
Row	**ID**	**Item**	0090	0100	0110	0120	0130
0010	1	**REQUIRED STABLE FUNDING**					
0020	1.1	**RSF from central bank assets**					
0030	1.1.1	cash, reserves and HQLA exposures to central banks					
0040	1.1.1.1	unencumbered or encumbered for a residual maturity of less than six months					
0050	1.1.1.2	encumbered for a residual maturity of at least six months but less than one year					
0060	1.1.1.3	encumbered for a residual maturity of one year or more					
0070	1.1.2	other non-HQLA central bank exposures					
0080	1.2	**RSF from liquid assets**					
0090	1.2.1	level 1 assets eligible for 0 % LCR haircut					
0100	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months					
0110	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year					
0120	1.2.1.3	encumbered for a residual maturity of one year or more					
0130	1.2.2	level 1 assets eligible for 5 % LCR haircut					

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			Applicable RSF factor				
			Non-HQLA by maturity			HQLA	Required stable funding
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		
Row	ID	Item	0090	0100	0110	0120	0130
0140	1.2.2.1	unencumbered or encumbered for a residual maturity of less than six months					
0150	1.2.2.2	encumbered for a residual maturity of at least six months but less than one year					
0160	1.2.2.3	encumbered for a residual maturity of one year or more					
0170	1.2.3	level 1 eligible for 7 % LCR haircut					
0180	1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months					
0190	1.2.3.2	encumbered for a residual maturity of at least six months but less than one year					
0200	1.2.3.3	encumbered for a residual maturity of one year or more					
0210	1.2.4	level 1 assets eligible for 12 % LCR haircut					
0220	1.2.4.1	unencumbered or encumbered for a residual maturity of less than six months					
0230	1.2.4.2	encumbered for a residual maturity of at least six months but less than one year					
0240	1.2.4.3	encumbered for a residual maturity of one year or more					
0250	1.2.5	level 2A assets eligible for 15 % LCR haircut					
0260	1.2.5.1	unencumbered or encumbered for a residual maturity of less than six months					

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			Applicable RSF factor				
			Non-HQLA by maturity			HQLA	Required stable funding
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		
Row	ID	Item	0090	0100	0110	0120	0130
0270	1.2.5.2	encumbered for a residual maturity of at least six months but less than one year					
0280	1.2.5.3	encumbered for a residual maturity of one year or more					
0290	1.2.6	level 2A assets eligible for 20 % LCR haircut					
0300	1.2.6.1	unencumbered or encumbered for a residual maturity of less than six months					
0310	1.2.6.2	encumbered for a residual maturity of at least six months but less than one year					
0320	1.2.6.3	encumbered for a residual maturity of one year or more					
0330	1.2.7	level 2B securitizations eligible for 25 % LCR haircut					
0340	1.2.7.1	unencumbered or encumbered for a residual maturity of less than six months					
0350	1.2.7.2	encumbered for a residual maturity of at least six months but less than one year					
0360	1.2.7.3	encumbered for a residual maturity of one year or more					
0370	1.2.8	level 2B assets eligible for 30 % LCR haircut					
0380	1.2.8.1	unencumbered or encumbered for a residual maturity of less than six months					
0390	1.2.8.2	encumbered for a residual maturity of at least six months but less than one year					

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			Applicable RSF factor				
			Non-HQLA by maturity			HQLA	Required stable funding
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		
Row	ID	Item	0090	0100	0110	0120	0130
0400	1.2.8.3	encumbered for a residual maturity of one year or more					
0410	1.2.9	level 2B assets eligible for 35 % LCR haircut					
0420	1.2.9.1	unencumbered or encumbered for a residual maturity of less than six months					
0430	1.2.9.2	encumbered for a residual maturity of at least six months but less than one year					
0440	1.2.9.3	encumbered for a residual maturity of one year or more					
0450	1.2.10	level 2B assets eligible for 40 % LCR haircut					
0460	1.2.10.1	unencumbered or encumbered for a residual maturity of less than six months					
0470	1.2.10.2	encumbered for a residual maturity of at least six months but less than one year					
0480	1.2.10.3	encumbered for a residual maturity of one year or more					
0490	1.2.11	level 2B assets eligible for 50 % LCR haircut					
0500	1.2.11.1	unencumbered or encumbered for a residual maturity of less than one year					
0510	1.2.11.2	encumbered for a residual maturity of one year or more					
0520	1.2.12	level 2B assets eligible for 55 % LCR haircut					
0530	1.2.12.1	unencumbered or encumbered for a residual maturity of less than one year					

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			Applicable RSF factor				
			Non-HQLA by maturity			HQLA	Required stable funding
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		
Row	ID	Item	0090	0100	0110	0120	0130
0540	1.2.12.2	encumbered for a residual maturity of one year or more					
0550	1.2.13	HQLAs encumbered for a residual maturity of one year or morein cover pool					
0560	1.3	**RSF from securities other than liquid assets**					
0570	1.3.1	non- HQLA securities and exchange traded equities					
0580	1.3.1.1	unencumbered or encumbered for a residual maturity of less than one year					
0590	1.3.1.2	encumbered for a residual maturity of one year or more					
0600	1.3.2	non-HQLA non-exchange traded equities					
0610	1.3.3	non-HQLA securities encumbered for a residual maturity of one year or more in a cover pool					
0620	1.4	**RSF from loans**					
0630	1.4.1	operational deposits					
0640	1.4.2	securities financing transactions with financial customers					
0650	1.4.2.1	collateralized by level 1 assets eligible for 0 % LCR haircut					
0660	1.4.2.1.1	unencumbered or encumbered for a residual maturity of less than six months					

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			Applicable RSF factor				
			Non-HQLA by maturity			HQLA	Required stable funding
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		
Row	ID	Item	0090	0100	0110	0120	0130
0670	1.4.2.1.2	encumbered for a residual maturity of at least six months but less than one year					
0680	1.4.2.1.3	encumbered for a residual maturity of one year or more					
0690	1.4.2.2	collateralized by other assets					
0700	1.4.2.2.1	unencumbered or encumbered for a residual maturity of less than six months					
0710	1.4.2.2.2	encumbered for a residual maturity of at least six months but less than one year					
0720	1.4.2.2.3	encumbered for a residual maturity of one year or more					
0730	1.4.3	other loans and advances to financial customers					
0740	1.4.4	assets encumbered for a residual maturity of one year or morein cover pool					
0750	1.4.5	loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35 % or less					
0760	1.4.5.0.1	of which, residential mortgages					
0770	1.4.5.1	unencumbered or encumbered for a residual maturity of less than six months					
0780	1.4.5.2	encumbered for a residual maturity of at least six months but less than one year					
0790	1.4.5.3	encumbered for a residual maturity of one year or more					

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			Applicable RSF factor				Required stable funding
			Non-HQLA by maturity			HQLA	
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		
Row	ID	Item	0090	0100	0110	0120	0130
0800	1.4.6	other loans to non-financial customers other than central banks					
0810	1.4.6.0.1	of which, residential mortgages					
0820	1.4.6.1	unencumbered or encumbered for a residual maturity of less than one year					
0830	1.4.6.2	encumbered for a residual maturity of one year or more					
0840	1.4.7	trade finance on-balance sheet products					
0850	1.5	**RSF from interdependent assets**					
0860	1.5.1	centralised regulated savings					
0870	1.5.2	promotional loans and credit and liquidity facilities					
0880	1.5.3	eligible covered bonds					
0890	1.5.4	derivatives client clearing activities					
0900	1.5.5	others					
0910	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**					
0920	1.7	**RSF from derivatives**					
0930	1.7.1	required stable funding for derivative liabilities					
0940	1.7.2	NSFR derivative assets					

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			Applicable RSF factor				Required stable funding
			Non-HQLA by maturity			HQLA	
			< 6 months	≥ 6 months to < 1 year	≥ 1 year		
Row	ID	Item	0090	0100	0110	0120	0130
0950	1.7.3	initial margin posted					
0960	1.8	**RSF from contributions to CCP default fund**					
0970	1.9	**RSF from other assets**					
0980	1.9.1	physically traded commodities					
0990	1.9.1.1	unencumbered or encumbered for a residual maturity of less than one year					
1000	1.9.1.2	encumbered for a residual maturity of one year or more					
1010	1.9.2	trade date receivables					
1020	1.9.3	non-performing assets					
1030	1.9.4	other assets					
1040	1.10	**RSF from OBS items**					
1050	1.10.1	committed facilities within a group or an IPS if subject to preferential treatment					
1060	1.10.2	committed facilities					
1070	1.10.3	trade finance off-balance sheet items					
1080	1.10.4	non-performing off-balance sheet items					
1090	1.10.5	other off-balance sheet exposures for which the competent authority has determined RSF factors					

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C 81.00 — NSFR — AVAILABLE STABLE FUNDING

Currency	

Row	ID	Item	Amount		
			< 6 months	≥ 6 months to < 1 year	≥ 1 year
			0010	0020	0030
0010	2	**AVAILABLE STABLE FUNDING**			
0020	2.1	**ASF from capital items and instruments**			
0030	2.1.1	Common Equity Tier 1			
0040	2.1.2	Additional Tier 1			
0050	2.1.3	Tier 2			
0060	2.1.4	Other capital instruments			
0070	2.2	**ASF from retail deposits**			
0080	2.2.0.1	of which, retail bonds			
0090	2.2.1	Stable retail deposits			
0100	2.2.0.2	of which with a material early withdrawable penalty			
0110	2.2.2	Other retail deposits			
0120	2.2.0.3	of which with a material early withdrawable penalty			
0130	2.3	**ASF from other non-financial customers (except central banks)**			
0140	2.3.0.1	of which, securities financing transactions			

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Row	ID	Item	Amount		
			< 6 months	≥ 6 months to < 1 year	≥ 1 year
			0010	0020	0030
0150	2.3.0.2	of which, operational deposits			
0160	2.3.1	Liabilities provided by the central government of a Member State or a third country			
0170	2.3.2	Liabilities provided by regional governments or local authorities of a Member State or a third country			
0180	2.3.3	Liabilities provided by public sector entities of a Member State or a third country			
0190	2.3.4	Liabilities provided by multilateral development banks and international organisations			
0200	2.3.5	Liabilities provided by non-financial corporate customers			
0210	2.3.6	Liabilities provided by credit unions, personal investment companies and deposit brokers			
0220	2.4	**ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment**			
0230	2.5	**ASF from financial customers and central banks**			
0240	2.5.0.1	of which, sight deposits provided by network member to central institution			
0250	2.5.1	Liabilities provided by the ECB or the central bank of a Member State			
0260	2.5.2	Liabilities provided by the central bank of a third country			
0270	2.5.3	Liabilities provided by financial customers			

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Row	ID	Item	Amount		
			< 6 months	≥ 6 months to < 1 year	≥ 1 year
			0010	0020	0030
0280	2.5.3.1	Operational deposits			
0290	2.5.3.2	Excess operational deposits			
0300	2.5.3.3	Other liabilities			
0310	2.6	**ASF from liabilities provided where the counterparty cannot be determined**			
0320	2.7	**ASF from net derivatives liabilities**			
0330	2.8	**ASF from interdependent liabilities**			
0340	2.8.1	Centralised regulated savings			
0350	2.8.2	Promotional loans and relevant credit and liquidity facilities			
0360	2.8.3	Eligible covered bonds			
0370	2.8.4	Derivatives client clearing activities			
0380	2.8.5	Others			
0390	2.9	**ASF from other liabilities**			
0400	2.9.1	Trade date payables			
0410	2.9.2	Deferred tax liabilities			
0420	2.9.3	Minority interests			
0430	2.9.4	Other liabilities			

▼C1

Row	ID	Item	Standard ASF factor		
			< 6 months	≥ 6 months to < 1 year	≥ 1 year
			0040	0050	0060
0010	2	**AVAILABLE STABLE FUNDING**			
0020	2.1	**ASF from capital items and instruments**			
0030	2.1.1	Common Equity Tier 1			100 %
0040	2.1.2	Additional Tier 1	0 %	0 %	100 %
0050	2.1.3	Tier 2	0 %	0 %	100 %
0060	2.1.4	Other capital instruments	0 %	0 %	100 %
0070	2.2	**ASF from retail deposits**			
0080	2.2.0.1	of which, retail bonds			
0090	2.2.1	Stable retail deposits	95 %	95 %	100 %
0100	2.2.0.2	of which with a material early withdrawable penalty			100 %
0110	2.2.2	Other retail deposits	90 %	90 %	100 %
0120	2.2.0.3	of which with a material early withdrawable penalty			100 %
0130	2.3	**ASF from other non-financial customers (except central banks)**			
0140	2.3.0.1	of which, securities financing transactions			

▼C1

Row	ID	Item	Standard ASF factor		
			< 6 months	≥ 6 months to < 1 year	≥ 1 year
			0040	0050	0060
0150	2.3.0.2	of which, operational deposits			
0160	2.3.1	Liabilities provided by the central government of a Member State or a third country	50 %	50 %	100 %
0170	2.3.2	Liabilities provided by regional governments or local authorities of a Member State or a third country	50 %	50 %	100 %
0180	2.3.3	Liabilities provided by public sector entities of a Member State or a third country	50 %	50 %	100 %
0190	2.3.4	Liabilities provided by multilateral development banks and international organisations	50 %	50 %	100 %
0200	2.3.5	Liabilities provided by non-financial corporate customers	50 %	50 %	100 %
0210	2.3.6	Liabilities provided by credit unions, personal investment companies and deposit brokers	50 %	50 %	100 %
0220	2.4	**ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment**			
0230	2.5	**ASF from financial customers and central banks**			
0240	2.5.0.1	of which, sight deposits provided by network member to central institution			
0250	2.5.1	Liabilities provided by the ECB or the central bank of a Member State	0 %	50 %	100 %
0260	2.5.2	Liabilities provided by the central bank of a third country	0 %	50 %	100 %
0270	2.5.3	Liabilities provided by financial customers			

▼C1

Row	ID	Item	Standard ASF factor		
			< 6 months	≥ 6 months to < 1 year	≥ 1 year
			0040	0050	0060
0280	2.5.3.1	Operational deposits	50 %	50 %	100 %
0290	2.5.3.2	Excess operational deposits	0 %	50 %	100 %
0300	2.5.3.3	Other liabilities	0 %	50 %	100 %
0310	2.6	**ASF from liabilities provided where the counterparty cannot be determined**	0 %	50 %	100 %
0320	2.7	**ASF from net derivatives liabilities**	0 %	0 %	0 %
0330	2.8	**ASF from interdependent liabilities**			
0340	2.8.1	Centralised regulated savings	0 %	0 %	0 %
0350	2.8.2	Promotional loans and relevant credit and liquidity facilities	0 %	0 %	0 %
0360	2.8.3	Eligible covered bonds	0 %	0 %	0 %
0370	2.8.4	Derivatives client clearing activities	0 %	0 %	0 %
0380	2.8.5	Others	0 %	0 %	0 %
0390	2.9	**ASF from other liabilities**			
0400	2.9.1	Trade date payables	0 %	0 %	0 %
0410	2.9.2	Deferred tax liabilities	0 %	50 %	100 %
0420	2.9.3	Minority interests	0 %	50 %	100 %
0430	2.9.4	Other liabilities	0 %	50 %	100 %

▼C1

Row	ID	Item	Applicable ASF factor			Available stable funding
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	Total
			0070	0080	0090	0100
0010	2	**AVAILABLE STABLE FUNDING**				
0020	2.1	**ASF from capital items and instruments**				
0030	2.1.1	Common Equity Tier 1				
0040	2.1.2	Additional Tier 1				
0050	2.1.3	Tier 2				
0060	2.1.4	Other capital instruments				
0070	2.2	**ASF from retail deposits**				
0080	2.2.0.1	of which, retail bonds				
0090	2.2.1	Stable retail deposits				
0100	2.2.0.2	of which with a material early withdrawable penalty				
0110	2.2.2	Other retail deposits				
0120	2.2.0.3	of which with a material early withdrawable penalty				
0130	2.3	**ASF from other non-financial customers (except central banks)**				
0140	2.3.0.1	of which, securities financing transactions				

▼C1

Row	ID	Item	Applicable ASF factor			Available stable funding
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	Total
			0070	0080	0090	0100
0150	2.3.0.2	of which, operational deposits				
0160	2.3.1	Liabilities provided by the central government of a Member State or a third country				
0170	2.3.2	Liabilities provided by regional governments or local authorities of a Member State or a third country				
0180	2.3.3	Liabilities provided by public sector entities of a Member State or a third country				
0190	2.3.4	Liabilities provided by multilateral development banks and international organisations				
0200	2.3.5	Liabilities provided by non-financial corporate customers				
0210	2.3.6	Liabilities provided by credit unions, personal investment companies and deposit brokers				
0220	2.4	**ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment**				
0230	2.5	**ASF from financial customers and central banks**				
0240	2.5.0.1	of which, sight deposits provided by network member to central institution				
0250	2.5.1	Liabilities provided by the ECB or the central bank of a Member State				
0260	2.5.2	Liabilities provided by the central bank of a third country				
0270	2.5.3	Liabilities provided by financial customers				

▼C1

Row	ID	Item	Applicable ASF factor			Available stable funding
			< 6 months	≥ 6 months to < 1 year	≥ 1 year	Total
			0070	0080	0090	0100
0280	2.5.3.1	Operational deposits				
0290	2.5.3.2	Excess operational deposits				
0300	2.5.3.3	Other liabilities				
0310	2.6	**ASF from liabilities provided where the counterparty cannot be determined**				
0320	2.7	**ASF from net derivatives liabilities**				
0330	2.8	**ASF from interdependent liabilities**				
0340	2.8.1	Centralised regulated savings				
0350	2.8.2	Promotional loans and relevant credit and liquidity facilities				
0360	2.8.3	Eligible covered bonds				
0370	2.8.4	Derivatives client clearing activities				
0380	2.8.5	Others				
0390	2.9	**ASF from other liabilities**				
0400	2.9.1	Trade date payables				
0410	2.9.2	Deferred tax liabilities				
0420	2.9.3	Minority interests				
0430	2.9.4	Other liabilities				

▼C1

C 82.00 — NSFR — SIMPLIFIED REQUIRED STABLE FUNDING

Currency	

			Amount		
			Non-HQLA by maturity		HQLA
			< 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030
0010	1	**REQUIRED STABLE FUNDING**			
0020	1.1	**RSF from central bank assets**			
0030	1.1.1	cash, reserves and HQLA exposures to central banks			
0040	1.1.2	other non-HQLA central bank exposures			
0050	1.2	**RSF from liquid assets**			
0060	1.2.1	level 1 assets eligible for 0 % LCR haircut			
0070	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months			
0080	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year			
0090	1.2.1.3	encumbered for a residual maturity of one year or more			
0100	1.2.2	level 1 assets eligible for 7 % LCR haircut			
0110	1.2.2.1	unencumbered or encumbered for a residual maturity of less than six months			
0120	1.2.2.2	encumbered for a residual maturity of at least six months but less than one year			

▼C1

			Amount		
			Non-HQLA by maturity		HQLA
			< 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030
0130	1.2.2.3	encumbered for a residual maturity of one year or more			
0140	1.2.3	level 2A assets eligible for 15 % LCR haircut and shares or units in CIUs eligible for 0-20 % LCR haircuts			
0150	1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months			
0160	1.2.3.2	encumbered for a residual maturity of at least six months but less than one year			
0170	1.2.3.3	encumbered for a residual maturity of one year or more			
0180	1.2.4	Level 2B assets eligible for 25-35 % LCR haircut and shares or units in CIUs eligible for 30-55 % LCR haircuts			
0190	1.2.4.1	unencumbered or encumbered for a residual maturity of less than one year			
0200	1.2.4.2	encumbered for a residual maturity of one year or more			
0210	1.3	**RSF from securities other than liquid assets**			
0220	1.3.1	unencumbered or encumbered for a residual maturity of less than one year			
0230	1.3.2	encumbered for a residual maturity of one year or more			
0240	1.4	**RSF from loans**			
0250	1.4.1	loans to non-financials			
0260	1.4.1.1	unencumbered or encumbered for a residual maturity of less than one year			

▼C1

			Amount		
			Non-HQLA by maturity		HQLA
			< 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030
0270	1.4.1.2	encumbered for a residual maturity of one year or more			
0280	1.4.2	loans to financials			
0290	1.4.2.1	unencumbered or encumbered for a residual maturity of less than one year			
0300	1.4.2.2	encumbered for a residual maturity of one year or more			
0310	1.4.3	trade finance on-balance sheet products			
0320	1.5	**RSF from interdependent assets**			
0330	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**			
0340	1.7	**RSF from derivatives**			
0350	1.7.1	required stable funding for derivative liabilities			
0360	1.7.2	NSFR derivative assets			
0370	1.7.3	Initial margin posted			
0380	1.8	**RSF from contributions to CCP default fund**			
0390	1.9	**RSF from other assets**			

▼C1

			Amount		
			Non-HQLA by maturity		HQLA
			< 1 year	≥ 1 year	
Row	ID	Item	0010	0020	0030
0400	1.10	**RSF from OBS items**			
0410	1.10.1	committed facilities within a group or an IPS if subject to preferential treatment			
0420	1.10.2	commited facilities			
0430	1.10.3	trade finance off-balance sheet items			
0440	1.10.4	non-performing off-balance sheet items			
0450	1.10.5	other off-balance sheet exposures determined by competent authorities			

▼C1

			Standard RSF factor		
			Non-HQLA by maturity		HQLA
			< 1 year	≥ 1 year	
Row	ID	Item	0040	0050	0060
0010	1	**REQUIRED STABLE FUNDING**			
0020	1.1	**RSF from central bank assets**			
0030	1.1.1	cash, reserves and HQLA exposures to central banks	0 %	0 %	0 %
0040	1.1.2	other non-HQLA central bank exposures	0 %	100 %	
0050	1.2	**RSF from liquid assets**			
0060	1.2.1	level 1 assets eligible for 0 % LCR haircut			
0070	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months			0 %
0080	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year			50 %
0090	1.2.1.3	encumbered for a residual maturity of one year or more			100 %
0100	1.2.2	level 1 assets eligible for 7 % LCR haircut			
0110	1.2.2.1	unencumbered or encumbered for a residual maturity of less than six months			10 %
0120	1.2.2.2	encumbered for a residual maturity of at least six months but less than one year			50 %

▼C1

			Standard RSF factor		
			Non-HQLA by maturity		HQLA
			< 1 year	≥ 1 year	
Row	ID	Item	0040	0050	0060
0130	1.2.2.3	encumbered for a residual maturity of one year or more			100 %
0140	1.2.3	level 2A assets eligible for 15 % LCR haircut and shares or units in CIUs eligible for 0-20 % LCR haircuts			
0150	1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months			20 %
0160	1.2.3.2	encumbered for a residual maturity of at least six months but less than one year			50 %
0170	1.2.3.3	encumbered for a residual maturity of one year or more			100 %
0180	1.2.4	Level 2B assets eligible for 25-35 % LCR haircut and shares or units in CIUs eligible for 30-55 % LCR haircuts			
0190	1.2.4.1	unencumbered or encumbered for a residual maturity of less than one year			55 %
0200	1.2.4.2	encumbered for a residual maturity of one year or more			100 %
0210	1.3	**RSF from securities other than liquid assets**			
0220	1.3.1	unencumbered or encumbered for a residual maturity of less than one year	50 %	85 %	
0230	1.3.2	encumbered for a residual maturity of one year or more	100 %	100 %	
0240	1.4	**RSF from loans**			
0250	1.4.1	loans to non-financials			
0260	1.4.1.1	unencumbered or encumbered for a residual maturity of less than one year	50 %	85 %	

▼C1

			Standard RSF factor		
			Non-HQLA by maturity		HQLA
			< 1 year	≥ 1 year	
Row	**ID**	**Item**	0040	0050	0060
0270	1.4.1.2	encumbered for a residual maturity of one year or more	100 %	100 %	
0280	1.4.2	loans to financials			
0290	1.4.2.1	unencumbered or encumbered for a residual maturity of less than one year	50 %	100 %	
0300	1.4.2.2	encumbered for a residual maturity of one year or more	100 %	100 %	
0310	1.4.3	trade finance on-balance sheet products	50 %	85 %	
0320	1.5	**RSF from interdependent assets**	0 %	0 %	
0330	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**			
0340	1.7	**RSF from derivatives**			
0350	1.7.1	required stable funding for derivative liabilities	5 %		
0360	1.7.2	NSFR derivative assets	100 %		
0370	1.7.3	Initial margin posted	85 %	85 %	85 %
0380	1.8	**RSF from contributions to CCP default fund**			
0390	1.9	**RSF from other assets**	100 %	100 %	

▼C1

			Standard RSF factor		
			Non-HQLA by maturity		HQLA
			< 1 year	≥ 1 year	
Row	**ID**	**Item**	0040	0050	0060
0400	1.10	**RSF from OBS items**			
0410	1.10.1	committed facilities within a group or an IPS if subject to preferential treatment			
0420	1.10.2	commited facilities	5 %	5 %	
0430	1.10.3	trade finance off-balance sheet items	10 %	10 %	
0440	1.10.4	non-performing off-balance sheet items	100 %	100 %	
0450	1.10.5	other off-balance sheet exposures determined by competent authorities			

▼C1

			Applicable RSF factor			Required stable funding
			Non-HQLA by maturity		HQLA	
			< 1 year	≥ 1 year		
Row	ID	Item	0070	0080	0090	0100
0010	1	**REQUIRED STABLE FUNDING**				
0020	1.1	**RSF from central bank assets**				
0030	1.1.1	cash, reserves and HQLA exposures to central banks				
0040	1.1.2	other non-HQLA central bank exposures				
0050	1.2	**RSF from liquid assets**				
0060	1.2.1	level 1 assets eligible for 0 % LCR haircut				
0070	1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months				
0080	1.2.1.2	encumbered for a residual maturity of at least six months but less than one year				
0090	1.2.1.3	encumbered for a residual maturity of one year or more				
0100	1.2.2	level 1 assets eligible for 7 % LCR haircut				
0110	1.2.2.1	unencumbered or encumbered for a residual maturity of less than six months				
0120	1.2.2.2	encumbered for a residual maturity of at least six months but less than one year				

▼C1

			Applicable RSF factor			Required stable funding
			Non-HQLA by maturity		HQLA	
			< 1 year	≥ 1 year		
Row	ID	Item	0070	0080	0090	0100
0130	1.2.2.3	encumbered for a residual maturity of one year or more				
0140	1.2.3	level 2A assets eligible for 15 % LCR haircut and shares or units in CIUs eligible for 0-20 % LCR haircuts				
0150	1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months				
0160	1.2.3.2	encumbered for a residual maturity of at least six months but less than one year				
0170	1.2.3.3	encumbered for a residual maturity of one year or more				
0180	1.2.4	Level 2B assets eligible for 25-35 % LCR haircut and shares or units in CIUs eligible for 30-55 % LCR haircuts				
0190	1.2.4.1	unencumbered or encumbered for a residual maturity of less than one year				
0200	1.2.4.2	encumbered for a residual maturity of one year or more				
0210	1.3	**RSF from securities other than liquid assets**				
0220	1.3.1	unencumbered or encumbered for a residual maturity of less than one year				
0230	1.3.2	encumbered for a residual maturity of one year or more				
0240	1.4	**RSF from loans**				
0250	1.4.1	loans to non-financials				
0260	1.4.1.1	unencumbered or encumbered for a residual maturity of less than one year				

▼C1

			Applicable RSF factor			Required stable funding
			Non-HQLA by maturity		HQLA	
			< 1 year	≥ 1 year		
Row	ID	Item	0070	0080	0090	0100
0270	1.4.1.2	encumbered for a residual maturity of one year or more				
0280	1.4.2	loans to financials				
0290	1.4.2.1	unencumbered or encumbered for a residual maturity of less than one year				
0300	1.4.2.2	encumbered for a residual maturity of one year or more				
0310	1.4.3	trade finance on-balance sheet products				
0320	1.5	**RSF from interdependent assets**				
0330	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**				
0340	1.7	**RSF from derivatives**				
0350	1.7.1	required stable funding for derivative liabilities				
0360	1.7.2	NSFR derivative assets				
0370	1.7.3	Initial margin posted				
0380	1.8	**RSF from contributions to CCP default fund**				
0390	1.9	**RSF from other assets**				

▼C1

			Applicable RSF factor			Required stable funding
			Non-HQLA by maturity		HQLA	
			< 1 year	≥ 1 year		
Row	ID	Item	0070	0080	0090	0100
0400	1.10	**RSF from OBS items**				
0410	1.10.1	committed facilities within a group or an IPS if subject to preferential treatment				
0420	1.10.2	commited facilities				
0430	1.10.3	trade finance off-balance sheet items				
0440	1.10.4	non-performing off-balance sheet items				
0450	1.10.5	other off-balance sheet exposures determined by competent authorities				

▼C1

C 83.00 — NSFR — SIMPLIFIED AVAILABLE STABLE FUNDING

Currency	

Row	ID	Item	Amount		Standard ASF factor		Applicable ASF factor		Available stable funding
			< 1 year	≥ 1 year	< 1 year	≥ 1 year	< 1 year	≥ 1 year	
			0010	0020	0030	0040	0050	0060	0070
0010	2	**AVAILABLE STABLE FUNDING**							
0020	2.1	**ASF from capital items and instruments**			0 %	100 %			
0030	2.2	**ASF from retail deposits**							
0040	2.2.1	Stable retail deposits			95 %	100 %			
0050	2.2.2	Other retail deposits			90 %	100 %			
0060	2.3	**ASF from other non-financial customers (except central banks)**			50 %	100 %			
0070	2.4	**ASF from operational deposits**			50 %	100 %			
0080	2.5	**ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment**							
0090	2.6	**ASF from financial customers and central banks**			0 %	100 %			
0100	2.7	**ASF from liabilities provided where the counterparty cannot be determined**			0 %	100 %			
0110	2.8	**ASF from interdependent liabilities**			0 %				
0120	2.9	**ASF from other liabilities**			0 %	100 %			

▼C1

C 84.00 — NSFR Summary

Currency	

Row	ID	Item	Amount	Required stable funding	Available stable funding	Ratio
			0010	0020	0030	0040
0010	1	**REQUIRED STABLE FUNDING**				
0020	1.1	**RSF from central bank assets**				
0030	1.2	**RSF from liquid assets**				
0040	1.3	**RSF from securities other than liquid assets**				
0050	1.4	**RSF from loans**				
0060	1.5	**RSF from interdependent assets**				
0070	1.6	**RSF from assets within a group or an IPS if subject to preferential treatment**				
0080	1.7	**RSF from derivatives**				
0090	1.8	**RSF from contributions to CCP default fund**				
0100	1.9	**RSF from other assets**				
0110	1.10	**RSF from OBS items**				

▼C1

Row	ID	Item	Amount	Required stable funding	Available stable funding	Ratio
			0010	0020	0030	0040
0120	2	**AVAILABLE STABLE FUNDING**				
0130	2.1	**ASF from capital items and instruments**				
0140	2.2	**ASF from retail deposits**				
0150	2.3	**ASF from other non-financial customers (except central banks)**				
0160	2.4	**ASF from operational deposits**				
0170	2.5	**ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment**				
0180	2.6	**ASF from financial customers and central banks**				
0190	2.7	**ASF from liabilities provided where the counterparty cannot be determined**				
0200	2.8	**ASF from interdependent liabilities**				
0210	2.9	**ASF from other liabilities**				
0220	3	**NSFR**				

▼B

ANNEX XIII

INSTRUCTIONS FOR REPORTING ON STABLE FUNDING

PART I: GENERAL INSTRUCTIONS

PART II: REQUIRED STABLE FUNDING

1. Specific remarks
2. Instructions concerning specific columns
3. Instructions concerning specific rows

PART III: AVAILABLE STABLE FUNDING

1. Specific remarks
2. Instructions concerning specific columns
3. Instructions concerning specific rows

PART IV: SIMPLIFIED REQUIRED STABLE FUNDING

1. Specific remarks
2. Instructions concerning specific columns
3. Instructions concerning specific rows

PART V: SIMPLIFIED AVAILABLE STABLE FUNDING

1. Specific remarks
2. Instructions concerning specific columns
3. Instructions concerning specific rows

PART VI: SUMMARY NSFR

1. Specific remarks
2. Instructions concerning specific columns
3. Instructions concerning specific rows

▼B

PART I: GENERAL INSTRUCTIONS

1. This annex covers instructions for the net stable funding ratio (NSFR) templates, which contains information about required and available stable funding items, for the purpose of reporting the NSFR as specified in Title IV of Part Six of Regulation (EU) No 575/2013 (CRR). Items that do not need to be completed by institutions are coloured grey.

2. In accordance with Article 415(1) CRR, institutions shall report the template in the reporting currency, regardless of the actual denomination of assets, liabilities and off-balance sheet items. Institutions shall separately report the template in the corresponding currencies in accordance with Article 415(2) CRR.

3. With regard to the calculation of the NSFR, the CRR refers to stable funding factors. The word ‘factor’ in the context of these instructions refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount, i.e. the value referred to in Article 428c(2) CRR.

4. In order to avoid any double counting, institutions shall not report assets or liabilities that are associated with collateral posted or received as variation margin in accordance with Article 428k(4) CRR and Article 428ah(2) CRR, initial margin and contribution to the default fund of a CCP in accordance point (a) of Article 428ag and point (b) of Article 428ag CRR.

5. Items provided by and extended to members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential treatment according to Article 428h CRR shall be reported in a separate category. Deposits maintained in the context of an institutional protection scheme or a cooperative network considered as liquid assets shall be reported as liquid assets in accordance with Article 428g CRR. Other items within a group or an institutional protection scheme shall be reported in the relevant categories.

6. For reporting purposes, in the columns referred as “Amount” the accounting value shall always be reported, except for the cases of derivative contracts, for which institutions shall refer to the fair value as specified in Article 428d(2) CRR.

7. For the purposes of reporting by currency subject to separate reporting as envisaged in Article 415(2) CRR, as regards derivatives as envisaged in Article 428d(4) CRR, institutions shall calculate the fair value for each netting set in its settlement currency. For all netting sets with matching settlement currencies a net amount shall be calculated in accordance with Articles 428k(4) and 428ah(2) CRR, and reported in the relevant currency subject to separate reporting. In this context, settlement currency shall be understood as the currency in which the settlement of a netting set has been agreed. Netting set refers to the group of receivables and payables stemming from derivatives transactions with a counterparty irrespective of whether they are denominated in a different currency to the settlement currency. In the case of multi-currency optionality, the credit institution shall make an assessment of the currency in which the settlement is likely to occur and shall report only in that separate currency.

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8. The amount of assets and liabilities resulting from securities financing transactions (SFTs) with a single counterparty and the same type of collateral underlying (level 1 or non-level 1 liquid assets) pursuant to the delegated act referred to in Article 460(1) of CRR shall be reported on a net basis where Article 428e of CRR applies.. In the case of SFTs with collateral baskets underlying, the less liquid collateral within those pool of collateral shall be understood to be first pledged.

9. In accordance with Article 428ai CRR, small and non-complex institutions may choose, with the prior permission of their competent authority, to calculate their NSFR in accordance with the simplified methodology set out in Chapters 6-7 of Title IV of Part Six CRR. Institutions that use this simplified methodology for the calculation of the net stable funding ratio shall use the reporting templates C 82.00 and C 83.00. All other institutions shall use the reporting templates C 80.00 and C 81.00. All institutions shall report the reporting template C 84.00.

PART II: REQUIRED STABLE FUNDING

1. **Specific remarks**

10. Institutions shall report in the appropriate category all assets on which they retain beneficial ownership even if they are not accounted for in their balance sheet. Assets on which institutions do not retain beneficial ownership shall not be reported even if these assets are accounted for in their balance sheet. In the case of reverse repos, where the assets borrowed are not accounted for on balance sheet but the bank that received them has their beneficial ownership, the cash leg, or the collateral leg if a higher RSF factor applies, will be reported only.

11. In accordance with Article 428p CRR, unless specified otherwise in Chapter 4 of Title IV of Part Six CRR, the amount of required stable funding (RSF) shall be calculated by multiplying the amount of assets and off-balance sheet items by the required stable funding factors.

12. Assets that are eligible as liquid assets (HQLA) in accordance with Delegated Regulation (EU) 2015/61 shall be reported as such, regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation. Those assets shall be reported in designated columns regardless of their residual maturity.

13. All non-HQLA assets and off-balance sheet items shall be reported with a breakdown by their residual maturity in accordance with Article 428q CRR. The maturity buckets of the amounts, standard factors and applicable factors are the following:

i. Residual maturity of less than six months or without stated maturity;

ii. Residual maturity of a minimum of six months but less than one year;

iii. Residual maturity of one year or more.

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14. In accordance with Article 428q(3) CRR, when calculating the residual maturity of non-HQLA assets and off-balance sheet items, institutions shall take options into account, based on the assumption that the issuer or counterparty will exercise any option to extend the asset's maturity. For options exercisable at the discretion of the institution, the institution and competent authority shall take into account reputational factors that may limit the institution's ability not to exercise the option, in particular considering markets' and clients' expectations that the institution should extend the maturity of certain assets at their maturity date.

15. For some items, institutions shall report assets according to status of and/or maturity of encumbrance of that asset in accordance with paragraphs (4), (5) and (6) of Article 428pCRR.

16. The decision tree for the reporting template C 80.00 is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e., institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals, subtotals and "of which" items; this however does not mean that they shall not be reported as well.

17. As specified under Article 428p(5) CRR, where an institution re-uses or re-pledges an asset that was borrowed, including in securities financing transactions, and that is accounted for off-balance sheet, the transaction through which the that assets has been borrowed shall be treated as encumbered to the extent that this transaction cannot mature without the institution returning the asset borrowed. The residual maturity of this encumbrance shall be the higher between: i) the residual maturity of the transaction where the assets were borrowed and ii) the residual maturity of the transaction where the assets were re-pledged.

#	Item	Decision	Action
1	Netting sets of derivative contracts with a negative fair value gross of collateral posted or settlement payments and receipts related to market valuation changes of these contracts?	Yes	ID 1.7.1
		No	# 2
2	An asset or an off-balance sheet item posted as initial margin for derivatives?	Yes	ID 1.7.3
		No	# 3
3	An asset or an off-balance sheet item posted as contribution to CCP default fund?	Yes	ID 1.8
		No	# 4
4	An item on which the institution retains beneficial ownership?	Yes	# 5
		No	# 23
5	An asset associated with collateral posted as variation margin for derivatives?	Yes	Do not report.
		No	# 6

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#	Item	Decision	Action
6	Non-performing assets or defaulted securities?	Yes	ID 1.9.3
		No	# 7
7	Trade date receivables?	Yes	ID 1.9.2
		No	# 8
8	Interdependent assets?	Yes	Allocate into one relevant item of ID 1.5
		No	# 9
9	Assets within a group or an IPS for which the competent authority has granted the preferential treatment?	Yes	ID 1.6
		No	# 10
10	Central bank assets?	Yes	Allocate into one relevant item of ID 1.1
		No	# 11
11	Liquid assets?	Yes	# 12
		No	# 13
12	Liquid assets encumbered for a residual maturity of one year or more in a cover pool?	Yes	ID 1.2.13
		No	Allocate into one relevant item of ID 1.2.1 to 1.2.12
13	Non-liquid asset securities?	Yes	Allocate into one relevant item of ID 1.3
		No	# 14
14	Trade finance on-balance sheet products?	Yes	ID 1.4.7
		No	# 15
15	NSFR derivative assets?	Yes	ID 1.7.2
		No	# 16
16	Loans?	Yes	# 17
		No	# 21
17	Loans encumbered for a residual maturity of one year or more in a cover pool?	Yes	ID 1.4.4
		No	# 18
18	Loans classified as operational deposits?	Yes	ID 1.4.1
		No	# 19

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#	Item	Decision	Action
19	Securities financing transactions with financial customers?	Yes	Allocate into one relevant item of ID 1.4.2.
		No	# 20
20	Other loans and advances to financial customers?	Yes	ID 1.4.3
		No	Allocate into one relevant item of ID 1.4.5 or 1.4.6.
21	Physically traded commodities?	Yes	Allocate into one relevant item of ID 1.9.1
		No	# 22
22	Any other asset not considered in the above categories?	Yes	ID 1.9.4
		No	Do not report.
23	An off-balance sheet exposure?	Yes	# 24
		No	Do not report.
24	Non-performing exposure?	Yes	ID 1.10.4
		No	# 25
25	Committed facilities?	Yes	# 26
		No	# 27
26	Committed facilities for which the competent authority has granted the preferential treatment?	Yes	ID 1.10.1
		No	ID 1.10.2
27	Trade finance off-balance sheet item?	Yes	ID 1.10.3
		No	# 28
28	Other off-balance sheet exposure for which the competent authority has determined the RSF factor?	Yes	ID 1.10.5
		No	Do not report.

2. **Instructions concerning specific columns**

Column	Legal references and instructions
0010-0030	**Amount of non-HQLA** Institutions shall report in columns 0010-0030 the amount, unless specified otherwise in Chapter 4 of Title IV of Part Six CRR, of the assets and off-balance sheet items referred to in Section 2 of Chapter 4 of Title IV of Part Six CRR for each maturity bucket. The amount shall be reported in columns 0010-0030 when the corresponding item is not eligible as liquid asset pursuant to the Delegated Regulation (EU) 2015/61, regardless of whether they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.

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Column	Legal references and instructions
0040	**Amount of HQLA** See instructions in columns 0010-0030. The amount shall be reported in column 0040 when the corresponding item is eligible as high-quality liquid asset pursuant to the Delegated Regulation (EU) 2015/61, regardless of whether they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.
0050-0080	**Standard RSF factor** Section 2 of Chapter 4 of Title IV of Part Six CRR The standard factors in columns 0050-0080 are those specified in Chapter 4 of Title IV of Part Six CRR by default that would determine the part of the amount of the assets and off-balance sheet items that is required stable funding. They are provided for information only and are not meant to be filled in by institutions.
0090-0120	**Applicable RSF factor** Section 2 of Chapter 4 of Title IV of Part Six CRR Institutions shall report in columns 0090-0120 the applicable factor applied to items in Chapter 4 of Title IV of Part Six CRR. Applicable factors may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable factors may reflect, but are not limited to, firm-specific and national discretions.
0130	**Required stable funding:** Institutions shall report in Column 0130 the required stable funding in accordance with Chapter 4 of Title IV of Part Six CRR. This shall be calculated using the following formula: c0130 = SUM{(c0010 * c 0090), (c0020 * c 0100), (c0030 * c 0110), (c0040 * c 0120)}.

3. **Instructions concerning specific rows**

Row	Legal references and instructions
0010	1 **REQUIRED STABLE FUNDING** Chapter 4 of Title IV of Part Six CRR Institutions shall report here items subject to the required stable funding in accordance with Chapter 4 of Title IV of Part Six CRR.
0020	1.1 **RSF from central bank assets** Points (c) and (d) of Article 428r(1) and point (d) of Article 428ad CRR Institutions shall report here central bank assets. A reduced RSF factor may apply in accordance with Article 428p(7) CRR.

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Row	Legal references and instructions
0030	1.1.1 **cash, reserves and HQLA exposures to central banks** Institutions shall report here cash and reserves at central banks, including excess reserves. Institutions shall also report here any other exposures to central banks that are considered as liquid assets pursuant to the Delegated Regulation (EU) 2015/61, regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation. Minimum reserves that are not considered as liquid assets pursuant to Delegated Regulation (EU) 2015/61 shall be reported in the relevant non-HQLA column.
0040	1.1.1.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.1.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0050	1.1.1.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.1.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0060	1.1.1.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.1.1 that is related to assets that are encumbered for a residual maturity of one year or more
0070	1.1.2 **other non-HQLA central bank exposures** Institutions shall report here any other claims on central banks other than those reported under item 1.1.1.
0080	1.2 **RSF from liquid assets** Points (a) and (b) of Article 428r(1) to Article 428ae CRR Institutions shall report here liquid assets pursuant to Delegated Regulation (EU) 2015/61, regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.
0090	1.2.1 **level 1 assets eligible for 0 % LCR haircut** Institutions shall report here assets that are eligible as level 1 liquid assets and shares or units in CIUs that are eligible for a 0 % haircut pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.

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Row	Legal references and instructions
0100	1.2.1.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0110	1.2.1.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0120	1.2.1.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of one year or more
0130	1.2.2 **level 1 assets eligible for 5 % LCR haircut** Institutions shall report here shares or units in CIUs that are eligible for a 5 % haircut pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.
0140	1.2.2.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0150	1.2.2.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0160	1.2.2.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of one year or more
0170	1.2.3 **level 1 assets eligible for 7 % LCR haircut** Institutions shall report here assets that are eligible as level 1 extremely high quality covered bonds pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool of funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.

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Row	Legal references and instructions
0180	1.2.3.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.3 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0190	1.2.3.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.3 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0200	1.2.3.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.3 that is related to assets that are encumbered for a residual maturity of one year or more
0210	1.2.4 **level 1 assets eligible for 12 % LCR haircut** Institutions shall report here shares or units in CIUs that are eligible for a 12 % haircut pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.
0220	1.2.4.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.4 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0230	1.2.4.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.4 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0240	1.2.4.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.4 that is encumbered for a residual maturity of one year or more
0250	1.2.5 **level 2A assets eligible for 15 % LCR haircut** Institutions shall report here assets that are eligible as Level 2A assets pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.

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Row	Legal references and instructions
0260	1.2.5.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0270	1.2.5.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.5 that is encumbered for a residual maturity of at least six months but less than one year
0280	1.2.5.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.5 that is related to assets that are encumbered for a residual maturity of one year or more
0290	1.2.6 **level 2A assets eligible for 20 % LCR haircut** Institutions shall report here shares or units in CIUs that are eligible for a 20 % haircut pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.
0300	1.2.6.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.6 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0310	1.2.6.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.6 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0320	1.2.6.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.6 that is related to assets that are encumbered for a residual maturity of one year or more
0330	1.2.7 **level 2B securitizations eligible for 25 % LCR haircut** Institutions shall report here level 2B securitizations that are eligible for a 25 % haircut pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.

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Row	Legal references and instructions
0340	1.2.7.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.7 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0350	1.2.7.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.7 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0360	1.2.7.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.7 that is related to assets that are encumbered for a residual maturity of one year or more
0370	1.2.8 **level 2B assets eligible for 30 % LCR haircut** Institutions shall report here high quality covered bonds and shares or units in CIUs that are eligible for a 30 % haircut pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.
0380	1.2.8.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.8 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0390	1.2.8.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.8 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0400	1.2.8.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.8 that is related to assets that are encumbered for a residual maturity of one year or more
0410	1.2.9 **level 2B assets eligible for 35 % LCR haircut** Institutions shall report here level 2B securitizations and shares or units in CIUs that are eligible for a 35 % haircut pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.

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Row	Legal references and instructions
0420	1.2.9.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.9 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0430	1.2.9.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.9 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0440	1.2.9.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.9 that is related to assets that are encumbered for a residual maturity of one year or more
0450	1.2.10 **level 2B assets eligible for 40 % LCR haircut** Institutions shall report here shares or units in CIUs that are eligible for a 40 % haircut pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.
0460	1.2.10.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.10 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0470	1.2.10.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.10 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0480	1.2.10.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.10 that is related to assets that are encumbered for a residual maturity of one year or more
0490	1.2.11 **level 2B assets eligible for 50 % LCR haircut** Institutions shall report here level 2B assets pursuant to Delegated Regulation (EU) 2015/61, excluding level 2B securitizations and high quality covered bonds. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.

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Row	Legal references and instructions
0500	1.2.11.1 **unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.2.11 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
0510	1.2.11.2 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.11 that is related to assets that are encumbered for a residual maturity of one year or more
0520	1.2.12 **level 2B assets eligible for 55 % LCR haircut** Institutions shall report here shares or units in CIUs that are eligible for a 55 % haircut pursuant to Delegated Regulation (EU) 2015/61. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR shall not be reported here, but under item 1.2.13.
0530	1.2.12.1 **unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.2.12 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
0540	1.2.12.2 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.12 that is related to assets that are encumbered for a residual maturity of one year or more
0550	1.2.13 **HQLAs encumbered for a residual maturity of one year or more in a cover pool** Point (h) of Article 428ag CRR; the amount reported in 1.2 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR
0560	1.3 **RSF from securities other than liquid assets** Points (e) and (f) of Article 428ag CRR Institutions shall report here securities that are not in default in accordance with Article 178 CRR and that are not liquid assets pursuant to Delegated Regulation (EU) 2015/61, regardless if they comply with the operational requirements laid down therein.

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Row	Legal references and instructions
0570	1.3.1 **non-HQLA securities and exchange traded equities** Points (e) and (f) of Article 428ag and point (b) of Article 428ah(1) CRR The amount reported in 1.3 that is related to non-HQLA securities other than non-exchange traded equities, excluding the securities reported under item 1.3.3. Exchange traded equities shall be reported in the one or more than one year time bucket.
0580	1.3.1.1 **unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.3.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
0590	1.3.1.2 **encumbered for a residual maturity of one year or more** The amount reported under 1.3.1 that is related to assets that are encumbered for a residual maturity of one year or more
0600	1.3.2 **non-HQLA non-exchange traded equities** Point (b) of Article 428ah(1) CRR;The amount reported under 1.3 that is related to non-exchange traded equity, excluding the securities reported under item 1.3.3.
0610	1.3.3 **non-HQLA securities encumbered for a residual maturity of one year or more in a cover pool** Point (h) of Article 428ag CRR; the amount reported under 1.3 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR
0620	1.4 **RSF from loans** Institutions shall report here monies due from loans that are not in default in accordance with Article 178 CRR. As specified under Article 428q(4) CRR, for amortizing loans with a residual contractual maturity of one year or more, any portion that matures in less than six months and any portion that matures between six months and less than one year shall be treated as having a residual maturity of less than six months and between six months and less than one year respectively.
0630	1.4.1 **Operational deposits** Point (b) of Article 428ad and point (b) of article 428ah(1) CRR; the amount reported under 1.4 that is related to deposits that are operational pursuant to Delegated Regulation (EU) 2015/61
0640	1.4.2 **securities financing transactions with financial customers** Articles 428e, point (g) of Article 428r(1) and point (b) of Article 428s(1) CRR; the amount reported under 1.4 that is related to monies due from securities financing transactions with financial customers

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Row	Legal references and instructions
0650	1.4.2.1 **collateralized by level 1 assets eligible for 0 % LCR haircut** Point (g) of Article 428r(1), point (d) of Article 428ad and point (b) of Article 428ah(1) CRR; the amount reported under 1.4.2 that is related to transactions collateralized by level 1 assets eligible for 0 % haircut pursuant to Delegated Regulation (EU) 2015/61
0660	1.4.2.1.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.4.2.1 related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0670	1.4.2.1.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.4.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0680	1.4.2.1.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.4.2.1 that is related to assets that are encumbered for a residual maturity of one year or more
0690	1.4.2.2 **collateralized by other assets** Point (b) of Article 428s(1), point (d) of Article 428ad and point (b) of Article 428ah(1) CRR; the amount reported under 1.4.2 that is related to transactions that are collateralized by assets other than level 1 assets eligible for 0 % haircut pursuant to Delegated Regulation (EU) 2015/61
0700	1.4.2.2.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.4.2.2 related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0710	1.4.2.2.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.4.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0720	1.4.2.2.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.4.2.2 that is related to assets that are encumbered for a residual maturity of one year or more
0730	1.4.3 **other loans and advances to financial customers** Point (a) of Articles 428v and point (d)(iii) of Article 428ad CRR; the amount reported under 1.4 arising from other loans and advances to financial customers not reported under 1.4.1 and 1.4.2

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Row	Legal references and instructions
0740	1.4.4 **assets encumbered for a residual maturity of one year or more in a cover pool** Point (h) of Article 428ag CRR; the amount reported under 1.4 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) CRR
0750	1.4.5 **loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35 % or less** Point (c) of Articles 428ad and Article 428af CRR; the amount reported under 1.4 that is related to loans secured by mortgages on residential property or residential loans fully guaranteed by an eligible protection provider as referred to in point (e) of Article 129(1) CRR or loans, excluding loans to financial customers and loans referred to in Articles 428r to 428ad CRR, provided that those loans are assigned a risk weight of 35 % or less in accordance with Chapter 2 of Title II of Part Three CRR
0760	1.4.5.0.1. **of which, residential mortgages** The amount reported under 1.4.5 that is related to exposures secured by mortgages on residential property
0770	1.4.5.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.4.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0780	1.4.5.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.4.5 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0790	1.4.5.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.4.5 that is related to assets that are encumbered for a residual maturity of one year or more
0800	1.4.6 **other loans to non-financial customers other than central banks** Point (c) of Article 428ad and point (c) of 428ag CRR; the amount reported under 1.4.5 that is related to loans to non-financial customers other than central banks with a risk weight of more than 35 % in accordance with Chapter 2 of Title II of Part Three CRR
0810	1.4.6.0.1 **of which, residential mortgages** The amount reported under 1.4.6 that is related to exposures secured by mortgages on residential property

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Row	Legal references and instructions
0820	1.4.6.1 **unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.4.6 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
0830	1.4.6.2 **encumbered a residual maturity of one year or more** The amount reported under 1.4.6 that is related to assets that are encumbered for a residual maturity of one year or more
0840	1.4.7 **trade finance on-balance sheet products** Point (b) of Article 428v, point (e) of Article 428ad and point (d) of Article 428ag CRR; the amount related to trade finance on-balance sheet related products
0850	1.5 **RSF from interdependent assets** Article 428f and point (f) of Article 428r(1) CRR Institutions shall report here assets that are interdependent with liabilities in accordance with Article 428f CRR.
0860	1.5.1 **centralised regulated savings** Point (a) of Article 428f(2) CRR; the amount reported under 1.5 that is related to centralized regulated savings
0870	1.5.2 **promotional loans and credit and liquidity facilities** Point (b) of Article 428f(2) CRR; the amount reported under 1.5 that is related to promotional loans and credit and liquidity facilities
0880	1.5.3 **eligible covered bonds** Point (c) of Article 428f(2) CRR; the amount reported under 1.5 that is related to eligible covered bonds
0890	1.5.4 **derivatives client clearing activities** Point (d) of Article 428f(2) CRR; the amount reported under 1.5 that is related to derivative client clearing activities
0900	1.5.5 **other** Article 428f(1) CRR; the amount reported under 1.5 that is related to assets not referred to in items 1.5.1 to 1.5.4
0910	1.6 **RSF from assets within a group or an IPS if subject to preferential treatment** Institutions shall report here assets authorized by competent authorities for the preferential treatment in accordance with Article 428h CRR.

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Row	Legal references and instructions
0920	1.7 **RSF from derivatives** Article 428d, Article 428s(2), point (a) of Article 428ag and Article 428ah(2) CRR Institutions shall report here the amount of required stable funding arising from derivatives.
0930	1.7.1 **required stable funding for derivative liabilities** The amount reported under 1.7 that is the absolute fair value of netting sets with a negative fair value calculated in accordance with Article 428s(2) CRR
0940	1.7.2 **NSFR derivative assets** Articles 428d CRR; the amount reported under 1.7 that is calculated as the positive difference between netting sets calculated in accordance with Article 428ah(2) CRR
0950	1.7.3 **initial margin posted** Point (a) of Article 428ag CRR; the amount reported under 1.7 that is related to initial margin for derivative contracts
0960	1.8 **RSF from contributions to CCP default fund** Point (b) of Article 428ag CRR Institutions shall report here items posted as contribution to the default fund of a CCP.
0970	1.9 **RSF from other assets** Institutions shall report here any asset not referred to in items 1.1 to 1.8.
0980	1.9.1 **physically traded commodities** Point (g) of Article 428ag CRR; the amount reported under 1.9 that is related to physically traded commodities This item shall not include commodity derivatives that fall under item 1.7.
0990	1.9.1.1 **unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.9.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
1000	1.9.1.2 **encumbered for a residual maturity of one year or more** The amount reported under 1.9.1 that is related to assets that are encumbered for a residual maturity of one year or more

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Row	Legal references and instructions
1010	1.9.2 **trade date receivables** Point (e) of Article 428r(1) CRR; the amount reported under 1.9 that is related to trade date receivables
1020	1.9.3 **non-performing assets** Point (b) of Article 428ah(1) CRR; the amount reported in 1.9 that is related to non-performing assets
1030	1.9.4 **other assets** Point (b) of Article 428ah(1) CRR; the amount reported under 1.9 that is related to assets that are not referred to in items 1.9.1 to 1.9.3
1040	1.10 **RSF from OBS items** Institutions shall report here the amount of off-balance sheet items not referred to in items 1.1 to 1.9 that are subject to the required stable funding requirements
1050	1.10.1 **committed facilities within a group or an IPS if subject to preferential treatment** The amount reported under 1.10 that is related to committed facilities authorized by competent authorities for the preferential treatment in accordance with Article 428h CRR
1060	1.10.2 **committed facilities** Point (c) of Article 428s(1) CRR; the amount reported under 1.10 that is related to committed facilities in accordance with Delegated Regulation (EU) 2015/61 that are not reported under item 1.9.1
1070	1.10.3 **trade finance off-balance sheet items** Point (d) of Article 428s(1), Article 428u and point (c) of Article 428v CRR; the amount reported under 1.10 that is related to trade finance off-balance sheet related product as referred to in Annex I CRR
1080	1.10.4 **non-performing off-balance sheet items** Point (b) of Article 428ah(1) CRR; the amount reported under 1.10 that is related to non-performing off-balance sheet exposures
1090	1.10.5 **other off-balance sheet exposures for which the competent authority has determined RSF factors** The amount reported under 1.10 that is off-balance sheet exposures for which the competent authority has determined RSF factors in accordance with Article 428p(10) CRR

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PART III: AVAILABLE STABLE FUNDING

1. **Specific remarks**

18. All liabilities and own funds shall be reported with a breakdown by their residual maturity in accordance with Article 428j CRR. The maturity buckets of the amounts, standard available stable funding (ASF) factors and applicable ASF factors are the following:

    i. Residual maturity of less than six months or without stated maturity;

    ii. Residual maturity of a minimum of six months but less than one year;

    iii. Residual maturity of one year or more.

19. All liabilities with a residual maturity of one year or more shall be subject to a 100 % ASF factor, unless otherwise specified in Articles 428k to 428n CRR, in accordance with Article 428o CRR.

20. All sight deposits shall be reported in the bucket referring to liabilities with a residual maturity of less than six months.

21. According to Article 428j(2) CRR, institutions shall take into account existing options to determine the residual maturity of a liability or of own funds. They shall do so on the assumption that the counterparty will redeem call options at the earliest possible date. For options exercisable at the discretion of the institution, the institution and the competent authorities shall take into account reputational factors that may limit an institution's ability not to exercise the option, in particular market expectations that institutions should redeem certain liabilities before their maturity.

22. Furthermore, as established in Article 428o CRR, additional Tier 1 items, Tier 2 items and any other capital instruments with explicit or embedded options that, if exercised (even if they are not exercised yet on the reporting reference date), would reduce the effective residual maturity at the reporting reference date to less than one year shall not receive a 100 % ASF factor.

23. According to Article 428j(3) CRR, institutions shall treat deposits with fixed notice periods in accordance with their notice period, and shall treat term deposits in accordance with their residual maturity. By way of derogation from paragraph 21, institutions shall not take into account options for early withdrawals, where the depositor has to pay a material penalty for early withdrawals which occur in less than one year, such penalty as laid down in Article 25(4) of Delegated Regulation (EU) 2015/61, to determine the residual maturity of term retail deposits.

24. The decision tree for reporting template C 81.00 is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e., institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals, subtotals and "of which" items; this however does not mean that they shall not be reported as well.

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#	Item	Decision	Action
1	Common Equity Tier 1capital?	Yes	ID 2.1.1
		No	# 2
2	Additional Tier 1 capital?	Yes	ID 2.1.2
		No	# 3
3	Tier 2 capital?	Yes	ID 2.1.3
		No	# 4
4	Other capital instruments?	Yes	ID 2.1.4
		No	# 5
5	A liability associated with collateral received as variation margin for derivatives?	Yes	Do not report.
		No	# 6
6	Trade date payables?	Yes	ID 2.9.1
		No	# 7
7	Interdependent liability?	Yes	Allocate into one relevant item of ID 2.8
		No	# 8
8	Liabilities and committed facilities within a group or an IPS for which the competent authority has granted a preferential treatment?	Yes	ID 2.4
		No	# 9
9	NSFR derivative liabilities?	Yes	ID 2.7
		No	# 10
10	Deferred tax liabilities?	Yes	ID 2.9.2
		No	# 11
11	Minority interests?	Yes	ID 2.9.3
		No	# 12
12	Stable retail deposits?	Yes	ID 2.2.1
		No	# 13
13	Other retail deposits?	Yes	ID 2.2.2
		No	# 14
14	Liabilities where the counterparty cannot be determined?	Yes	ID 2.6
		No	# 15

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#	Item	Decision	Action
15	Liabilities provided by central banks?	Yes	Allocate into ID 2.5.1 or 2.5.2
		No	# 16
16	Liabilities provided by financial customers?	Yes	Allocate into one relevant item of ID 2.5.3
		No	# 17
17	Liabilities from non-financial customers other than central banks?	Yes	Allocate into relevant item of ID 2.3
		No	# 18
18	Any other liabilities not considered in the above categories?	Yes	ID 2.9.4
		No	Do not report.

2. **Instructions concerning specific columns**

Column	Legal references and instructions
0010-0030	**Amount** Institutions shall report in columns 0010-0030 the amount of liabilities and own funds allocated to the applicable residual maturity bucket.
0040-0060	**Standard ASF factor** The standard factors in columns 0040-0060 are those specified in Chapter 3 of Title IV of Part Six CRR by default that would determine the part of the amount of the liabilities and own funds that constitutes available stable funding. They shall be provided for information only and are not meant to be filled in by institutions.
0070-0090	**Applicable ASF factor** Chapter 2 and Chapter 3 of Title IV of Part Six CRR. Institutions shall report in columns 0070-0090 the applicable ASF factors in Chapter 3 of Title IV of Part Six CRR as weights that, multiplied by the amount of the liabilities or own funds, would determine the amount of the relevant available stable funding. Applicable factors may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable factors may reflect, but are not limited to, firm-specific and national discretions.
0100	**Available Stable Funding** Institutions shall report in column 0100 the value of the available stable funding in accordance with the definition set out in Article 428i CRR. This shall be calculated using the following formula: c0100 = SUM{(c0010 * c 0070), (c0020 * c 0080), (c0030 * c 0090)}.

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3. **Instructions concerning specific rows**

Row	Legal references and instructions
0010	2. **AVAILABLE STABLE FUNDING** Chapter 3 of Title IV of Part Six CRR
0020	2.1 **ASF from capital items and instruments** Institutions shall report here the sum of items reported under 2.1.1 to 2.1.4.
0030	2.1.1 **Common Equity Tier 1** Point (a) of Article 428o CRR; Common Equity Tier 1 items before the application of prudential filters, deductions and exemption or alternatives stipulated in Articles 32 to 36, 48, 49 and 79 CRR
0040	2.1.2 **Additional Tier 1** Point (b) of Article 428o and point (d) of Article 428k(3) CRR; additional Tier 1 items before the application of the deductions and exemptions stipulated in Articles 56 and 79 CRR.
0050	2.1.3 **Tier 2** Point (c) of Article 428o and point (d) of Article 428k(3) CRR; Tier 2 items before the application of the deductions and exemptions stipulated in Articles 66 and 79 CRR and having a residual maturity of one year or more at the reporting reference date
0060	2.1.4 **Other capital instruments** Point (d) of Article 428o and point (d) of Article 428k(3) CRR; other capital instruments with a residual maturity of one year or more at the reporting reference date
0070	2.2. **ASF from retail deposits** Institutions shall report here the sum of items reported under 2.2.1 and 2.2.2. This item includes both unsecured and secured liabilities.
0080	2.2.0.1 **of which, retail bonds** Article 428i CRR Institutions shall report here bonds and other debt securities issued which are sold exclusively in the retail market and held in a retail account. These retail bonds shall be reported also within the corresponding category of retail deposits as “stable retail deposits” or “other retail deposits” under items 2.2.1 and 2.2.2 respectively.
0090	2.2.1. **Stable retail deposits** Article 428n CRR Institutions shall report the part of the amounts of retail deposits covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24(2) and (3) of the Commission delegated Regulation (EU) 2015/61 respectively and where:

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Row	Legal references and instructions
	These deposits do not fulfill the criteria for a higher outflow rate in accordance with Article 25 paragraphs 2, 3, or 5 of the Commission delegated Regulation (EU) 2015/61 in which case they shall be reported as “other retail deposits”; or These deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61 in which case they shall be reported as “other retail deposits”.
0100	2.2.0.2 **of which with a material early withdrawable penalty** Article 428j(3) CRR Stable retail deposits that can be early withdrawn before one year upon the payment of a penalty that has been assessed as material in line with Article 25(4) of Delegated Regulation (EU) 2015/61.
0110	2.2.2 **Other retail deposits** Article 428m CRR Institutions shall report the amount of other retail deposits than those captured as “stable retail deposits” under item 2.2.1.
0120	2.2.0.3 **of which with a material early withdrawable penalty** ‘Other retail deposits’ that can be early withdrawn before one year upon the payment of a penalty that has been assessed as material in line with Article 25(4) of Delegated Regulation (EU) 2015/61
0130	2.3 **ASF from other non-financial customers (except central banks)** Article 428l CRR; liabilities provided by wholesale non-financial customers (except central banks) Institutions shall report here the sum of items under 2.3.1 to 2.3.6.
0140	2.3.0.1 **of which, securities financing transactions** Articles 428e, point (g) of Article 428r(1) and point (b) of Article 428s(1) CRR; the amount reported under 2.3 that is related to monies due from securities financing transactions with non-financial customers
0150	2.3.0.2 **of which, operational deposits** The amount reported under 2.3 that is provided in the form of operational deposits and is required for the provision of operational services as set out in Article 27 of Delegated Regulation (EU) 2015/61
0160	2.3.1 **Liabilities provided by the central government of a Member State or a third country** Point (b)(i) of Article 428l CRR; the amount reported under 2.3 that is provided by the central government of a Member State or a third country

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Row	Legal references and instructions
0170	2.3.2 **Liabilities provided by regional governments or local authorities of a Member State or a third country** Point (b)(ii) of Article 428l CRR; the amount reported under 2.3 that is provided by regional governments or local authorities of a Member State or a third country
0180	2.3.3 **Liabilities provided by public sector entities of a Member State or a third country** Point (b)(iii) of Article 428l CRR; the amount reported under 2.3 that is provided by public sector entities of a Member State or a third country
0190	2.3.4 **Liabilities provided by multilateral development banks and international organisations** Point (b)(iv) of Article 428l CRR; the amount reported under 2.3 that is provided by multilateral development banks and international organisations
0200	2.3.5 **Liabilities provided by non-financial corporate customers** Point (b)(v) of Article 428l CRR; the amount reported under 2.3 that is provided by non-financial corporate customers
0210	2.3.6 **Liabilities provided by credit unions, personal investment companies and deposit brokers** Point (b)(vi) of Article 428l CRR; the amount reported under 2.3 that is provided by credit unions, personal investment companies and deposit brokers
0220	2.4 **ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment** Article 428h CRRInstitutions shall report here liabilities and committed facilities for which the competent authority has granted the preferential treatment referred to in Article 428h CRR.
0230	2.5 **ASF from financial customers and central banks** Institutions shall report here the sum of items reported under 2.5.1 to 2.5.3.
0240	2.5.0.1 **of which sight deposits provided by network member to central institution** Article 428g CRR Central institutions in an IPS or in cooperative networks shall report the sight deposits received by institutions belonging to that IPS or cooperative network that are treated as liquid assets by the depositing institution in accordance with Article 16 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0250	2.5.1 **Liabilities provided by the ECB or the central bank of a Member State** Point (c)(i) of Article 428k(3) and point (c)(i) of Article 428l CRR; liabilities provided by the ECB or the central bank of a Member State irrespective of whether or not they are related to securities financing transactions
0260	2.5.2 **Liabilities provided by the central bank of a third country** Point (c)(ii) of Article 428k(3) and point (c)(ii) of Article 428l CRR; liabilities provided by the central bank of a third country irrespective of whether or not they are related to securities financing transactions
0270	2.5.3 **Liabilities provided by financial customers** Point (c)(iii) of Article 428k(3) and point (c)(iii) of Article 428l CRR; liabilities provided by financial customers irrespective of whether or not they are related to securities financing transactions
0280	2.5.3.1 **Operational deposits** Point (a) of Article 428l CRR Institutions shall report here the part of the operational deposits from financial customers, in accordance with Article 27 of Delegated Regulation (EU) 2015/61, which is necessary for the provision of operational services. Deposits arising out of a correspondent banking relationship or from the provision of prime brokerage services shall be considered non-operational deposits in accordance with Article 27(5) of Delegated Regulation (EU) 2015/61 shall be reported under item 2.5.3.3. Operational deposits as per point (c) of Article 27(1) of the Commission Delegated Regulation (EU) 2015/61 shall not be reported here but within item 2.3. ‘ASF from other non-financial customers (except central banks)’. The part of the operational deposits in excess of the amount necessary for the provision of operational services shall not be reported here but shall be reported under item 2.5.3.2.
0290	2.5.3.2 **Excess operational deposits** Institutions shall report here the part of the operational deposits from financial customers in excess of those required for the provision of operational services. Operational deposits as per point (c) of Article 27(1) of the Commission Delegated Regulation (EU) 2015/61 shall not be reported here but within item 2.3. “ASF from other non-financial customers (except central banks)”.
0300	2.5.3.3 **Other liabilities** Institutions shall report here liabilities provided by financial customer that are not operational deposits where the counterparty can be identified. The part of operational deposits in excess of those required for the provision of operational services shall not be reported here but shall be reported under item 2.5.3.2.

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Row	Legal references and instructions
0310	2.6 **ASF from liabilities provided where the counterparty cannot be determined** Point (d) of Article 428k(3) and point (d) of Article 428l CRR Institutions shall report here liabilities where the counterparty cannot be determined, including securities issued where the holder cannot be identified.
0320	2.7 **ASF from net derivatives liabilities** The negative difference between netting sets calculated in accordance with Article 428k(4) CRR
0330	2.8 **ASF from interdependent liabilities** Institutions shall report here liabilities that are interdependent with assets in accordance with Article 428f CRR. Institutions shall report here the sum of items 2.8.1 to 2.8.5.
0340	2.8.1 **Centralised regulated savings** Liabilities related to centralized regulated savings to be treated as interdependent with assets in accordance with point (a) of Article 428f(2) CRR
0350	2.8.2 **Promotional loans and relevant credit and liquidity facilities** Liabilities related to promotional loans and credit and liquidity facilities that are interdependent with assets in accordance with point (b) of Article 428f(2) CRR.
0360	2.8.3 **Eligible covered bonds** Liabilities related to covered bonds to be treated as interdependent with assets in accordance with point (c) of Article 428f(2) CRR
0370	2.8.4 **Derivatives client clearing activities** Liabilities related to derivatives client clearing activities to be treated as interdependent with assets in accordance with point (d) of Article 428f(2) CRR
0380	2.8.5 **Others** Liabilities that fulfil all the conditions established in Article 428f(1) CRR and to be treated as interdependent with assets in accordance with Article 428f(1) CRR
0390	2.9 **ASF from other liabilities** Institutions shall report here the sum of items reported under 2.9.1 to 2.9.4.

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Row	Legal references and instructions
0400	2.9.1 **Trade date payables** Point (a) of Article 428k(3) CRR Institutions shall report here trade date payables arising from purchases of financial instruments, foreign currencies and commodities that are expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transactions or that have failed to, but are still expected to settle.
0410	2.9.2 **Deferred tax liabilities** Point (a) of Article 428k(1) CRR Institution shall report here deferred tax liabilities and shall consider the nearest possible date on which their amount can be realised as residual maturity.
0420	2.9.3 **Minority interests** Point (b) of Article 428k(1) CRR Institution shall report here minority interests and shall consider the term of the instrument as residual maturity.
0430	2.9.4 **Other liabilities** Articles 428k(1) and 428k(3) CRR Institutions shall report here other liabilities, including short positions and open maturity positions.

PART IV: SIMPLIFIED REQUIRED STABLE FUNDING

1. **Specific remarks**

25. Institutions shall report in the appropriate category all assets on which they retain beneficial ownership even if they are not accounted for in their balance sheet. Assets on which institutions do not retain beneficial ownership shall not be reported even if these assets are accounted for in their balance sheet.

26. In accordance with Article 428aq CRR, unless specified otherwise in Chapter 7 of Title IV of Part Six CRR, the amount of required stable funding (RSF) shall be calculated by multiplying the amount of assets and off-balance sheet items by the required stable funding factors.

27. Assets that are eligible as liquid assets (HQLA) in accordance with Delegated Regulation (EU) 2015/61 shall be reported as such, regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation. Those assets shall be reported in designated columns regardless of their residual maturity.

28. All non-HQLA assets and off-balance sheet items shall be reported with a breakdown by their residual maturity in accordance with Article 428ar CRR. The maturity buckets of the amount, standard factors and applicable factors are the following:

i. Residual maturity of less than one year or without stated maturity;

ii. Residual maturity of one year or more.

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29. When calculating the residual maturity of non-HQLA assets and off-balance sheet items, institutions shall take options into account, based on the assumption that the issuer or counterparty will exercise any option to extend the asset's maturity. For options exercisable at the discretion of the institution, the institution and competent authority shall take into account reputational factors that may limit the institution's ability not to exercise the option, in particular considering markets' and clients' expectations that the institution should extend the maturity of certain assets at their maturity date.

30. For some items, institutions shall report assets according to status of and/or maturity of encumbrance of that asset in accordance with paragraphs (4), (5) and (6) of Article 428aq CRR.

31. The decision tree for reporting template C 82.00 is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e., institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals and subtotals; this however does not mean that they shall not be reported as well.

32. As specified under Article 428aq(5) CRR, where an institution re-uses or re-pledges an asset that was borrowed, including in securities financing transactions, and that is accounted for off-balance sheet, the transaction through which the that assets has been borrowed shall be treated as encumbered to the extent that this transaction cannot mature without the institution returning the asset borrowed.

#	Item	Decision	Action
1	Netting sets of derivative contracts with a negative fair value gross of collateral posted or settlement payments and receipts related to market valuation changes of these contracts?	Yes	ID 1.7.1
		No	# 2
2	An asset or an off-balance sheet item posted as initial margin for derivatives?	Yes	ID 1.7.3
		No	# 3
3	An asset or an off-balance sheet item posted as contribution to CCP default fund?	Yes	ID 1.8
		No	# 4
4	An item on which the institution retains beneficial ownership?	Yes	# 5
		No	# 19
5	An asset associated with collateral posted as initial or variation margin for derivatives or as contribution to CCP default fund?	Yes	Do not report.
		No	# 6
6	Non-performing assets or defaulted securities?	Yes	ID 1.9
		No	# 7

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#	Item	Decision	Action
7	Trade date receivables?	Yes	ID 1.9
		No	# 8
8	Interdependent assets?	Yes	Allocate into one relevant item of ID 1.5
		No	# 9
9	Assets within a group or an IPS for which the competent authority has granted the preferential treatment?	Yes	ID 1.6
		No	# 10
10	Central bank assets?	Yes	Allocate into one relevant item of ID 1.1
		No	# 11
11	Liquid assets?	Yes	Allocate into one relevant item of ID 1.2.1 to 1.2.4
		No	# 12
12	Non-liquid asset securities?	Yes	ID 1.3
		No	# 13
13	Trade finance on-balance sheet products?	Yes	ID 1.4.3
		No	# 14
14	NSFR derivative assets?	Yes	ID 1.7.2
		No	# 15
15	Loans?	Yes	# 16
		No	# 20
16	Loans to non-financial customers?	Yes	ID 1.4.1
		No	# 17
17	Loans to financial customers?	Yes	ID 1.4.2
		No	# 18
18	Any other asset not considered in the above categories?	Yes	ID 1.9
		No	Do not report.
19	An off-balance sheet exposure?	Yes	# 20
		No	Do not report.

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#	Item	Decision	Action
20	Non-performing exposure?	Yes	ID 1.10.4
		No	# 21
21	Committed facilities?	Yes	# 22
		No	# 23
22	Committed facilities for which the competent authority has granted the preferential treatment?	Yes	ID 1.10.1
		No	ID 1.10.2
23	Trade finance off-balance sheet item?	Yes	ID 1.10.3
		No	# 24
24	Other off-balance sheet exposure for which the competent authority has determined the RSF factor?	Yes	ID 1.10.5
		No	Do not report.

2. **Instructions concerning specific columns**

Column	Legal references and instructions
0010-0020	**Amount of non-HQLA** Institutions shall report in columns 0010-0020 the amount, unless specified otherwise in Chapter 7 of Title IV of Part Six CRR, of the assets and off-balance sheet items referred to in Section 2 of Chapter 7 of Title IV of Part Six CRR. The amount shall be reported in columns 0010-0020 when the corresponding item is not eligible as liquid asset pursuant to Delegated Regulation (EU) 2015/61, regardless of whether they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.
0030	**Amount of HQLA** See instructions in columns 0010-0020. The amount shall be reported in column 0030 when the corresponding item is eligible as liquid asset pursuant to Delegated Regulation (EU) 2015/61, regardless of whether they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.
0040-0060	**Standard RSF factor** Section 2 of Chapter 7 of Title IV of Part Six CRR The standard factors in columns 0040-0060 are those specified in Chapter 7 of Title IV of Part Six CRR by default that would determine the part of the amount of the assets and off-balance sheet items that is required stable funding. They are provided for information only and are not meant to be filled in by institutions.

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Column	Legal references and instructions
0070-0900	**Applicable RSF factor** Chapter 2 and Chapter 7 CRR Institutions shall report in columns 0070-0900 the applicable factor applied to items in Chapter 7 of Title IV of Part Six CRR. Applicable factors may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable factors may reflect, but are not limited to, firm-specific and national discretions.
0100	**Required stable funding:** Institutions shall report in Column 0100 the required stable funding in accordance with Chapter 7 of Title IV of Part Six CRR. This shall be calculated using the following formula: c0100 = SUM{(c0010 * c 0070), (c0020 * c 0080), (c0030 * c 0090)}.

3. **Instructions concerning specific rows**

Row	Legal references and instructions
0010	1 **REQUIRED STABLE FUNDING** Institutions shall report here items subject to the required stable funding in accordance with Chapter 7 of Title IV of Part Six CRR.
0020	1.1 **RSF from central bank assets** Points (b) and (c) of Article 428as(1) and point (d) of Article 428ad CRR Institutions shall report here central bank assets. A reduced RSF factor may apply in accordance with Article 428aq(7) CRR.
0030	1.1.1 **cash, reserves and HQLA exposures to central banks** Institutions shall report here cash and reserves at central banks, including excess reserves. Institutions shall also report here any other exposures to central banks that are considered as liquid assets pursuant to Delegated Regulation (EU) 2015/61 regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation. Minimum reserves that are not considered as liquid assets pursuant to Delegated Regulation (EU) 2015/61 shall be reported in the relevant non-HQLA column.
0040	1.1.2 **other non-HQLA central bank exposures** Institutions shall report here any other claims on central banks other than those reported under item 1.1.1.

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Row	Legal references and instructions
0050	1.2 **RSF from liquid assets** Articles 428ar to 428av and Article 428ax CRR Institutions shall report here liquid assets pursuant to Delegated Regulation (EU) 2015/61 regardless if they comply with the operational requirements referred to in Article 8 of that Delegated Regulation.
0060	1.2.1 **level 1 assets eligible for 0 % LCR haircut** Institutions shall report here assets that are eligible as level 1 liquid assets pursuant to Article 10 of Delegated Regulation (EU) 2015/61.
0070	1.2.1.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.
0080	1.2.1.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.
0090	1.2.1.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of one year or more.
0100	1.2.2 **level 1 assets eligible for 7 % LCR haircut** Institutions shall report here level 1 assets that are eligible for a 7 % haircut pursuant to Delegated Regulation (EU) 2015/61 as well as shares or units in CIUs that are eligible for a 5 % haircut pursuant to Delegated Regulation (EU) 2015/61.
0110	1.2.2.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months.
0120	1.2.2.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year.

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Row	Legal references and instructions
0130	1.2.2.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of one year or more.
0140	1.2.3 **level 2A assets eligible for 15 % LCR haircut and shares or units in CIUs eligible for 0-20 % LCR haircuts** Institutions shall report here assets that are eligible as Level 2A assets pursuant to Delegated Regulation (EU) 2015/61 and shares or units in CIUs eligible for 0-20 % LCR haircuts pursuant to Delegated Regulation (EU) 2015/61.
0150	1.2.3.1 **unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0160	1.2.3.2 **encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.5 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0170	1.2.3.3 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.5 that is related to assets that are encumbered for a residual maturity of one year or more
0180	1.2.4 **level 2B assets eligible for 25 % LCR haircut and shares or units in CIUs eligible for 30-55 % haircuts** Institutions shall report here level 2B assets that are eligible for a haircut of 25 % pursuant to Delegated Regulation (EU) 2015/61 and shares or units in CIUs eligible for 30-55 % haircuts pursuant to Delegated Regulation (EU) 2015/61.
0190	1.2.4.1 **unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.2.4 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
0200	1.2.4.2 **encumbered for a residual maturity of one year or more** The amount reported under 1.2.4 that is related to assets that are encumbered for a residual maturity of one year or more

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Row	Legal references and instructions
0210	1.3 **RSF from securities other than liquid assets** Point (b) of Article 428aw, point (d) of Article 428ay and point (b) of Article 428az(1) CRR Institutions shall report here securities that are not in default in accordance with Article 178 CRR and that are not liquid assets pursuant to Delegated Regulation (EU) 2015/61 regardless if they comply with the operational requirements laid down therein.
0220	1.3.1 **unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.3 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
0230	1.3.2 **encumbered for a residual maturity of one year or more** The amount reported under 1.3 that is related to assets that are encumbered for a residual maturity of one year or more
0240	1.4 **RSF from loans** Institutions shall report here monies due from loans that are not in default in accordance with Article 178 CRR. As specified under Article 428ar(4) CRR, for amortizing loans with a residual contractual maturity of one year or more, any portion that matures in less than six months and any portion that matures between six months and less than one year shall be treated as having a residual maturity of less than six months and between six months and less than one year respectively.
0250	1.4.1 **loans to non-financials** The amount reported under 1.4 that is related to loans to non-financial customers
0260	1.4.1.1 **unencumbered or encumbered for a residual maturity of less than one year** Point (a) of Article 428aw and point (b) of Article 428ay CRR; the amount reported under 1.4.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year.
0270	1.4.1.2 **encumbered for a residual maturity of one year or more** Point (b) of Article 428az(1) CRR; the amount reported under 1.4.1 that is related to assets that are encumbered for a residual maturity of one year or more
0280	1.4.2 **loans to financials** The amount reported under 1.4 that is related to loans to financial customers

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Row	Legal references and instructions
0290	1.4.2.1 **unencumbered or encumbered for a residual maturity of less than one year** Point (a) of Articles 428aw and point (b) of Article 428az(1) CRR; the amount reported under 1.4.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
0300	1.4.2.2 **encumbered for a residual maturity of one year or more** Point (b) of Article 428az(1) CRR; the amount reported under 1.4.2 that is related to assets that are encumbered for a residual maturity of one year or more
0310	1.4.3 **trade finance on-balance sheet products** Point (b) of Article 428aw and point (c) of Article 428ay CRR; the amount reported under 1.4 arising from trade finance on-balance sheet products
0320	1.5 **RSF from interdependent assets** Article 428f and point (f) of Article 428r(1) CRR; institutions shall report here assets that are interdependent with liabilities in accordance with Article 428f CRR
0330	1.6 **RSF from assets within a group or an IPS if subject to preferential treatment** Institutions shall report here assets for which the competent authority has granted the preferential treatment referred to in Article 428h CRR.
0340	1.7 **RSF from derivatives** Article 428d, Article 428at(2), point (a) of Article 428ay and Article 428az(2) CRR Institutions shall report here the amount of required stable funding arising from derivatives.
0350	1.7.1 **required stable funding for derivative liabilities** Article 428at(2) CRR; the amount reported under 1.7 which is the absolute fair value of netting sets with a negative fair value calculated in accordance with Article 428at(2) CRR.
0360	1.7.2 **NSFR derivative assets** Articles 428d; the amount reported under 1.7 which is the positive difference between netting sets calculated in accordance with Article 428az(2) CRR

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Row	Legal references and instructions
0370	1.7.3 **initial margin posted** Point (a) of Article 428ay CRR; the amount reported under 1.7 that is related to initial margin for derivative contracts
0380	1.8 **RSF from contributions to CCP default fund** Point (a) of Article 428ay CRR Institutions shall report here items posted as contribution to the default fund of a CCP.
0390	1.9 **RSF from other assets** Institutions shall report here any asset not referred to in items 1.1 to 1.8.
0400	1.10 **RSF from OBS items** Institutions shall report here the amount of off-balance sheet items not referred to in items 1.1 to 1.8 that are subject to the required stable funding requirements.
0410	1.10.1 **committed facilities within a group or an IPS if subject to preferential treatment** The amount reported in 1.10 that is related to committed facilities for which the competent authority has granted the preferential treatment referred to in Article 428h CRR
0420	1.10.2 **committed facilities** Article 428at(1) CRR; the amount reported under 1.10 that is committed facilities in accordance with Delegated Regulation (EU) 2015/61 that are not considered under item 1.10.1.
0430	1.10.3 **trade finance off-balance sheet items** Point (b) of Article 428au CRR; the amount reported under 1.10 that is trade finance off-balance sheet related product as referred to in Annex I CRR
0440	1.10.4 **non-performing off-balance sheet items** The amount reported under 1.10 that is related to non-performing exposures
0450	1.10.5 **other off-balance sheet exposures determined by competent authorities** The amount reported under 1.10 that is off-balance sheet exposures for which the competent authority has determined RSF factors in accordance with Article 428aq(10) CRR

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PART V: SIMPLIFIED AVAILABLE STABLE FUNDING

1. **Specific remarks**

33. All liabilities and own funds shall be reported with a breakdown by their residual contractual maturity in accordance with Article 428ak CRR. The maturity buckets of the amounts, standard available stable funding (ASF) factors and applicable ASF factors are the following:

    i. Residual maturity of less than one year or without stated maturity;

    ii. Residual maturity of one year or more.

34. All liabilities with a residual maturity of one year or more shall be subject to a 100 % ASF factor, unless otherwise specified in Articles 428al to 428ao CRR, in accordance with Article 428ap CRR.

35. All sight deposits shall be reported in the bucket referring to liabilities with a residual maturity of less than one year.

36. According to Article 428ak(2) CRR institutions shall take into account existing options to determine the residual maturity of a liability or of own funds. They shall do so on the assumption that the counterparty will redeem call options at the earliest possible date. For options exercisable at the discretion of the institution, the institution and the competent authorities shall take into account reputational factors that may limit an institution's ability not to exercise the option, in particular market expectations that institutions should redeem certain liabilities before their maturity.

37. Furthermore, as established in Article 428ap CRR, additional Tier 1 items, Tier 2 items and any other capital instruments with explicit or embedded options that, if exercised (even if they are not exercised yet on the reporting reference date), would reduce the effective residual maturity at the reporting reference date to less than one year shall not receive a 100 % ASF factor.

38. According to Article 428ak(3) CRR, institutions shall treat deposits with fixed notice periods in accordance with their notice period, and shall treat term deposits in accordance with their residual maturity. By way of derogation from paragraph 36, institutions shall not take into account options for early withdrawals, where the depositor has to pay a material penalty for early withdrawals which occur in less than one year, such penalty as laid down in Article 25(4) of Delegated Regulation (EU) 2015/61, to determine the residual maturity of term retail deposits.

39. The decision tree for reporting template C 83.00 is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e., institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals and subtotals; this however does not mean that they shall not be reported as well.

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#	Item	Decision	Action
1	Common Equity Tier 1capital?	Yes	ID 2.1
		No	# 2
2	Additional Tier 1 capital?	Yes	ID 2.1
		No	# 3
3	Tier 2 capital?	Yes	ID 2.1
		No	# 4
4	Other capital instruments?	Yes	ID 2.1
		No	# 5
5	A liability associated with collateral received as variation margin for derivatives?	Yes	Do not report.
		No	# 6
6	Trade date payables?	Yes	ID 2.9
		No	# 7
7	Interdependent liability?	Yes	ID 2.8
		No	# 8
8	Liabilities and committed facilities within a group or an IPS for which the competent authority has granted the preferential treatment?	Yes	ID 2.5
		No	# 9
9	NSFR derivative liabilities?	Yes	ID 2.9
		No	# 10
10	Deferred tax liabilities?	Yes	ID 2.9
		No	# 11
11	Minority interest?	Yes	ID 2.9
		No	# 12
12	Stable retail deposits?	Yes	ID 2.2.1
		No	# 13
13	Other retail deposits?	Yes	ID 2.2.2
		No	# 14
14	Operational deposits provided by financial or non-financial customers?	Yes	ID 2.4
		No	# 15
15	Liabilities where the counterparty cannot be determined?	Yes	ID 2.7
		No	# 16

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#	Item	Decision	Action
16	Liabilities provided by central banks?	Yes	ID 2.6
		No	# 17
17	Liabilities provided by financial customers?	Yes	ID 2.6
		No	# 18
18	Liabilities from non-financial customers other than central banks?	Yes	ID 2.3
		No	# 19
19	Any other liabilities not considered in the above categories?	Yes	ID 2.9
		No	Do not report.

2. **Instructions concerning specific columns**

Column	Legal references and instructions
0010-0020	**Amount** Institutions shall report in columns 0010-0020 the amount of liabilities and own funds allocated to the applicable residual maturity bucket.
0030-0040	**Standard ASF factor** Section 2 of Chapter 6 of Title IV of Part Six CRR The standard factors in columns 0030-0040 shall be those specified in Chapter 8 of Title IV of Part Six CRR by default that would determine the part of the amount of the liabilities and own funds that is available stable funding. They shall provided for information only and are not meant to be filled in by institutions.
0050-0060	**Applicable ASF factor** Chapter 2 and Chapter 6 of Title IV of Part Six CRR Institutions shall report in columns 0050-0060 the applicable ASF factors in Chapter 6 of Title IV Part Six CRR as weights that, multiplied by the amount of the liabilities or own funds, would determine the amount of the relevant available stable funding. Applicable factors shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable factors may reflect, but are not limited to, firm-specific and national discretions.
0070	**Available Stable Funding** Institutions shall report in column 0070 the value of the available stable funding in accordance with the definition set out in Article 428aj CRR. This shall be calculated using the following formula: c0070 = SUM{(c0010 * c 0050), (c0020 * c 0060)}.

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3. **Instructions concerning specific rows**

Row	Legal references and instructions
0010	2. **AVAILABLE STABLE FUNDING** Chapter 6 of Title IV of Part Six CRR
0020	2.1 **ASF from capital items and instruments** **Common Equity Tier 1** Point (a) of Article 428ap CRR; Common Equity Tier 1 items before the application of prudential filters, deductions and exemption or alternatives stipulated in Articles 32 to 36, 48, 49 and 79 CRR **Additional Tier 1** Point (b) of Article 428ap CRR; additional Tier 1 items before the application of the deductions and exemptions stipulated in Articles 56 and 79 CRR **Tier 2** Point (c) of Article 428ap CRR; Tier 2 items before the application of the deductions and exemptions stipulated in Articles 66 and 79 CRR **Other capital instruments** Point (d) of Article 428ap and point (d) of Article 428al(3) CRR; other capital instruments not referred to in any of the abovementioned categories
0030	2.2 **ASF from retail deposits** Institutions shall reporting the following: — bonds and other debt securities issued which are sold exclusively in the retail market and held in a retail account. These retail bonds shall be reported also within the corresponding category of retail deposits as ‘stable retail deposits’ or ‘other retail deposits’ under items 2.2.1 and 2.2.2 respectively; see Article 428aj(2); — retail deposits maturing not before one year that can be early withdrawn before one year upon the payment of a penalty that has been assessed as material within the corresponding category of retail deposits as “stable retail deposits” or “other retail deposits” under items 2.2.1 and 2.2.2 respectively, in line with Article 25(4) of Delegated Regulation (EU) 2015/61; see Article 428ak(3) CRR. This item shall include both unsecured and secured liabilities
0040	2.2.1 **Stable retail deposits** Article 428ao CRR Institutions shall report the part of the amounts of retail deposits covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24(2) and (3) of the Commission delegated Regulation (EU) 2015/61 respectively and where:

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Row	Legal references and instructions
	— these deposits do not fulfill the criteria for a higher outflow rate in accordance with Article 25 paragraphs 2, 3, or 5 of Delegated Regulation (EU) 2015/61 in which case they shall be reported as 'other retail deposits'; or — these deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61 in which case they shall be reported as "other retail deposits".
0050	2.2.2 **Other retail deposits** Article 428an CRR Institutions shall report the amount of other retail deposits than those that are "stable retail deposits" under item 2.2.1.
0060	2.3 **ASF from other non-financial customers (except central banks)** Institutions shall report liabilities provided by wholesale non-financial customers (except central banks) that include: — liabilities provided by the central government of a Member State or a third country; see point (b)(i) of Article 428am CRR; — liabilities provided by regional governments or local authorities of a Member State or a third country; see point (b)(ii) of Article 428am CRR; — liabilities provided by public sector entities of a Member State or a third country; see point (b)(iii) of Article 428am CRR; — liabilities provided by multilateral development banks and international organisations; see point (b)(iv) of Article 428am CRR; — liabilities provided by non-financial corporate customers; see point (b)(v) of Article 428am CRR; — liabilities provided by credit unions, personal investment companies and deposit brokers; see point (b)(vi) of Article 428am CRR.
0070	2.4 **ASF from operational deposits** Point (a) of Article 428am CRR; deposits received for the provision of operational services that fulfil the criteria for operational deposits set out in Article 27 of Delegated Regulation (EU) 2015/61.
0080	2.5 **ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment** Institutions shall report here liabilities and committed facilities for which the competent authority has granted the preferential treatment referred to in Article 428h CRR.

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Row	Legal references and instructions
0090	2.6 **ASF from financial customers and central banks** Institutions shall report the following liabilities: — liabilities provided by the ECB or the central bank of a Member State (see point (c) of Article 428al(3)): (i) liabilities provided by the ECB or the central bank of a Member State irrespective of whether or not they are securities financing transactions; see point (c)(i) of Article 428al(3) CRR; (ii) liabilities provided by the central bank of a third country; liabilities provided by the central bank of a third country irrespective of whether or not they are securities financing transactions; see point (c)(ii) of Article 428al(3) CRR; (iii) liabilities provided by financial customers; liabilities provided by financial customers irrespective of whether or not they are securities financing transactions; see point (c)(iii) of Article 428al(3) CRR; — liabilities provided by financial customers and central banks with a residual maturity of one year or more; see point (e) of Article 428ap CRR.
0100	2.7 **ASF from liabilities provided where the counterparty cannot be determined** Point (d) of Article 428al(3) and point (e) of Article 428ap CRR Institutions shall report here liabilities where the counterparty cannot be determined, including securities issued where the holder cannot be identified.
0110	2.8 **ASF from interdependent liabilities** Institutions shall report the following liabilities: — liabilities that are interdependent with assets in accordance with Article 428f CRR; see also point (b) of Article 428al(3) CRR — liabilities linked to centralized regulated savings to be treated as interdependent with assets in accordance with point (a) of Article 428f(2) CRR; — liabilities linked to promotional loans and credit and liquidity facilities to be treated as interdependent with assets in accordance with point (b) of Article 428f(2) CRR. — liabilities linked to covered bonds to be treated as interdependent with assets in accordance with point (c) of Article 428f(2) CRR; — liabilities linked to derivatives client clearing activities to be treated as interdependent with assets in accordance with point (d) of Article 428f(2) CRR;

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Row	Legal references and instructions
	— liabilities that fulfil all the conditions set out in Article 428f(1) CRR and are interdependent with assets in accordance with Article 428f(1) CRR.
0120	2.9 **ASF from other liabilities** Institutions shall report the following: — trade date payables arising from purchases of financial instruments, foreign currencies and commodities that are expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transactions or that have failed to, but are still expected to settle; see point (a) of Article 428al(3) CRR; — deferred tax liabilities; the nearest possible date on which their amount can be realised as residual maturity shall be used; see point (a) of Article 428al(1) CRR; — minority interests; the term of the instrument shall be used as residual maturity; see point (b) of Article 428al(1) CRR; — other liabilities without a stated maturity, including short positions and open maturity positions unless otherwise specified in this Section; see article 428al(1) CRR; — the negative difference between netting sets calculated in accordance with Article 428al(4) CRR; all derivative liabilities shall be reported as if having a residual maturity of less than one year; — any other liabilities not referred to in Articles 428al to 428ap CRR; all capital items shall be reported under item 2.1 regardless of their residual maturity; see also point (d) of Article 428al(3) CRR.

PART VI: SUMMARY NSFR

1. **Specific remarks**

40. The purpose of this template is to provide information on the net stable funding ratio, both for institutions reporting the fully-fledged NSFR (reporting templates C 80.00 and C 81.00) and for institutions reporting the simplified NSFR (reporting templates C 82.00 and C 83.00).

41. In accordance with Article 428b(1) CRR, the net stable funding requirement laid down in Article 413(1) CRR shall be equal to the ratio of the institution's available stable funding as referred to in Chapter 3 and 6 to the institution's required stable funding as referred to in Chapter 4 and 7, and shall be expressed as a percentage. The rules for the calculation of the ratio are laid down in Chapter 2.

42. The items in rows 0010 to 0210 shall be the same as the equivalent ones reported in reporting templates C 80.00 to C 83.00.

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2. **Instructions concerning specific columns**

Column	Legal references and instructions
0010	**Amount** Institutions shall report in column 0010 the amount of assets, off-balance sheet items, liabilities and own funds allocated to the sum of all applicable residual maturity and HQLA buckets. The amounts to be reported shall be those before application of the relevant ASF and RSF factors.
0020	**Required Stable Funding** Institutions shall report in column 0020 the required stable funding calculated in accordance with Chapters 4 and 7 of Title IV of Part Six CRR.
0030	**Available Stable Funding** Institutions shall report in column 0030 the available stable funding calculated in accordance with Chapters 3 and 6 of Title IV of Part Six CRR.
0040	**Ratio** Institutions shall report in column 0040 the NSFR ratio in accordance to Article 428b(1) CRR.

3. **Instructions concerning specific rows**

Row	Legal references and instructions
0010	1. **REQUIRED STABLE FUNDING** Item 1 of reporting templates C 80.00 and C 82.00
0020	1.1 **RSF from central bank assets** Item 1.1 of reporting templates C 80.00 and C 82.00
0030	1.2 **RSF from liquid assets** Item 1.2 of reporting templates C 80.00 and C 82.00
0040	1.3 **RSF from securities other than liquid assets** Item 1.3 of reporting templates C 80.00 and C 82.00
0050	1.4 **RSF from loans** Item 1.4 of reporting templates C 80.00 and C 82.00
0060	1.5 **RSF from interdependent assets** Item 1.5 of reporting templates C 80.00 and C 82.00
0070	1.6 **RSF from assets within a group or an IPS if subject to preferential treatment** Item 1.6 of reporting templates C 80.00 and C 82.00

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Row	Legal references and instructions
0080	1.7 **RSF from derivatives** Item 1.7 of reporting templates C 80.00 and C 82.00
0090	1.8 **RSF from contributions to CCP default fund** Item 1.8 of reporting templates C 80.00 and C 82.00
0100	1.9 **RSF from other assets** Item 1.9 of reporting templates C 80.00 and C 82.00
0110	1.10 **RSF from OBS items** Item 1.10 of reporting templates C 80.00 and C 82.00
0120	2. **AVAILABLE STABLE FUNDING** Item 2 of reporting templates C 81.00 and C 83.00
0130	2.1 **ASF from capital items and instruments** Item 2.1 of reporting templates C 81.00 and C 83.00
0140	2.2 **ASF from retail deposits** Item 2.2 of reporting templates C 81.00 and C 83.00
0150	2.3 **ASF from other non-financial customers (except central banks)** Item 2.3 (except 2.3.0.2) of reporting template C 81.00 and reporting template C 83.00
0160	2.4 **ASF from operational deposits** Items 2.3.0.2 and 2.5.3.1 of reporting template C 81.00 and 2.4 of reporting template C 83.00
0170	2.5 **ASF from liabilities within a group or an IPS if subject to preferential treatment** Item 2.4 of reporting template C 81.00 and 2.5 of reporting template C 83.00
0180	2.6 **ASF from financial customers and central banks** Item 2.5 (except 2.5.3.1) of reporting template C 81.00 and 2.6 of reporting template C 83.00
0190	2.7 **ASF from liabilities provided where the counterparty cannot be determined** Item 2.6 of reporting template C 81.00 and 2.7 of reporting template C 83.00

▼B

Row	Legal references and instructions
0200	2.8 **ASF from interdependent liabilities** Item 2.8 of reporting template C 81.00 and reporting template C 83.00
0210	2.9 **ASF from other liabilities** Item 2.7 and 2.9 of reporting template C 81.00 and 2.9 of reporting template C 83.00
0220	3. **NSFR** NSFR calculated in accordance with Article 428b(1) CRR

▼B

ANNEX XIV

Single Data Point Model

All data items set out in the Annexes to this Regulation shall be transformed into a single data point model which is the basis for uniform IT systems of institutions and competent authorities.

The single data point model shall meet the following criteria:

(a) provide a structured representation of all data items set out in the Annexes to this Regulation;

(b) identify all the business concepts set out in the Annexes to this Regulation;

(c) provide a data dictionary identifying table labels, ordinate labels, axis labels, domain labels, dimension labels and member labels;

(d) provide metrics which define the property or amount of data points;

(e) provide data point definitions that are expressed as a composition of characteristics that univocally identify the financial concept;

(f) contain all the relevant technical specifications necessary for developing IT reporting solutions producing uniform supervisory data.

▼B

ANNEX XV

Validation Rules

The data items set out in the Annexes to this Regulation shall be subject to validation rules ensuring data quality and consistency.

The validation rules shall meet the following criteria:

(a) define the logical relationships between relevant data points;

(b) include filters and preconditions that define a set of data to which a validation rule applies;

(c) check the consistency of the reported data;

(d) check the accuracy of the reported data;

(e) set default values which shall be applied where the relevant information has not been reported.

▼M2

ANNEX XVI

REPORTING TEMPLATES ON ASSET ENCUMBRANCE

ASSET ENCUMBRANCE TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		PART A - ENCUMBRANCE OVERVIEW	
32.1	F 32.01	ASSETS OF THE REPORTING INSTITUTION	AE-ASS
32.2	F 32.02	COLLATERAL RECEIVED	AE-COL
32.3	F 32.03	OWN COVERED BONDS AND SECURITISATIONS ISSUED AND NOT YET PLEDGED	AE-NPL
32.4	F 32.04	SOURCES OF ENCUMBRANCE	AE-SOU
		PART B - MATURITY DATA	
33	F 33.00	*MATURITY DATA*	AE-MAT
		PART C - CONTINGENT ENCUMBRANCE	
34	F 34.00	CONTINGENT ENCUMBRANCE	AE-CONT
		PART D - COVERED BONDS	
35	F 35.00	COVERED BONDS ISSUANCE	AE-CB
		PART E - ADVANCED DATA	
36.1	F 36.01	ADVANCED DATA. PART I	AE-ADV1
36.2	F 36.02	ADVANCED DATA. PART II	AE-ADV2

02021R0451 — EN — 01.09.2024 — 003.001 — 1766

▼M2

F 32.01 - ASSETS OF THE REPORTING INSTITUTION (AE-ASS)

		Carrying amount of encumbered assets				Fair value of encumbered assets		
			of which: issued by other entities of the group	of which: central bank's eligible	of which notionally eligible EHQLA and HQLA		of which: central bank's eligible	of which notionally eligible EHQLA and HQLA
		0010	0020	0030	0035	0040	0050	0055
0010	**Assets of the reporting institution**							
0015	of which: qualifying fiduciary assets							
0020	Loans on demand							
0030	Equity instruments							
0040	Debt securities							
0050	of which: covered bonds							
0060	of which: securitisations							
0070	of which: issued by general governments							
0080	of which: issued by financial corporations							
0090	of which: issued by non-financial corporations							
0100	Loans and advances other than loans on demand							
0110	of which: Loans collateralised with Immovable Property							
0120	Other assets							

02021R0451 — EN — 01.09.2024 — 003.001 — 1767

▼M2

		Carrying amount of non-encumbered assets				Fair value of non-encumbered assets		
			of which: issued by other entities of the group	of which: central bank's eligible	of which EHQLA and HQLA		of which: central bank's eligible	of which EHQLA and HQLA
		0060	0070	0080	0085	0090	0100	0105
0010	**Assets of the reporting institution**							
0015	of which: qualifying fiduciary assets							
0020	Loans on demand							
0030	Equity instruments							
0040	Debt securities							
0050	of which: covered bonds							
0060	of which: securitisations							
0070	of which: issued by general governments							
0080	of which: issued by financial corporations							
0090	of which: issued by non-financial corporations							
0100	Loans and advances other than loans on demand							
0110	of which: Loans collateralised with Immovable Property							
0120	Other assets							

▼M2

F 32.02 - COLLATERAL RECEIVED (AE-COL)

		Fair value of encumbered collateral received or own debt securities issued				Non-encumbered				
						Fair value of collateral received or own debt securities issued available for encumbrance				Nominal of collateral received or own debt securities issued non available for encumbrance
			of which: issued by other entities of the group	of which: central bank's eligible	of which notionally eligible EHQLA and HQLA		of which: issued by other entities of the group	of which: central bank's eligible	of which EHQLA and HQLA	
		0010	0020	0030	0035	0040	0050	0060	0065	0070
0130	**Collateral received by the reporting institution**									
0140	Loans on demand									
0150	Equity instruments									
0160	Debt securities									
0170	of which: covered bonds									
0180	of which: securitisations									
0190	of which: issued by general governments									
0200	of which: issued by financial corporations									
0210	of which: issued by non-financial corporations									
0220	Loans and advances other than loans on demand									
0230	Other collateral received									

▼M2

		Fair value of encumbered collateral received or own debt securities issued				Non-encumbered				
						Fair value of collateral received or own debt securities issued available for encumbrance				Nominal of collateral received or own debt securities issued non available for encumbrance
			of which: issued by other entities of the group	of which: central bank's eligible	of which notionally eligible EHQLA and HQLA		of which: issued by other entities of the group	of which: central bank's eligible	of which EHQLA and HQLA	
		0010	0020	0030	0035	0040	0050	0060	0065	0070
0240	Own debt securities issued other than own covered bonds or securitisations									
0245	Own covered bonds and securitisation issued and not yet pledged									
0250	TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED									

▼M2

F 32.03 - OWN COVERED BONDS AND SECURITISATIONS ISSUED AND NOT YET PLEDGED (AE-NPL)

		Non-encumbered				
		Carrying amount of the underlying pool of assets	Fair value of debt securities issued available for encumbrance			Nominal of own debt securities issued non available for encumbrance
				of which: central bank's eligible	of which notionally eligible EHQLA and HQLA	
		0010	0020	0030	0035	0040
0010	**Own covered bonds and securitisations issued and not yet pledged**					
0020	Retained covered bonds issued					
0030	Retained securitisations issued					
0040	Senior					
0050	Mezzanine					
0060	First Loss					

▼M2

F 32.04 - SOURCES OF ENCUMBRANCE (AE-SOU)

		Matching liabilities, contingent liabilities or securities lent		Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered		
			of which: from other entities of the group		of which: collateral received re-used	of which: own debt securities encumbered
		0010	0020	0030	0040	0050
0010	**Carrying amount of selected financial liabilities**					
0020	Derivatives					
0030	of which: Over-The-Counter					
0040	Deposits					
0050	Repurchase agreements					
0060	of which: central banks					
0070	Collateralised deposits other than repurchase agreements					
0080	of which: central banks					
0090	Debt securities issued					
0100	of which: covered bonds issued					
0110	of which:securitisations issued					
0120	**Other sources of encumbrance**					
0130	Nominal of loan commitments received					
0140	Nominal of financial guarantees received					
0150	Fair value of securities borrowed with non cash-collateral					
0160	Other					
0170	**TOTAL SOURCES OF ENCUMBRANCE**					

Not to be filled on a consolidated basis template

Not to be filled in any case

▼M2

F 33.00 - MATURITY DATA (AE-MAT)

		Residual maturity of liabilities												
		Open maturity	**Overnight**	**> 1 day <= 1 wk**	**> 1 wk <= 2 wks**	**> 2 wks <= 1 mth**	**> 1 mth <= 3 mths**	**> 3 mths <= 6 mths**	**> 6 mths <= 1 yr**	**> 1 yr <= 2 yrs**	**> 2 yrs <= 3 yrs**	**3 yrs <= 5 yrs**	**5 yrs <= 10 yrs**	**> 10 yrs**
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130
0010	Encumbered assets													
0020	Collateral received re-used (receiving leg)													
0030	Collateral received re-used (re-using leg)													

▼M2

F 34.00 - CONTINGENT ENCUMBRANCE (AE-CONT)

		Matching liabilities, contingent liabilities or securities lent	Contingent Encumbrance				
			A. Decrease by 30 % of the fair value of encumbered assets	B. Net effect of a 10 % depreciation of significant currencies			
				Additional amount of encumbered assets			
			Additional amount of encumbered assets	Significant currency 1	Significant currency 2	…	Significant currency n
		0010	0020	0030	0040	…	…
0010	**Carrying amount of selected financial liabilities**						
0020	Derivatives						
0030	of which: Over-The-Counter						
0040	Deposits						
0050	Repurchase agreements						
0060	of which: central banks						
0070	Collateralised deposits other than repurchase agreements						
0080	of which: central banks						
0090	Debt securities issued						
0100	of which: covered bonds issued						
0110	of which: securitisations issued						
0120	**Other sources of encumbrance**						
0170	**TOTAL SOURCES OF ENCUMBRANCE**						

▼M2

F 35.00 - COVERED BONDS ISSUANCE (AE-CB)

z-axis	Cover pool identifier (open)

		Compliance with Art. 129 of Regulation (EU) No 575/2013		Covered bond liabilities						
		[YES/NO]	If YES, indicate primary asset class of cover pool	Reporting date	+ 6 months	+12 months	+ 2 years	+5 years	+ 10 years	Cover pool derivative positions with net negative market value
										Reporting date
		0010	0012	0020	0030	0040	0050	0060	0070	0080
0010	Nominal amount									
0020	Present value (swap) / Market value									
0030	Asset-specific value									
0040	Carrying amount									

		Covered bond liabilities						Cover pool					
		External credit rating on covered bond						Reporting date	+ 6 months	+ 12 months	+ 2 years	+ 5 years	+ 10 years
		Credit rating agency 1	Credit rating 1	Credit rating agency 2	Credit rating 2	Credit rating agency 3	Credit rating 3						
		0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200
0010	Nominal amount												
0020	Present value (swap) / Market value												
0030	Asset-specific value												
0040	Carrying amount												

▼M2

		Cover pool				
		Cover pool derivative positions with net positive market value	Cover pool amount in excess of minimum coverage requirements			
			as per the relevant statutory covered bond regime	as per credit rating agencies' methodology to maintain current external credit rating of covered bond		
		Reporting date		Credit rating agency 1	Credit rating agency 2	Credit rating agency 3
		0210	0220	0230	0240	0250
0010	Nominal amount					
0020	Present value (swap) / Market value					
0030	Asset-specific value					
0040	Carrying amount					

▼M2

F 36.01 - ADVANCED DATA. PART I (AE-ADV-1)

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type				
			Loans on demand	Equity instruments	Debt Securities		
					Total	of which: covered bonds	
							of which: issued by other entities of the group
			0010	0020	0030	0040	0050
0010	**Central bank funding (of all types, including e.g. repos)**	*Encumbered assets*					
0020		*Matching liabilities*					
0030	**Exchange traded derivatives**	*Encumbered assets*					
0040		*Matching liabilities*					
0050	**Over-the-counter derivatives**	*Encumbered assets*					
0060		*Matching liabilities*					
0070	**Repurchase agreements**	*Encumbered assets*					
0080		*Matching liabilities*					
0090	**Collateralised deposits other than repurchase agreements**	*Encumbered assets*					
0100		*Matching liabilities*					
0110	**Covered bonds securities issued**	*Encumbered assets*					
0120		*Matching liabilities*					

▼M2

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type				
			Loans on demand	Equity instruments	Debt Securities		
					Total	of which: covered bonds	
							of which: issued by other entities of the group
			0010	0020	0030	0040	0050
0130	**Securitisations issued**	*Encumbered assets*					
0140		*Matching liabilities*					
0150	**Debt securities issued other than covered bonds and securitisations**	*Encumbered assets*					
0160		*Matching liabilities*					
0170	**Other sources of encumbrance**	*Encumbered assets*					
0180		*Contingent liabilities or securities lent*					
0190	**Total encumbered assets**						
0200		*of which central bank eligible*					
0210	**Total non-encumbered Assets**						
0220		*of which central bank eligible*					
0230	**Encumbered + Non-encumbered Assets**						

▼M2

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						
			Debt Securities					Loans and advances other than loans on demand	
			of which: securitisations		of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations
				of which: issued by other entities of the group					
			0060	0070	0080	0090	0100	0110	0120
0010	**Central bank funding (of all types, including e.g. repos)**	*Encumbered assets*							
0020		*Matching liabilities*							
0030	**Exchange traded derivatives**	*Encumbered assets*							
0040		*Matching liabilities*							
0050	**Over-the-counter derivatives**	*Encumbered assets*							
0060		*Matching liabilities*							
0070	**Repurchase agreements**	*Encumbered assets*							
0080		*Matching liabilities*							
0090	**Collateralised deposits other than repurchase agreements**	*Encumbered assets*							
0100		*Matching liabilities*							
0110	**Covered bonds securities issued**	*Encumbered assets*							
0120		*Matching liabilities*							

▼M2

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						
			Debt Securities					Loans and advances other than loans on demand	
			of which: securitisations		of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations
				of which: issued by other entities of the group					
			0060	0070	0080	0090	0100	0110	0120
0130	**Securitisations issued**	*Encumbered assets*							
0140		*Matching liabilities*							
0150	**Debt securities issued other than covered bonds and securitisations**	*Encumbered assets*							
0160		*Matching liabilities*							
0170	**Other sources of encumbrance**	*Encumbered assets*							
0180		*Contingent liabilities or securities lent*							
0190	**Total encumbered assets**								
0200		*of which central bank eligible*							
0210	**Total non-encumbered Assets**								
0220		*of which central bank eligible*							
0230	**Encumbered + Non-encumbered Assets**								

▼M2

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type					Total
			Loans and advances other than loans on demand				Other assets	
			Non financial Corporations		Households			
				of which: Loans collateralised with immovable property		of which: Loans collateralised with immovable property		
			0130	0140	0150	0160	0170	0180
0010	**Central bank funding (of all types, including e.g. repos)**	*Encumbered assets*						
0020		*Matching liabilities*						
0030	**Exchange traded derivatives**	*Encumbered assets*						
0040		*Matching liabilities*						
0050	**Over-the-counter derivatives**	*Encumbered assets*						
0060		*Matching liabilities*						
0070	**Repurchase agreements**	*Encumbered assets*						
0080		*Matching liabilities*						
0090	**Collateralised deposits other than repurchase agreements**	*Encumbered assets*						
0100		*Matching liabilities*						
0110	**Covered bonds securities issued**	*Encumbered assets*						
0120		*Matching liabilities*						

▼M2

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type					Total
			Loans and advances other than loans on demand				Other assets	
			Non financial Corporations		Households			
				of which: Loans collateralised with immovable property		of which: Loans collateralised with immovable property		
			0130	0140	0150	0160	0170	0180
0130	**Securitisations issued**	*Encumbered assets*						
0140		*Matching liabilities*						
0150	**Debt securities issued other than covered bonds and securitisations**	*Encumbered assets*						
0160		*Matching liabilities*						
0170	**Other sources of encumbrance**	*Encumbered assets*						
0180		*Contingent liabilities or securities lent*						
0190	**Total encumbered assets**							
0200		*of which central bank eligible*						
0210	**Total non-encumbered Assets**							
0220		*of which central bank eligible*						
0230	**Encumbered + Non-encumbered Assets**							

▼M2

F 36.02 - ADVANCE DATA. PART II (AE-ADV-2)

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type				
			Loans on demand	Equity instruments	Debt Securities		
					Total	of which: covered bonds	
							of which: issued by other entities of the group
			0010	0020	0030	0040	0050
0010	**Central bank funding (of all types, including e.g. repos)**	*Encumbered collateral received*					
0020		*Matching liabilities*					
0030	**Exchange traded Derivatives**	*Encumbered collateral received*					
0040		*Matching liabilities*					
0050	**Over-the-counter derivatives**	*Encumbered collateral received*					
0060		*Matching liabilities*					
0070	**Repurchase agreements**	*Encumbered collateral received*					
0080		*Matching liabilities*					
0090	**Collateralised deposits other than repurchase agreements**	*Encumbered collateral received*					
0100		*Matching liabilities*					
0110	**Covered bonds securities issued**	*Encumbered collateral received*					
0120		*Matching liabilities*					
0130	**Securitisations issued**	*Encumbered collateral received*					
0140		*Matching liabilities*					

▼M2

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type				
			Loans on demand	Equity instruments	Debt Securities		
					Total	of which: covered bonds	
							of which: issued by other entities of the group
			0010	0020	0030	0040	0050
0150	**Debt securities issued other than Covered bonds and securitisations**	*Encumbered collateral received*					
0160		*Matching liabilities*					
0170	**Other sources of encumbrance**	*Encumbered collateral received*					
0180		*Contingent liabilities or securities lent*					
0190	**Total encumbered collateral received**						
0200		*of which central bank eligible*					
0210	**Total non-encumbered collateral received**						
0220		*of which central bank eligible*					
0230	**Encumbered + Non-encumbered collateral received**						

Not to be filled on a consolidated basis template

Not to be filled in any case

▼M2

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						
			Debt Securities					Loans and advances other than loans on demand	
			of which: securitisations		of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations
				of which: issued by other entities of the group					
			0060	0070	0080	0090	0100	0110	0120
0010	**Central bank funding (of all types, including e.g. repos)**	*Encumbered collateral received*							
0020		*Matching liabilities*							
0030	**Exchange traded Derivatives**	*Encumbered collateral received*							
0040		*Matching liabilities*							
0050	**Over-the-counter derivatives**	*Encumbered collateral received*							
0060		*Matching liabilities*							
0070	**Repurchase agreements**	*Encumbered collateral received*							
0080		*Matching liabilities*							
0090	**Collateralised deposits other than repurchase agreements**	*Encumbered collateral received*							
0100		*Matching liabilities*							
0110	**Covered bonds securities issued**	*Encumbered collateral received*							
0120		*Matching liabilities*							
0130	**Securitisations issued**	*Encumbered collateral received*							
0140		*Matching liabilities*							

▼M2

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						
			Debt Securities					Loans and advances other than loans on demand	
			of which: securitisations		of which: issued by general governments	of which: issued by financial corporations	of which: issued by non financial corporations	Central banks and general governments	Financial corporations
				of which: issued by other entities of the group					
			0060	0070	0080	0090	0100	0110	0120
0150	**Debt securities issued other than Covered bonds and securitisations**	*Encumbered collateral received*							
0160		*Matching liabilities*							
0170	**Other sources of encumbrance**	*Encumbered collateral received*							
0180		*Contingent liabilities or securities lent*							
0190	**Total encumbered collateral received**								
0200		*of which central bank eligible*							
0210	**Total non-encumbered collateral received**								
0220		*of which central bank eligible*							
0230	**Encumbered + Non-encumbered collateral received**								

Not to be filled on a consolidated basis template

Not to be filled in any case

▼M2

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						Total
			Loans and advances other than loans on demand				Other collateral received	Own debt securities issued other than own covered bonds or securitisations	
			Non financial Corporations		Households				
				of which: Loans collateralised with immovable property		of which: Loans collateralised with immovable property			
			0130	0140	0150	0160	0170	0180	0190
0010	**Central bank funding (of all types, including e.g. repos)**	*Encumbered collateral received*							
0020		*Matching liabilities*							
0030	**Exchange traded Derivatives**	*Encumbered collateral received*							
0040		*Matching liabilities*							
0050	**Over-the-counter derivatives**	*Encumbered collateral received*							
0060		*Matching liabilities*							
0070	**Repurchase agreements**	*Encumbered collateral received*							
0080		*Matching liabilities*							
0090	**Collateralised deposits other than repurchase agreements**	*Encumbered collateral received*							
0100		*Matching liabilities*							
0110	**Covered bonds securities issued**	*Encumbered collateral received*							
0120		*Matching liabilities*							
0130	**Securitisations issued**	*Encumbered collateral received*							
0140		*Matching liabilities*							

▼M2

	Sources of encumbrance	Assets/Liabilities	Collateral Type - Classification by Asset type						Total
			Loans and advances other than loans on demand				Other collateral received	Own debt securities issued other than own covered bonds or securitisations	
			Non financial Corporations		Households				
				of which: Loans collateralised with immovable property		of which: Loans collateralised with immovable property			
			0130	0140	0150	0160	0170	0180	0190
0150	**Debt securities issued other than Covered bonds and securitisations**	*Encumbered collateral received*							
0160		*Matching liabilities*							
0170	**Other sources of encumbrance**	*Encumbered collateral received*							
0180		*Contingent liabilities or securities lent*							
0190	**Total encumbered collateral received**								
0200		*of which central bank eligible*							
0210	**Total non-encumbered collateral received**								
0220		*of which central bank eligible*							
0230	**Encumbered + Non-encumbered collateral received**								

Not to be filled on a consolidated basis template

Not to be filled in any case

▼M2

ANNEX XVII

INSTRUCTION FOR REPORTING ON ASSET ENCUMBRANCE

Table of Contents

GENERAL INSTRUCTIONS

1. STRUCTURE AND CONVENTIONS

1.1. STRUCTURE

1.2. ACCOUNTING STANDARD

1.3. NUMBERING CONVENTION

1.4. SIGN CONVENTION

1.5. LEVEL OF APPLICATION

1.6. PROPORTIONALITY

1.7. DEFINITION OF ENCUMBRANCE

TEMPLATE-RELATED INSTRUCTIONS

2. PART A: ENCUMBRANCE OVERVIEW

2.1. TEMPLATE AE-ASS. ASSETS OF THE REPORTING INSTITUTION

2.1.1. GENERAL REMARKS

2.1.2. INSTRUCTIONS CONCERNING SPECIFIC ROWS

2.1.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS

2.2. TEMPLATE: AE-COL. COLLATERAL RECEIVED BY THE REPORTING INSTITUTION

2.2.1. GENERAL REMARKS

2.2.2. INSTRUCTIONS CONCERNING SPECIFIC ROWS

2.2.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS

2.3. TEMPLATE: AE-NPL. OWN COVERED BONDS AND SECURITISATIONS ISSUED AND NOT YET PLEDGED

2.3.1. GENERAL REMARKS

2.3.2. INSTRUCTIONS CONCERNING SPECIFIC ROWS

2.3.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS

2.4. TEMPLATE: AE-SOU. SOURCES OF ENCUMBRANCE

2.4.1. GENERAL REMARKS

2.4.2. INSTRUCTIONS CONCERNING SPECIFIC ROWS

2.4.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS

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3. PART B: MATURITY DATA

3.1. GENERAL REMARKS

3.2. TEMPLATE: AE-MAT. MATURITY DATA

3.2.1. INSTRUCTIONS CONCERNING SPECIFIC ROWS

3.2.2. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS

4. PART C: CONTINGENT ENCUMBRANCE

4.1. GENERAL REMARKS

4.1.1. SCENARIO A: DECREASE OF 30 % OF ENCUMBERED ASSETS

4.1.2. SCENARIO B: DEPRECIATION OF 10 % IN SIGNIFICANT CURRENCIES

4.2. TEMPLATE: AE-CONT. CONTINGENT ENCUMBRANCE

4.2.1. INSTRUCTIONS CONCERNING SPECIFIC ROWS

4.2.2. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS

5. PART D: COVERED BONDS

5.1. GENERAL REMARKS

5.2. TEMPLATE: AE-CB. COVERED BONDS ISSUANCE

5.2.1. INSTRUCTIONS CONCERNING Z-AXIS

5.2.2. INSTRUCTIONS CONCERNING SPECIFIC ROWS

5.2.3. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS

6. PART E: ADVANCED DATA

6.1. GENERAL REMARKS

6.2. TEMPLATE: AE-ADV1. ADVANCED TEMPLATE FOR ASSETS OF THE REPORTING INSTITUTION

6.2.1. INSTRUCTIONS CONCERNING SPECIFIC ROWS

6.2.2. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS

6.3. TEMPLATE: AE-ADV2. ADVANCED TEMPLATE FOR COLLATERAL RECEIVED BY THE REPORTING INSTITUTION

6.3.1. INSTRUCTIONS CONCERNING SPECIFIC ROWS

6.3.2. INSTRUCTIONS CONCERNING SPECIFIC COLUMNS

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GENERAL INSTRUCTIONS

1. STRUCTURE AND CONVENTIONS

1.1. Structure

1. The framework consists of five sets of templates which comprise a total of nine templates according to the following scheme:

(a) Part A: Encumbrance overview:

— AE-ASS template. Assets of the reporting institution;

— AE-COL template. Collateral received by the reporting institution;

— AE-NPL template. Own covered bonds and securitisations issued and not yet pledged;

— AE-SOU template. Sources of encumbrance;

(b) Part B: Maturity data:

— AE-MAT template. Maturity data;

(c) Part C: Contingent encumbrance:

— AE-CONT template. Contingent encumbrance;

(d) Part D: Covered bonds:

— AE-CB template. Covered bonds issuance;

(e) Part E: Advanced data:

— AE-ADV-1 template. Advanced template for assets of the reporting institution;

— AE-ADV-2 template. Advanced template for collateral received by the reporting institution.

2. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

1.2. Accounting standard

3. Institutions shall report carrying amounts under the accounting framework they use for the reporting of financial information in accordance with Articles 11 and 12. Institutions that are not required to report financial information shall use their respective accounting framework. In AE-SOU, institutions shall generally report carrying amounts gross of accounting netting, if any, in line with the reporting on a gross basis of encumbrance of assets and collateral.

4. For the purposes of this Annex, ‘IAS’ and ‘IFRS’ refer to the international accounting standards as defined in Article 2 of Regulation (EC) No 1606/2002. For institutions which report under IFRS standards, references have been inserted to the relevant IFRS standards.

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1.3. Numbering convention

5. The following general notation is used in these instructions to refer to the columns, rows and cells of a template: {Template; Row; Column}. An asterisk sign is used to indicate that the validation is applied to the whole row or column. For example {AE-ASS; *; 2} refers to the data point of any row for column 2 of the AE-ASS template.

6. In the case of validations within a template the following notation is used to refer to data points from that template: {Row; Column}.

1.4. Sign convention

7. Templates in Annex XVI shall follow the sign convention described in Annex V, Part 1, points 9 and 10.

1.5. Level of application

8. The level of application of the reporting on asset encumbrance follows that of the reporting requirements on own funds under Article 430(1), first subparagraph, point (a), of Regulation (EU) No 575/2013. Consequently, institutions that are not subject to prudential requirements in accordance with Article 7 of that Regulation are not required to report information on asset encumbrance.

1.6. Proportionality

9. For the purposes of Article 19(3), point (c), of this Regulation, the asset encumbrance level shall be calculated as follows:

— Carrying amount of encumbered assets and collateral = {AE-ASS;0010;0010}– {AE-ASS;0015;0010} + {AE-COL;0130;0010};

— Total assets and collateral = {AE-ASS;0010;0010} + {AE-ASS;0010;0060}– {AE-ASS;0015;0010} + {AE-COL;0130;0010}+ {AE-COL;0130;0040};

— Asset encumbrance ratio = (Carrying amount of encumbered assets and collateral)/(Total assets and collateral).

10. [Deleted]

1.7. Definition of encumbrance

11. For the purposes of this Annex and Annex XVI, an asset shall be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit enhance any transaction from which it cannot be freely withdrawn.

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It is important to note, that assets pledged that are subject to any restrictions in withdrawal, such as assets that require prior approval before withdrawal or replacement by other assets, shall be considered encumbered. The definition is not based on an explicit legal definition, such as title transfer, but rather on economic principles, as the legal frameworks may differ in this respect across countries. The definition is however closely linked to contractual conditions. The EBA sees the following types of contracts being well covered by the definition (this is a non-exhaustive list):

— secured financing transactions, including repurchase contracts and agreements, securities lending and other forms of secured lending;

— various collateral agreements, for instance collateral placed for the market value of derivatives transactions;

— financial guarantees that are collateralised. If there is no impediment to withdrawal of collateral, such as prior approval, for the unused part of guarantee, then only the used amount shall be allocated (on a pro-rata allocation);

— collateral placed at clearing systems, CCPs and other infrastructure institutions as a condition for access to service. This includes default funds and initial margins;

— central bank facilities. Pre-positioned assets shall not be considered encumbered, unless the central bank does not allow withdrawal of any assets placed without prior approval. As for unused financial guarantees, the unused part, i.e. above the minimum amount required by the central bank, shall be allocated on a pro-rata basis among the assets placed at the central bank;

— underlying assets from securitisation structures, where the financial assets have not been de-recognised from the institution's financial assets. The assets that are underlying retained securities do not count as encumbered, unless those securities are pledged or provided as collateral in any way to secure a transaction;

— assets in cover pools used for covered bond issuance. The assets that are underlying covered bonds count as encumbered, except in certain situations where the institution holds the corresponding covered bonds ('own-issued bonds');

— as a general principle, assets which are being placed at facilities that are not used and can be freely withdrawn shall not be considered encumbered.

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TEMPLATE-RELATED INSTRUCTIONS

2. PART A: ENCUMBRANCE OVERVIEW

12. The encumbrance overview templates differentiate assets which are used to support funding or collateral needs at the balance sheet date ('point-in time encumbrance') from those assets which are available for potential funding needs.

13. The overview template shows the amount of encumbered and non-encumbered assets of the reporting institution in a tabular format by products. The same breakdown also applies to collateral received and own debt securities issued other than covered bonds and securitisations.

2.1. Template AE-ASS. Assets of the reporting institution

2.1.1. General remarks

14. This point sets out instructions that apply to the main types of transaction that are relevant when completing the AE templates:

All transactions that increase the level of encumbrance of an institution have two aspects that shall be reported independently throughout the AE templates. Such transactions shall be reported both as a source of encumbrance and as an encumbered asset or collateral.

The following examples describe how to report a type of transaction of this Part but the same rules apply to the other AE templates.

(a) **Collateralised deposit**

A collateralised deposit shall be reported as follows:

(i) the carrying amount of the deposit is registered as a source of encumbrance in {AE-SOU; r0070; c0010};

(ii) where the collateral is an asset of the reporting institution: its carrying amount shall be reported in {AE-ASS; *; c0010} and {AE-SOU; r0070; c0030}; its fair value shall be reported in {AE-ASS; *; c0040};

(iii) where the collateral has been received by the reporting institution, its fair value shall reported in {AE-COL; *; c0010}, {AE-SOU; r0070; c0030} and {AE-SOU; r0070; c0040}.

(b) **Repo/matching repos**

A repurchase agreement (hereinafter 'repo') shall be reported as follows:

(i) the gross carrying amount of the repo shall be reported as a source of encumbrance in {AE-SOU; r0050; c0010};

(ii) the collateral of the repo shall be reported as follows:

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— where the collateral is an asset of the reporting institution: its carrying amount shall be reported in {AE-ASS; *; c0010} and {AE-SOU; r0050; c0030}; its fair value shall be reported in {AE-ASS; *; c0040};

— where the collateral has been received by the reporting institution through a previous reverse repurchase agreement (matching repo), its fair value shall be reported in {AE-COL; *; c0010}, {AE-SOU; r0050; c0030} and in {AE-SOU; r0050; c0040}.

(c) **Central bank funding**

As collateralised central bank funding is only a specific case of a collateralised deposit or a repo transaction in which the counterparty is a central bank, the rules in this point 14(a) and (b) apply.

For operations where it is not possible to identify the specific collateral to each operation, as collateral is pooled together, the collateral breakdown shall be done on a proportional basis, based on the composition of the pool of collateral.

Assets that have been pre-positioned with central banks are not encumbered assets unless the central bank does not allow withdrawal of any assets placed without prior approval. For unused financial guarantees, the unused part, i.e. the amount above the minimum required by the central bank, is allocated on a pro-rata basis among the assets placed at the central bank.

(d) **Securities lending**

For securities lending with cash collateral the rules for repos/matching repos apply.

Securities lending without cash collateral shall be reported as follows:

(i) the fair value of the securities borrowed shall be reported as a source of encumbrance in {AE-SOU; r0150; c0010}. When the lender does not receive any securities in return for the securities lent but receives a fee instead, {AE-SOU; r0150; c0010} shall reported as zero;

(ii) where the securities lent as collateral are an asset of the reporting institution: their carrying amount shall be reported in {AE-ASS; *; c0010} and {AE-SOU; r0150; c0030}; their fair value shall reported in {AE-ASS; *; c0040};

(iii) where the securities lent as collateral are received by the reporting institution, their fair value shall be reported in {AE-COL; *; c0010}, {AE-SOU; r0150; c0030} and {AE-SOU; r0150; c0040}.

(e) **Derivatives (liabilities)**

Collateralised derivatives with a negative fair value shall be reported as follows:

(i) the carrying amount of the derivative shall be reported as a source of encumbrance in {AE-SOU; r0020; c0010};

▼M2

(ii) the collateral (initial margins required to open the position and any collateral placed for the market value of derivatives transactions) shall be reported as follows:

— where it is an asset of the reporting institution: its carrying amount shall be reported in {AE-ASS; *; c0010} and {AE-SOU; r0020; c0030}; its fair value shall be reported in {AE-ASS; *; c0040};

— where it is collateral received by the reporting institution, its fair value shall be reported in {AE-COL; *; c0010}, {AE-SOU; r0020; c0030} and {AE-SOU; r0020; c0040}.

(f) **Covered bonds**

Covered bonds for the entire asset encumbrance reporting are instruments referred to in Article 52(4), first subparagraph, of Directive 2009/65/EU, irrespective of whether those instruments take the legal form of a security or not.

No specific rules apply to covered bonds where there is no retention of part of the securities issued by the reporting institution.

In case of retention of part of the issuance and in order to avoid double counting, the following treatment shall apply:

(i) where the own covered bonds are not pledged, the amount of the cover pool that is backing those securities retained and not yet pledged shall be reported in the AE-ASS templates as non-encumbered assets. Additional information about the retained covered bonds not yet pledged (underlying assets, fair value and eligibility of those available for encumbrance and nominal of those non-available for encumbrance) shall be reported in the AE-NPL template;

(ii) where the own covered bonds are pledged, then the amount of the cover pool that is backing those securities retained and pledged shall be included in the AE-ASS template as encumbered assets.

The following table sets out how to report covered bond issuance of EUR 100 of which 15 % is retained and not pledged and 10 % is retained and pledged as collateral in a EUR 11 repo transaction with a central bank, where the cover pool comprises unsecured loans and the carrying amount of the loans is EUR 150.

SOURCES OF ENCUMBRANCE				
Type	**Amount**	**Cells**	**Loans encumbered**	**Cells**
Covered bonds	75 % (100) = 75	{AE-Sources, r110, c010}	75 % (150) = 112.5	{AE-Assets, r100, c010} {AE-Sources, r110, c030}

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SOURCES OF ENCUMBRANCE				
Type	**Amount**	**Cells**	**Loans encumbered**	**Cells**
Central bank funding	11	{AE-Sources, r060, c010}	10 % (150) = 15	{AE-Assets, r100, c010} {AE-Sources, r060, c030}
NON ENCUMBRANCE				
Type	**Amount**	**Cells**	**Non-encumbered loans**	**Cells**
Own covered bonds retained	15 % (100) = 15	{AE-Not pledged, r010, c040}	15 % (150) = 22.5	{AE-Assets, r100, c060} {AE-Not pledged, r020, c010}

(g) **Securitisations**

Securitisations mean debt securities held by the reporting institution originated in a securitisation transaction as defined in Article 4(1), point (61), of Regulation (EU) No 575/2013.

For securitisations that remain in the balance sheet (non-derecognised), the rules for covered bonds apply.

For derecognised securitisations, there is no encumbrance where the institution holds some securities. Those securities will appear in the trading book or in the banking book of the reporting institutions as any other security issued by a third party.

2.1.2. Instructions concerning specific rows

Rows	Legal references and instructions
0010	**Assets of the reporting institution** IAS 1.9 (a), Implementation Guidance (IG) 6; total assets of the reporting institution registered in its balance sheet.
0015	**Of which: qualifying fiduciary assets** Fiduciary assets which meet all the following conditions: (a) they are recognised on the institution's balance sheet by national generally accepted accounting principles, in accordance with Article 10 of Directive 86/635/EEC; (b) they meet the criteria for non-recognition set out in International Financial Reporting Standard (IFRS) 9, as applied in accordance with Regulation (EC) No 1606/2002; (c) they meet the criteria for non-consolidation set out in IFRS 10, as applied in accordance with Regulation (EC) No 1606/2002, where applicable.
0020	**Loans on demand** IAS 1.54 (i) Institutions shall report the balances receivable on demand at central banks and other institutions. Cash on hand, that is, the holding of national and foreign banknotes and coins in circulation that are commonly used to make payments shall be included in the row 'other assets'.

▼M2

Rows	Legal references and instructions
0030	**Equity instruments** Equity instruments held by the reporting institution as defined in IAS 32.1.
0040	**Debt securities** Annex V, Part 1, point 31 Institutions shall report debt instruments held by the reporting institution issued as securities that are not loans in accordance with Regulation (EU) 2021/379 ([1]).
0050	**of which: covered bonds** Debt securities held by the reporting institution that are bonds referred to in Article 52(4), first subparagraph, of Directive 2009/65/EC.
0060	**of which: securitisations** Debt securities held by the reporting institution that are securitisations as defined in Article 4(1), point (61), of Regulation (EU) No 575/2013.
0070	**of which: issued by general governments** Debt securities held by the reporting institution which are issued by general governments.
0080	**of which: issued by financial corporations** Debt securities held by the reporting institution issued by financial corporations as defined in Annex V, Part 1, point 42, points (c) and d).
0090	**of which: issued by non-financial corporations** Debt securities held by the reporting institution issued by non-financial corporations as defined in Annex V, Part 1, point 42, point (e).
0100	**Loans and advances other than loans on demand** Loans and advances that are debt instruments other than securities held by the reporting institutions; other than balances receivable on demand.
0110	**of which: Loans collateralised with immovable property** Loans and advances other than loans on demand that are collateralised with immovable property according to Annex V, part 2, point 86.
0120	**Other assets** Assets of the reporting institution registered in the balance sheet other than those reported in rows 0020 to 0040 and 0100 and different from own debt securities and own debt equity instruments that may not be derecognised from the balance sheet by a non-IFRS institution. In this case, own debt instruments shall be included in row 0240 of the AE-COL template and own equity instruments excluded from the asset encumbrance reporting.

([1]) Regulation (EU) 2021/379 of the European Central Bank of 22 January 2021 on the balance sheet items of credit institutions and of the monetary financial institutions sector (recast) (ECB/2021/2) (OJ L 73, 3.3.2021, p. 16–85)

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2.1.3. Instructions concerning specific columns

Columns	Legal references and instructions
0010	**Carrying amount of encumbered assets** Institutions shall report the carrying amount of its assets that are encumbered in accordance with the definition of asset encumbrance referred to in point 11 of this Annex. The carrying amount shall mean the amount reported in the asset side of the balance sheet.
0020	**of which: issued by other entities of the group** Carrying amount of encumbered assets held by the reporting institution that are issued by any entity within the prudential scope of consolidation.
0030	**of which: central bank eligible** Carrying amount of encumbered assets held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
0035	**of which notionally eligible EHQLA and HQLA** The carrying amount of encumbered assets which are notionally eligible to the qualification of assets of extremely high liquidity and credit quality (EHQLA) and assets of high liquidity and credit quality (HQLA). For the purposes of this Regulation, notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the assets that are listed in Articles 10 to13 of Delegated Regulation (EU) 2015/61 and would comply with the general and operational requirements set out in Articles 7 and 8 of that Delegated Regulation, were it not for their status as encumbered assets in accordance with this Annex. Notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall also comply with the exposure class-specific requirements set out in Articles 10 to 16 and Articles 35 to 37 of Delegated Regulation (EU) 2015/61. The carrying amount of notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the carrying amount before the application of the haircuts specified in Articles 10 to 16 of that Delegated Regulation.
0040	**Fair value of encumbered assets** IFRS 13 and Article 8 of Directive 2013/34/EU for non-IFRS institutions Institutions shall report the fair value of its debt securities that are encumbered in accordance with the definition of asset encumbrance referred to in point 11 of this Annex. Fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (see IFRS 13 Fair Value Measurement).

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Columns	Legal references and instructions
0050	**of which: central bank eligible** Fair value of the encumbered debt securities held by the reporting institution, which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
0055	**of which notionally eligible EHQLA and HQLA** Fair value of encumbered assets that are notionally eligible to the qualification of EHQLA and HQLA For the purposes of this Regulation, notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the assets that are listed in Articles 10 to 13 of Delegated Regulation (EU) 2015/61 and would comply with the general and operational requirements set out in Articles 7 and 8 of that Delegated Regulation, were it not for their status as encumbered assets in accordance with this Annex. Notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall also comply with the exposure class-specific requirements set out in Articles 10 to 16 and Articles 35 to 37 of Delegated Regulation (EU) 2015/61. The fair value of notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the fair value before the application of the haircuts specified in Articles 10 to 16 of that Delegated Regulation.
0060	**Carrying amount of non-encumbered assets** Institutions shall report the carrying amount of its assets that are non-encumbered in accordance with the definition of asset encumbrance referred to in point 11 of this Annex. Carrying amount shall mean the amount reported in the asset side of the balance sheet.
0070	**of which: issued by other entities of the group** Carrying amount of non-encumbered assets held by the reporting institution that are issued by any entity within the prudential scope of consolidation.
0080	**of which: central bank eligible** Carrying amount of non-encumbered assets held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.

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Columns	Legal references and instructions
0085	**of which EHQLA and HQLA** Carrying amount of unencumbered EHQLA and HQLA that are listed in Articles 10 to 13 of Delegated Regulation (EU) 2015/61 and comply with the general and operational requirements set out in Articles 7 and 8 of that Delegated Regulation, as well as with the exposure class-specific requirements set out in Articles 10 to 16 and Articles 35 to 37 of that Delegated Regulation. The carrying amount of EHQLA and HQLA shall be the carrying amount before the application of the haircuts specified in Articles 10 to 16 of Delegated Regulation (EU) 2015/61.
0090	**Fair value of non-encumbered assets** IFRS 13 and Article 8 of Directive 2013/34/EU for non-IFRS institutions Institutions shall report the fair value of its debt securities that are non-encumbered in accordance with the definition of asset encumbrance referred to in point 11 of this Annex. Fair value of a financial instrument shall be the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (see IFRS 13 Fair Value Measurement).
0100	**of which: central bank eligible** Fair value of the non-encumbered debt securities held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
0105	**of which EHQLA and HQLA** Fair value of unencumbered EHQLA and HQLA that are listed in Articles 10 to 13 of Delegated Regulation (EU) 2015/61 and comply with the general and operational requirements set out in Articles 7 and 8 of that Delegated Regulation as well as with the exposure class-specific requirements set out in Articles 10 to 16 and Articles 35 to 37 of that Delegated Regulation. The fair value of EHQLA and HQLA shall be the fair value before the application of the haircuts specified in Articles 10 to 16 of Delegated Regulation (EU) 2015/61.

2.2. Template: AE-COL. Collateral received by the reporting institution

2.2.1. General remarks

15. For the collateral received by the reporting institution and the own debt securities issued other than own covered bonds or securitisations, the category of ‘non-encumbered’ assets is split between those ‘available for encumbrance’ or potentially eligible to be encumbered and those ‘non-available for encumbrance’.

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16. Assets are ‘non-available for encumbrance’ when they have been received as collateral and the reporting institution is not permitted to sell or re-pledge the collateral, except in the case of a default by the owner of the collateral. Own debt securities issued other than own covered bonds or securitisations are non-available for encumbrance when there is any restriction in the terms of the issuance to sell or re-pledge the securities held.

17. For the purposes of the asset encumbrance reporting, securities borrowed in exchange for a fee without providing cash-collateral or non-cash collateral shall be reported as collateral received.

2.2.2. Instructions concerning specific rows

Rows	Legal references and instructions
0130	**Collateral received by the reporting institution** All classes of collateral received by the reporting institution
0140	**Loans on demand** Collateral received by the reporting institution that comprises loans on demand See legal references and instructions regarding row 0020 of the AE-ASS template.
0150	**Equity instruments** Collateral received by the reporting institution that comprises equity instruments See legal references and instructions regarding row 0030 of the AE-ASS template.
0160	**Debt securities** Collateral received by the reporting institution that comprises debt securities See legal references and instructions regarding row 0040 of the AE-ASS template.
0170	**of which: covered bonds** Collateral received by the reporting institution that comprises covered bonds See legal references and instructions regarding row 0050 of the AE-ASS template.
0180	**of which: securitisations** Collateral received by the reporting institution that comprises securitisations See legal references and instructions regarding row 0060 of the AE-ASS template.
0190	**of which: issued by general governments** Collateral received by the reporting institution that comprises debt securities issued by general governments See legal references and instructions regarding row 0070 of the AE-ASS template.

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Rows	Legal references and instructions
0200	**of which: issued by financial corporations** Collateral received by the reporting institution that comprises debt securities issued by financial corporations See legal references and instructions regarding row 0080 of the AE-ASS template.
0210	**of which: issued by non-financial corporations** Collateral received by the reporting institution that comprises debt securities issued by non-financial corporations See legal references and instructions regarding row 0090 of the AE-ASS template.
0220	**Loans and advances other than loans on demand** Collateral received by the reporting institution that comprises loans and advances other than loans on demand See legal references and instructions regarding row 0100 of the AE-ASS template.
0230	**Other collateral received** Collateral received by the reporting institution that comprises other assets See legal references and instructions regarding row 0120 of the AE-ASS template.
0240	**Own debt securities issued other than own covered bonds or securitisations** Own debt securities issued retained by the reporting institution that are not own covered bonds issued or own securitisations issued. As the retained or repurchased own debt securities issued, according to IAS 39.42, decrease the relating financial liabilities, those securities shall not be included in the category of assets of the reporting institution (row 0010 of the AE-ASS template). Own debt securities that may not be derecognised from the balance sheet by a non-IFRS institution shall be included in this row. Own covered bonds issued or own securitisations issued shall not be reported in this category since different rules apply to those cases to avoid double counting: (a) where the own debt securities are pledged, the amount of the cover pool/underlying assets that are backing those securities retained and pledged shall be reported in the AE-ASS template as encumbered assets; (b) where the own debt securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities retained and not yet pledged shall be reported in the AE-ASS templates as non-encumbered assets. Additional information about that second type of own debt securities not yet pledged (underlying assets, fair value and eligibility of those available for encumbrance and nominal of those non-available for encumbrance) shall be reported in the AE-NPL template.

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Rows	Legal references and instructions
0245	**Own covered bonds and securitisation issued and not yet pledged** Own covered bonds and securitisations issued that are retained by the reporting institution and not encumbered To avoid double counting, the following rule applies in relation to own covered bonds and securitisations issued and retained by the reporting institution: (a) where those securities are pledged, the amount of the cover pool/ underlying assets that are backing them shall be reported in Template AE-ASS (F 32.01) as encumbered assets. The source of funding in the event of pledging own covered bonds and securitisations is the new transaction in which the securities are being pledged (central bank funding or other type of secured funding) and not the original issuance of covered bonds or securitisations; (b) where those securities are not yet pledged, the amount of the cover pool/ underlying assets that are backing those securities shall be reported in Template AE-ASS (F 32.01) as non-encumbered assets.
0250	**TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED** All assets of the reporting institution registered in its balance sheet, all classes of collateral received by the reporting institution and own debt securities issued retained by the reporting institution that are not own covered bonds issued or own securitisations issued.

2.2.3. Instructions concerning specific columns

Columns	Legal references and instructions
0010	**Fair value of encumbered collateral received or own debt securities issued** Institutions shall report the fair value of the collateral received or own debt securities they hold/retain, which are encumbered in accordance with the definition of asset encumbrance referred to in point 11 of this Annex. The fair value of a financial instrument shall be the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (see IFRS 13 Fair Value Measurement).
0020	**of which: issued by other entities of the group** Fair value of the encumbered collateral received or own debt securities issued held/retained by the reporting institution that are issued by any entity within the prudential scope of consolidation.
0030	**of which: central bank eligible** Fair value of the encumbered collateral received or own debt securities issued held/retained by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access.

▼M2

Columns	Legal references and instructions
	Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
0035	**of which notionally eligible EHQLA and HQLA** Fair value of the encumbered collateral received, including in any securities borrowing transaction, or own debt securities issued held/retained by the institution that are notionally eligible to the qualification of EHQLA and HQLA. For the purposes of this Regulation, notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the items of collateral received or own debt securities issued held/retained by the institution that are listed in Articles 10 to 13 of Delegated Regulation (EU) 2015/61 and would comply with the general and operational requirements set out in Articles 7 and 8 of that Delegated Regulation, were it not for their status as encumbered assets in accordance with this Annex. Notionally eligible encumbered EHQLA and encumbered HQLA shall also comply with the exposure class-specific requirements set out in Articles 10 to 16 and Articles 35 to 37 of Delegated Regulation (EU) 2015/61. The fair value of notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the fair value before the application of the haircuts specified in Articles 10 to 16 of Delegated Regulation (EU) 2015/61.
0040	**Fair value of collateral received or own debt securities issued available for encumbrance** Fair value of the collateral received by the reporting institution that are non-encumbered but are available for encumbrance since the reporting institution is permitted to sell or re-pledge it in absence of default by the owner of the collateral. It also includes the fair value of own debt securities issued, other than own covered bonds or securitisations that are non-encumbered but available for encumbrance.
0050	**of which: issued by other entities of the group** Fair value of collateral received or own debt securities issued other than own covered bonds or securitisations available for encumbrance that are issued by any entity within the prudential scope of consolidation.
0060	**of which: central bank eligible** Fair value of collateral received or own debt securities issued other than own covered bonds or securitisations available for encumbrance, which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.

▼M2

Columns	Legal references and instructions
0065	**of which EHQLA and HQLA** Fair value of the unencumbered collateral received or own debt securities issued held/retained by the institution other than own covered bonds or securitisation positions available for encumbrance which qualify as EHQLA and HQLA that are listed in Articles 10 to 13 of Delegated Regulation (EU) 2015/61 and comply with the general and operational requirements set out in Articles 7 and 8 of that Delegated Regulation, as well as with the exposure class-specific requirements set out in Articles 10 to 16 and Articles 35 to 37 of that Delegated Regulation. The fair value of EHQLA and HQLA shall be the fair value before the application of the haircuts specified in Articles 10 to 16 of Delegated Regulation (EU) 2015/61.
0070	**Nominal of collateral received or own debt securities issued non available for encumbrance** Nominal amount of the collateral received held by the reporting institution that are non-encumbered and non-available for encumbrance. It shall include the nominal amount of the own debt securities issued other than own covered bonds or securitisations retained by the reporting institution that are non-encumbered and also non-available for encumbrance.

2.3. Template: AE-NPL. Own covered bonds and securitisations issued and not yet pledged

2.3.1. General remarks

18. To avoid double counting, the following rule applies in relation to own covered bonds and securitisations issued and retained by the reporting institution:

(a) where those securities are pledged, the amount of the cover pool/underlying assets that are backing them shall be reported in the AE-ASS template as encumbered assets. The source of funding in the event of pledging own covered bonds and securitisations is the new transaction in which the securities are being pledged (central bank funding or other type of secured funding) and not the original issuance of covered bonds or securitisations;

(b) where those securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities shall be reported in the AE-ASS template as non-encumbered assets.

2.3.2. Instructions concerning specific rows

Rows	Legal references and instructions
0010	**Own covered bonds and securitisations issued and not yet pledged** Own covered bonds and securitisations issued that are retained by the reporting institution and not encumbered.
0020	**Retained covered bonds issued** Own covered bonds issued that are retained by the reporting institution and not encumbered.

▼M2

Rows	Legal references and instructions
0030	**Retained securitisations issued** Own securitisations issued that are retained by the reporting institution and not encumbered.
0040	**Senior** Senior tranches of the own securitisations issued that are retained by the reporting institution and not encumbered See Article 4(1), point (67), of Regulation (EU) No 575/2013.
0050	**Mezzanine** Mezzanine tranches of the own securitisations issued that are retained by the reporting institution and not encumbered All tranches that are not senior tranches, i.e. the last to absorb the loss or first loss tranches, shall be considered mezzanine tranches. See Article 4(1), point (67), of Regulation (EU) No 575/2013.
0060	**First loss** First loss tranches of the own securitisations issued that are retained by the reporting institution and are not encumbered. See Article 4(1), point (67), of Regulation (EU) No 575/2013.

2.3.3. Instructions concerning specific columns

Columns	Legal references and instructions
0010	**Carrying amount of the underlying pool of assets** Carrying amount of the cover pool/underlying assets that back the own covered bonds and own securitisations retained and are not yet pledged.
0020	**Fair value of debt securities issued available for encumbrance** Fair value of the own covered bonds and own securitisations retained that are non-encumbered but available for encumbrance.
0030	**Of which: central bank eligible** Fair value of the own covered bonds and own securitisations retained that meet each of the following conditions: (a) they are non-encumbered; (b) they are available for encumbrance; (c) they are eligible for operations with those central banks to which the reporting institution has access Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.

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Columns	Legal references and instructions
0035	**of which notionally eligible EHQLA and HQLA** Fair value of the encumbered collateral received, including in any securities borrowing transaction, or own debt securities issued held/retained by the institution that are notionally eligible to the qualification of EHQLA and HQLA. For the purposes of this Regulation, notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the items of collateral received or own debt securities issued held/retained by the institution that are listed in Articles 10 to13 of Delegated Regulation (EU) 2015/61 and would comply with the general and operational requirements set out in Articles 7 and 8 of that Delegated Regulation, were it not for their status as encumbered assets in accordance with this Annex XVII. Notionally eligible encumbered EHQLA and encumbered HQLA shall also comply with the exposure class-specific requirements set out in Articles 10 to 16 and Articles 35 to 37 of Delegated Regulation (EU) 2015/61. The fair value of notionally eligible encumbered EHQLA and notionally eligible encumbered HQLA shall be the fair value before the application of the haircuts specified in Articles 10 to 16 of Delegated Regulation (EU) 2015/61.
0040	**Nominal of own debt securities issued non-available for encumbrance** Nominal amount of the own covered bonds and own securitisations retained that are non-encumbered and also non-available for encumbrance.

2.4. Template: AE-SOU. Sources of encumbrance

2.4.1. General remarks

19. This template provides information on the importance for the reporting institution of the different sources of encumbrance, including those with no associated funding as loans commitments or financial guarantees received and securities lending with non-cash collateral.

20. The total amounts of assets and collateral received in the AE-ASS and the AE-COL templates meet the following validation rule: {AE-SOU; r0170; c0030} = {AE-ASS; r0010; c0010} + {AE-COL; r0130; c0010} + {AE-COL; r0240; c0010}.

2.4.2. Instructions concerning specific rows

Rows	Legal references and instructions
0010	**Carrying amount of selected financial liabilities** Carrying amount of selected collateralised financial liabilities of the reporting institution insofar as those liabilities entail asset encumbrance for that institution
0020	**Derivatives** Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, that is, with a negative fair value, insofar as those derivatives entail asset encumbrance for that institution

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Rows	Legal references and instructions
0030	**of which: over-the-counter** Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities which are traded over-the-counter, insofar as those derivatives entail asset encumbrance.
0040	**Deposits** Carrying amount of the collateralised deposits of the reporting institution insofar as those deposits entail asset encumbrance for that institution.
0050	**Repurchase agreements** Gross carrying amount (without any netting allowed in the accounting framework) of the repurchase agreements of the reporting institution insofar as those transactions entail asset encumbrance for that institution. Repurchase agreements (repos) shall be the transactions in which the reporting institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. The following variants of repo-type operations are all required to be reported as repurchase agreements: (a) amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral; and (b) amounts received in exchange for securities temporarily transferred to a third party in the form of a sale/buy-back agreement.
0060	**of which: central banks** Carrying amount of the repurchase agreements of the reporting institution with central banks insofar as those transactions entail asset encumbrance.
0070	**Collateralised deposits other than repurchase agreements** Carrying amount of the of the collateralised deposits other than repurchase agreements of the reporting institution insofar as those deposits entail asset encumbrance for that institution.
0080	**of which: central banks** Carrying amount of the collateralised deposits other than repurchase agreements of the reporting institution with central banks insofar as those deposits entail asset encumbrance for that institution.
0090	**Debt securities issued** Carrying amount of the debt securities issued by the reporting institution insofar as those securities issued entail asset encumbrance for that institution. The retained part of any issuance shall follow the specific treatment set out in Part A, point 15, point (vi), so that only the percentage of debt securities placed outside the entities of the group are to be included under this category.

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Rows	Legal references and instructions
0100	**of which: covered bonds issued** Carrying amount of covered bonds the assets of which are originated by the reporting institution insofar as those securities issued entail asset encumbrance for that institution.
0110	**of which: securitisations issued** Carrying amount of the securitisations issued by the reporting institution insofar as those securities issued entail asset encumbrance for that institution.
0120	**Other sources of encumbrance** Amount of collateralised transactions of the reporting institution other than financial liabilities, insofar as those transactions entail asset encumbrance for that institution.
0130	**Nominal of loan commitments received** Nominal amount of the loan commitments received by the reporting institution, insofar as those commitments received entail asset encumbrance for that institution.
0140	**Nominal of financial guarantees received** Nominal amount of the financial guarantees received by the reporting institution, insofar as those guarantees received entail asset encumbrance for that institution.
0150	**Fair value of securities borrowed with non-cash collateral** Fair value of the securities borrowed by the reporting institution without cash collateral, insofar as those transactions entail asset encumbrance for that institution.
0160	**Other** Amount of collateralised transactions of the reporting institution other than financial liabilities, not covered by the items listed in rows 0130 to 0150, insofar as those transactions entail asset encumbrance for that institution.
0170	**TOTAL SOURCES OF ENCUMBRANCE** Amount of all collateralised transactions of the reporting institution insofar as those transactions entail asset encumbrance for that institution.

2.4.3. Instructions concerning specific columns

Columns	Legal references and instructions
0010	**Matching liabilities, contingent liabilities or securities lent** Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as those transactions entail asset encumbrance for that institution.

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Columns	Legal references and instructions
	Financial liabilities shall be reported at their carrying amount; contingent liabilities shall be reported at their nominal value; and securities lent with non-cash collateral shall be reported at their fair value.
0020	**of which: from other entities of the group** Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as the counterparty is any other entity within the prudential scope of consolidation and the transaction entail for the reporting institution asset encumbrance. For rules applying to amount types, see instructions for column 0010.
0030	**Assets, collateral received and own securities issued other than covered bonds and securitisations encumbered** Amount of the assets, collateral received and own securities issued other than covered bonds and securitisations that are encumbered as a result of the different type of transactions specified in the rows. To ensure consistency with the criteria in the templates AE-ASS and AE-COL, assets of the reporting institution registered in the balance sheet shall be reported at their carrying amount, re-used collateral received and encumbered own securities issued other than covered bonds and securitisations shall be reported at their fair value.
0040	**of which: collateral received re-used** Fair value of the collateral received that are re-used/encumbered as a result of the different type of transactions specified in the rows.
050	**Of which: own debt securities encumbered** Fair value of the own securities issued other than covered bonds and securitisations that are encumbered as a result of the different type of transactions specified in the rows.

3. PART B: MATURITY DATA

3.1. General remarks

21. The template included in Part B shows a general overview of the amount of encumbered assets and collateral received re-used that fall under the defined intervals of the matching liabilities' residual maturity.

3.2. Template: AE-MAT. Maturity data

3.2.1. Instructions concerning specific rows

Rows	Legal references and instructions
0010	**Encumbered assets** For the purposes of this template, encumbered assets shall include all of the following:

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Rows	Legal references and instructions
	(a) the assets of the reporting institution (see instruction for row 0010 of the AE-ASS template), which shall be reported at their carrying amount; (b) own debt securities issued other than covered bonds or securitisations (see instruction for row 240 of the AE-COL template), which shall be reported at fair value. Those amounts shall be distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the source of its encumbrance (matching liability, contingent liability or securities lending transaction).
0020	**Collateral received re-used (receiving leg)** See instructions for row 130 of the AE-COL template and column 0040 of the AE-SOU template. Institutions shall report the amounts at fair value and distribute among the set of residual maturity buckets specified in the columns according to the residual maturity of the transaction that generated for the entity the reception of the collateral that is being re-used (receiving leg).
0030	**Collateral received re-used (re-using leg)** See instructions for row 130 of the AE-COL template and column 0040 of the AE-SOU template. Institutions shall report the amounts at fair value and distribute among the set of residual maturity buckets specified in the columns according to the residual maturity of the source of its encumbrance (re-using leg): matching liability, contingent liability or securities lending transaction.

3.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
0010	**Open maturity** On demand, without a specific maturity date
0020	**Overnight** Due date earlier or equal to 1 day
0030	**> 1 day <=1wk** Due date later than 1 day and earlier than or equal to 1 week
0040	**> 1 wk <=2wks** Due date later than 1 week and earlier than or equal to 2 weeks
0050	**> 2wks <=1mth** Due date later than 2 weeks and earlier than or equal to 1 month

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Columns	Legal references and instructions
0060	**> 1mth <=3mths** Due date later than 1 month and earlier than or equal to 3 months
0070	**> 3mths <=6mths** Due date later than 3 months and earlier than or equal to 6 months
0080	**> 6mths <=1yr** Due date later than 6 months and earlier than or equal to 1 year
0090	**> 1yr <=2yrs** Due date later than 1 year and earlier than or equal to 2 years
0100	**> 2yrs <=3yrs** Due date later than 2 years and earlier than or equal to 3 years
0110	**> 3yrs <=5yrs** Due date later than 3 years and earlier than or equal to 5 years
0120	**> 5yrs <=10yrs** Due date later than 5 years and earlier than or equal to 10 years
0130	**> 10yrs** Due date later than 10 years

4. PART C: CONTINGENT ENCUMBRANCE

4.1. General remarks

22. Institutions shall present in this template the level of asset encumbrance that results in a number of stressed scenarios.

23. Contingent encumbrance refers to the additional assets which may need to be encumbered when the reporting institutions faces adverse developments triggered by an external event over which the reporting institution has no control (including a downgrade, decrease of the fair value of the encumbered assets or a general loss of confidence). In those cases, the reporting institution will need to encumber additional assets as a consequence of already existing transactions. The additional amount of encumbered assets shall be net of the impact of the institution's hedge transactions against the events described under the aforementioned stressed scenarios.

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24. This template includes the following two scenarios for reporting contingent encumbrance which are set out in more detail in sections 4.1.1. and 4.1.2. The information reported shall be the institution's reasonable estimate based on the best available information.

(a) Decrease of the fair value of the encumbered assets by 30 %. This scenario only covers a change in the underlying fair value of the assets, and not any other change which may affect its carrying amount such as foreign exchange gains or losses or potential impairment. The reporting institution may then be forced to post more collateral in order to keep the value of the collateral constant.

(b) A 10 % depreciation in each currency in which the institution has aggregate liabilities amounting to or exceeding 5 % of the institution's total liabilities.

25. The scenarios shall be reported independently of each other, and significant currency depreciations shall also be reported independently of depreciations of other significant currencies. Consequently, institutions shall not take correlations between the scenarios into account.

4.1.1. Scenario A: Decrease of 30 % of encumbered assets

26. It shall be assumed that all encumbered assets decrease 30 % in value. The need of additional collateral arising from such a decrease shall take into account existing levels of over-collateralisation, such that only the minimum collateralisation level is maintained. The need of additional collateral shall also take into account the contractual requirements of the contracts and agreements impacted, including threshold triggers.

27. Only contracts and agreements, where there is a legal obligation to supply additional collateral shall be included. This shall include covered bond issues where there is a legal requirement to uphold minimum levels of over collateralisation but no requirement to maintain existing rating levels on the covered bond.

4.1.2. Scenario B: Depreciation of 10 % in significant currencies

28. A currency shall be a significant currency if the reporting institution has aggregate liabilities in that currency amounting to or exceeding 5 % of the institution's total liabilities.

29. The calculation of a 10 % depreciation shall take into account both changes on the asset and liability side, i.e. focus the asset-liability mismatches. For instance a repo transactions in USD based on USD assets does not cause additional encumbrance, whereas a repo transaction in USD based on a EUR asset causes additional encumbrance.

30. All transactions which have a cross-currency element shall be covered by this calculation.

4.2. Template: AE-CONT. Contingent encumbrance

4.2.1. Instructions concerning specific rows

31. See instructions concerning specific rows of the AE-SOU template in section 2.4.2. The content of the rows in AE-CONT template does not differ from the AE-SOU template.

▼M2

4.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
0010	**Matching liabilities, contingent liabilities or securities lent** Same instructions and data as for column 0010 of the AE-SOU template; amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non–cash collateral, insofar as those transactions entail asset encumbrance for that institution As referred for each row in the template, institutions shall report financial liabilities at their carrying amount, contingent liabilities at their nominal and securities lent with non-cash collateral at their fair value.
0020	A. **Additional amount of encumbered assets** Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of occurrence of scenario A. Following the instructions laid down in Part A, institutions shall report those amounts at their carrying amount if the amount is related to assets of the reporting institution or at their fair value if related to collateral received. Amounts exceeding the non-encumbered assets and collateral of the institution shall be reported at fair value.
0030	B. **Additional amount of encumbered assets. Significant currency 1** Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of a depreciation of significant currency number 1 in scenario B. See rules for amount types in row 0020.
0040	C. **Additional amount of encumbered assets. Significant currency 2** Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of a depreciation of significant currency number 2 in scenario B. See rules for amount types in row 0020.

5. PART D: COVERED BONDS

5.1. General remarks

32. The information in this template shall be reported for all UCITS-compliant covered bonds issued by the reporting institution. UCITS-compliant covered bonds are the bonds referred to in Article 52(4), first subparagraph, of Directive 2009/65/EC. Those are covered bonds issued by the reporting institution if the reporting institution is in relation to the covered bond subject by the applicable law to special public supervision designed to protect bond-holders and if for such covered bond it is required that sums deriving from the issue of those bonds shall be invested in accordance with the law in assets which, during the whole period of validity of the bonds, are capable of covering claims attaching to the bonds and which, in the event of failure of the issuer, would be used on a priority basis for the reimbursement of the principal and payment of the accrued interest.

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33. Covered bonds issued by or on behalf of the reporting institution that are not UCITS-compliant covered bonds shall not be reported within the AE-CB templates.

34. The reporting shall be based on the statutory covered bond regime, i.e. the legal framework which applies the to the covered bond programme.

5.2. Template: AE-CB. Covered bonds issuance

5.2.1. Instructions concerning z-axis

z-axis	Legal references and instructions
0010	**Cover pool identifier (open)** The cover pool identifier shall consist of the name or unambiguous abbreviation of the cover pool issuing entity and the designation of the cover pool that individually is subject to the relevant covered bond protective measures.

5.2.2. Instructions concerning specific rows

Rows	Legal references and instructions
0010	**Nominal amount** Nominal amount shall be the sum of claims to payment of principal, determined in accordance with the respective statutory covered bond regime's rules that apply for determining sufficient coverage.
0020	**Present value (swap)/Market value** Present value (swap) shall be the sum of claims to payment of principal and interest, as discounted by a foreign exchange-specific risk-free yield curve, determined in accordance with the relevant statutory covered bond regime's rules that apply for determining sufficient coverage. For columns 0080 and 0210 referring to cover pool derivative positions, the market value shall be reported.
0030	**Asset-specific value** The asset-specific value shall be the economic value of the cover pool assets, as may be described by a fair value in accordance with IFRS 13, a market value observable from executed transactions in liquid markets, or a present value that would discount future cash flows of an asset by an asset-specific interest rate curve.
0040	**Carrying amount** Carrying amount of a covered bond liability or a cover pool asset shall be the accounting value at the covered bond issuer.

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5.2.3. Instructions concerning specific columns

Columns	Legal references and instructions
0010	**Compliance with Article 129 of Regulation (EU) No 575/2013? [YES/NO]** Institutions shall specify whether the cover pool meets the requirements set out in Article 129 of Regulation (EU) No 575/2013 in order to be eligible for the preferential treatment set out in Article 129(4) and (5) of that Regulation.
0012	**If YES, indicate primary asset class of the cover pool** If the cover pool is eligible for the preferential treatment set out in Article 129(4) and (5) of Regulation (EU) No 575/2013 (answer YES in column 0011), the primary asset class of the cover pool shall be indicated in this cell. The classification in Article 129(1) of that Regulation shall be used for that purpose and codes 'a', 'b', 'c', 'd', 'e', 'f' and 'g' shall be indicated accordingly. Code 'h' will be applied when the primary asset class of the cover pool does not fall under any of the previous categories.
0020-0140	**Covered bond liabilities** Covered bond liabilities shall be the liabilities of the issuing entity incurred by issuing covered bonds and extends to all positions as defined by the respective statutory covered bond regime that are subject to the relevant covered bond protective measures (this may, for instance, include securities in circulation as well as the position of counterparts of the covered bond issuer in derivative positions with, from the perspective of the covered bond issuer, a negative market value attributed to the cover pool and treated as covered bond liabilities in accordance with the relevant statutory covered bond regime).
0020	**Reporting date** Amounts of covered bond liabilities, excluding cover pool derivative positions, according to the different future date ranges.
0030	**+ 6 months** The date '+ 6 months' shall be the point in time 6 months after the reporting reference date. Amounts shall be provided assuming no change in covered bond liabilities compared to the reporting reference date except for amortisation. In the absence of a fixed payment schedule, for amounts outstanding at future dates the expected maturity shall be used in a consistent manner.
0040-0070	**+ 12 months – + 10 years** As for '+ 6 months' (column 0030) for the respective point in time from the reporting reference date
0080	**Cover pool derivative positions with net negative market value** Net negative market value of cover pool derivative positions which from the perspective of the covered bond issuer have a net negative market value

▼M2

Columns	Legal references and instructions
	The cover pool derivative positions shall be such net derivative positions that in accordance with the relevant statutory covered bond regime have been included in the cover pool and are subject to the respective covered bond protective measures in that such derivative positions with a negative market value require coverage by eligible cover pool assets. The net negative market value shall be reported for the reporting reference date only.
0090-0140	**External credit rating on covered bond** Institutions shall provide information on external credit ratings on the respective covered bond, as existing on the reporting date.
0090	**Credit rating agency 1** If a credit rating of at least one credit rating agency exists as of the reporting date, institutions shall provide the name of one of those credit rating agencies. If credit ratings by more than three credit rating agencies exist as of the reporting date, the three credit rating agencies to whom information is provided shall be selected based on their respective market prevalence.
0100	**Credit rating 1** The credit rating issued by the credit rating agency reported in column 0090 on the covered bond as of the reporting reference date If long- and short-term credit ratings by the same credit rating agency exist, the long-term credit rating shall be reported. The credit rating to be reported shall include any modifiers.
0110, 130	**Credit rating agency 2 and credit rating agency 3** As for credit rating agency 1 (column 0090) for further credit rating agencies that have issued credit ratings on the covered bond as of the reporting reference date
0120, 0140	**Credit rating 2 and credit rating 3** As for credit rating 1 (column 0100) for further credit ratings issued by credit rating agencies 2 and 3 on the covered bond existing as of the reporting reference date
0150-0250	**Cover pool** The cover pool shall consist of all positions, including cover pool derivative positions, from the perspective of the covered bond issuer, with a net positive market value, that are subject to the respective covered bond protective measures.

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Columns	Legal references and instructions
0150	**Reporting date** Amounts of assets in the cover pool, excluding cover pool derivative positions This amount shall include minimum over-collateralisation requirements plus any additional over-collateralisation in excess of the minimum, to the extent subject to the respective covered bond protective measures.
0160	**+ 6 months** The reporting date '+ 6 months' shall be the point in time 6 months after the reporting reference date. Institutions shall report the amounts assuming no change in cover pool compared to the reporting date except for amortisation. In the absence of a fixed payment schedule, for amounts outstanding at future dates expected maturity shall be used in a consistent manner.
0170-0200	**+ 12 months – + 10 years** As for '+ 6 months' (column 0160) for the respective point in time from the reporting reference date
0210	**Cover pool derivative positions with net positive market value** The net positive market value of cover pool derivative positions which, from the perspective of the covered bond issuer, have a net positive market value The cover pool derivative positions shall be such net derivative positions that in accordance with the relevant statutory covered bond regime have been included in the cover pool and are subject to the respective covered bond protective measures in that such derivative positions with a positive market value would not form part of the covered bond issuer's general insolvency estate. The net positive market value shall be reported for the reporting date only.
0220-0250	**Cover pool amounts in excess of minimum coverage requirements** Amounts of cover pool, including cover pool derivative positions with net positive market values, in excess of requirements of minimum coverage (over-collateralisation)
0220	**As per the relevant statutory covered bond regime** Amounts of over-collateralisation compared with the minimum coverage required by the relevant statutory covered bond regime
0230-0250	**As per credit rating agencies' methodology to maintain current external credit rating on covered bond** Amounts of over-collateralisation compared with the level that, according to information on the respective credit rating agency's methodology available to the covered bond issuer, would at a minimum be required to support the existing credit rating issued by the respective credit rating agency

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Columns	Legal references and instructions
0230	**Credit rating agency 1** Amounts of over-collateralisation compared with the level that, according to information on the methodology of credit rating agency 1 (column 0090) available to the covered bond issuer, would at a minimum be required to support credit rating 1 (column 0100).
0240-0250	**Credit rating agency 2 and credit rating agency 3** The instructions for credit rating agency 1 (column 0230) shall also apply to credit rating agency 2 (column 0110) and credit rating agency 3 (column 0130).

6. PART E: ADVANCED DATA

6.1. General remarks

35. Part E follows the same structure as in the encumbrance overview templates in Part A with different templates for the encumbrance of the assets of the reporting institution and for the collateral received: AE-ADV1 and AE-ADV2 respectively. Consequently, matching liabilities correspond to the liabilities that are secured by the encumbered assets and no one-to-one relation has to exist.

6.2. Template: AE-ADV1. Advanced template for assets of the reporting institution

6.2.1. Instructions concerning specific rows

Rows	Legal references and instructions
0010-0020	**Central bank funding (of all types, including repos)** All types of liabilities of the reporting institution in which the counterparty of the transaction is a central bank. Assets that have been pre-positioned with central banks shall not be treated as encumbered assets unless the central bank does not allow withdrawal of any asset placed without prior approval. For unused financial guarantees, the unused part, i.e., the amount above the minimum required by the central bank, shall be allocated on a pro-rata basis among the assets placed at the central bank.
0030-0040	**Exchanged traded derivatives** Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, insofar as those derivatives are listed or traded on a recognised or designated investment exchange and they entail asset encumbrance for that institution.
0050-0060	**Over-the counter derivatives** Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, insofar as those derivatives are traded over-the-counter and they entail asset encumbrance for that institution; same instruction in row 030 of the AE-SOU template.

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Rows	Legal references and instructions
0070-0080	**Repurchase agreements** Carrying amount of the repurchase agreements of the reporting institution in which the counterparty of the transaction is not a central bank, insofar as those transactions entail asset encumbrance for that institution. For tri-party repurchase agreements, the same treatment shall be followed as for the repurchase agreements insofar as those transactions entail asset encumbrance for the reporting institution.
0090-0100	**Collateralised deposits other than repurchase agreements** Carrying amount of the collateralised deposits other than repurchase agreements of the reporting institution in which the counterparty of the transaction is not a central bank, insofar as those deposits entail asset encumbrance for that institution.
0110-0120	**Covered bonds securities issued** See instructions in row 0100 of the AE-SOU template.
0130-0140	**Securitisations issued** See instructions in row 0110 of the AE-SOU template.
0150-0160	**Debt securities issued other than covered bonds and securitisations** Carrying amount of the debt securities issued by the reporting institution other than covered bonds and securitisations insofar as those securities issued entail asset encumbrance for that institution In the event that the reporting institution had retained some of the debt securities issued, either from the issuance date or thereafter as a result of a repurchase, those retained securities shall not be included under this item. Additionally, the collateral assigned to them shall be classified as non-encumbered for the purposes of this template.
0170-0180	**Other sources of encumbrance** See instructions in row 0120 of the AE-SOU template.
0190	**Total encumbered assets** For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution that are encumbered
0200	**of which: central bank eligible** For each type of asset specified in the rows of the AE-ADV1 template, carrying amount of the assets held by the reporting institution that are encumbered and which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.

▼M2

Rows	Legal references and instructions
0210	**Total non-encumbered assets** For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution that are non-encumbered. The carrying amount shall mean the amount reported in the asset side of the balance sheet.
0220	**of which: central bank eligible** For each type of asset specified in the rows of the AE-ADV1 template, carrying amount of the assets held by the reporting institution that are non-encumbered and which are eligible for operations with those central banks to which the reporting institution has access Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
0230	**Encumbered + non-encumbered assets** For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution.

6.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
0010	**Loans on demand** See instructions for row 0020 of the AE-ASS template.
0020	**Equity instruments** See instructions for row 0030 of the AE-ASS template.
0030	**Total** See instructions for row 0040 of the AE-ASS template.
0040	**of which: covered bonds** See description instructions for row 0050 of the AE-ASS template.
0050	**of which: issued by other entities of the group** Covered bonds as described in the instructions for row 0050 of the AE-ASS template that are issued by any entity within the prudential scope of consolidation
0060	**of which: securitisations** See instructions for row 0060 of the AE-ASS template.
0070	**of which: issued by other entities of the group** Securitisations as described in the instructions for row 0060 of the AE-ASS template that are issued by any entity within the prudential scope of consolidation.
0080	**of which: issued by general governments** See instructions for row 0070 of the AE-ASS template.

▼M2

Columns	Legal references and instructions
0090	**of which: issued by financial corporations** See instructions for row 0080 of the AE-ASS template.
0100	**of which: issued by non-financial corporations** See instructions for row 0090 of the AE-ASS template.
0110	**Central banks and general governments** Loans and advances other than loans on demand to a central bank or a general government
0120	**Financial corporations** Loans and advances other than loans on demand to financial corporations
0130	**Non-financial corporations** Loans and advances other than loans on demand to non-financial corporations
0140	**of which: Loans collateralised with immovable property** Loans and advances other than loans on demand guaranteed with a loan collateralised with immovable property given to non-financial corporations
0150	**Households** Loans and advances other than loans on demand given to households
0160	**of which: Loans collateralised with immovable property** Loans and advances other than loans on demand guaranteed with a loan collateralised with immovable property given to households
0170	**Other assets** See instruction for row 120 of the AE-ASS template.
0180	**Total** See instruction for row 010 of the AE-ASS template.

6.3. Template: AE-ADV2. Advanced template for collateral received by the reporting institution

6.3.1. Instructions concerning specific rows

36. See section 6.2.1 as instructions are similar for both templates.

6.3.2. Instructions concerning specific columns

Columns	Legal references and instructions
0010	**Loans on demand** See instructions for row 0140 of the AE-COL template.
0020	**Equity instruments** See instructions for row 0150 of the AE-COL template.

▼M2

Columns	Legal references and instructions
0030	**Total** See instructions for row 0160 of the AE-COL template.
0040	**of which: covered bonds** See instructions in row 0170 of the AE-COL template.
0050	**of which: issued by other entities of the group** Collateral received by the reporting institution that are covered bonds issued by any entity within the prudential scope of consolidation
0060	**of which: securitisations** See instructions for row 0180 of the AE-COL template.
0070	**of which: issued by other entities of the group** Collateral received by the reporting institution that are securitisations issued by any entity within the prudential scope of consolidation
0080	**of which: issued by general governments** See instructions for row 0190 of the AE-COL template.
0090	**of which: issued by financial corporations** See instructions for row 0200 of the AE-COL template.
0100	**of which: issued by non-financial corporations** See instructions for row 0210 of the AE-COL template.
0110	**Central banks and general governments** Collateral received by the reporting institution that are loans and advances other than loans on demand to a central bank or a general government
0120	**Financial corporations** Collateral received by the reporting institution that are loans and advances other than loans on demand to financial corporations
0130	**Non-financial corporations** Collateral received by the reporting institution that are loans and advances other than loans on demand to non-financial corporations
0140	**of which: Loans collateralised with immovable property** Collateral received by the reporting institution that are loans and advances collateralised with immovable property given to non-financial corporations, excluding loans on demand
0150	**Households** Collateral received by the reporting institution that are loans and advances other than loans on demand given to households

▼M2

Columns	Legal references and instructions
0160	**of which: Loans collateralised with immovable property** Collateral received by the reporting institution that are loans and advances other than loans on demand guaranteed with a loan collateralised with immovable property given to households
0170	**Other assets** See instructions for row 0230 of the AE-COL template.
0180	**Own debt securities issued other than own covered bonds or securitisations** See instructions for row 0240 of the AE-COL template.
0190	**Total** See instructions for rows 0130 and 0140 of the AE-COL template.

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ANNEX XVIII

AMM TEMPLATES		
Template number	**Template code**	**Name of the template /group of templates**
		ADDITIONAL MONITORING TOOLS TEMPLATES
67	C 67.00	CONCENTRATION OF FUNDING BY COUNTERPARTY
68	C 68.00	CONCENTRATION OF FUNDING BY PRODUCT TYPE
69	C 69.00	PRICES FOR VARIOUS LENGTHS OF FUNDING
70	C 70.00	ROLL-OVER OF FUNDING

▼M2

C 67.00 - CONCENTRATION OF FUNDING BY COUNTERPARTY

Total and significant currencies

		Concentration of funding by counterparty									
		Counterparty Name	Code	Type of code	National code	Counterparty Sector	Residence of Counterparty	Product Type	Amount Received	Weighted average original maturity	Weighted average residual maturity
Row	ID	0010	0015	0016	0017	0030	0040	0050	0060	0070	0080
0010	1. **TOP TEN COUNTERPARTIES EACH GREATER THAN 1 % OF TOTAL LIABILITIES**										
0020	1.01										
0030	1.02										
0040	1.03										
0050	1.04										
0060	1.05										
0070	1.06										
0080	1.07										
0090	1.08										
0100	1.09										
0110	1.10										
0120	2. **ALL OTHER FUNDING**										

▼M2

C 68.00 - CONCENTRATION OF FUNDING BY PRODUCT TYPE

Total and significant currencies

Concentration of funding by product type							
Row	**ID**	**Product Name**	**Carrying amount received**	**Amount covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country**	**Amount not covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country**	**Weighted average original maturity**	**Weighted average residual maturity**
			0010	0020	0030	0040	0050
0010	1	**RETAIL FUNDING**					
0020	1.1	of which sight deposits					
0031	1.2	of which term deposits not withdrawable within the following 30 days					
0041	1.3	of which term deposits withdrawable within the following 30 days					
0070	1.4	Savings accounts					
0080	1.4.1	with a notice period for withdrawal greater than 30 days					
0090	1.4.2	without a notice period for withdrawal greater than 30 days					
0100	2	**WHOLESALE FUNDING**					
0110	2.1	Unsecured wholesale funding					

▼M2

Concentration of funding by product type							
Row	**ID**	**Product Name**	**Carrying amount received**	**Amount covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country**	**Amount not covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country**	**Weighted average original maturity**	**Weighted average residual maturity**
			0010	0020	0030	0040	0050
0120	2.1.1	of which loans and deposits from financial customers					
0130	2.1.2	of which loans and deposits from non financial customers					
0140	2.1.3	of which loans and deposits from intra-group entities					
0150	2.2	Secured wholesale funding					
0160	2.2.1	of which SFTs					
0170	2.2.2	of which covered bond issuance					
0180	2.2.3	of which asset backed security issuance					
0190	2.2.4	of which financial liabilities other than derivatives and short positions from intra-group entities					

▼M2

C 69.00 - PRICES FOR VARIOUS LENGTHS OF FUNDING

Total and significant currencies

			Prices for various lengths of funding									
			Overnight		1 week		1 month		3 months		6 months	
			Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume
Row	ID	Item	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010	1	**Total Funding**										
0020	1.1	Retail funding										
0030	1.2	Unsecured wholesale funding										
0035	1.2.1	of which: Senior unsecured securities										
0045	1.3	Secured funding (non-Central Bank)										
0065	1.3.1	of which: Covered bonds										
0075	1.3.2	of which: Asset backed securities including ABCP										
0080	1.4	Other funding										

02021R0451 — EN — 01.09.2024 — 003.001 — 1830

▼M2

			Prices for various lengths of funding							
			1 year		2 years		5 years		10 years	
			Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume
Row	ID	Item	0110	0120	0130	0140	0150	0160	0170	0180
0010	1	**Total Funding**								
0020	1.1	Retail funding								
0030	1.2	Unsecured wholesale funding								
0035	1.2.1	of which: Senior unsecured securities								
0045	1.3	Secured funding (non-Central Bank)								
0065	1.3.1	of which: Covered bonds								
0075	1.3.2	of which: Asset backed securities including ABCP								
0080	1.4	Other funding								

▼M2

C 70.00 - ROLL-OVER OF FUNDING

Total and significant currencies

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
0010	1.1	1	**Total funding**								
0020	1.1.1		**Retail funding**								
0030	1.1.2		**Unsecured wholesale funding**								
0040	1.1.3		**Secured funding**								
0050	1.2	2	**Total funding**								
0060	1.2.1		**Retail funding**								
0070	1.2.2		**Unsecured wholesale funding**								
0080	1.2.3		**Secured funding**								
0090	1.3	3	**Total funding**								
0100	1.3.1		**Retail funding**								
0110	1.3.2		**Unsecured wholesale funding**								
0120	1.3.3		**Secured funding**								

▼M2

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
0130	1.4	4	**Total funding**								
0140	1.4.1		**Retail funding**								
0150	1.4.2		**Unsecured wholesale funding**								
0160	1.4.3		**Secured funding**								
0170	1.5	5	**Total funding**								
0180	1.5.1		**Retail funding**								
0190	1.5.2		**Unsecured wholesale funding**								
0200	1.5.3		**Secured funding**								
0210	1.6	6	**Total funding**								
0220	1.6.1		**Retail funding**								
0230	1.6.2		**Unsecured wholesale funding**								
0240	1.6.3		**Secured funding**								

▼M2

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
0250	1.7	7	**Total funding**								
0260	1.7.1		**Retail funding**								
0270	1.7.2		**Unsecured wholesale funding**								
0280	1.7.3		**Secured funding**								
0290	1.8	8	**Total funding**								
0300	1.8.1		**Retail funding**								
0310	1.8.2		**Unsecured wholesale funding**								
0320	1.8.3		**Secured funding**								
0330	1.9	9	**Total funding**								
0340	1.9.1		**Retail funding**								
0350	1.9.2		**Unsecured wholesale funding**								
0360	1.9.3		**Secured funding**								

▼M2

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
0370	1.10	10	**Total funding**								
0380	1.10.1		**Retail funding**								
0390	1.10.2		**Unsecured wholesale funding**								
0400	1.10.3		**Secured funding**								
0410	1.11	11	**Total funding**								
0420	1.11.1		**Retail funding**								
0430	1.11.2		**Unsecured wholesale funding**								
0440	1.11.3		**Secured funding**								
0450	1.12	12	**Total funding**								
0460	1.12.1		**Retail funding**								
0470	1.12.2		**Unsecured wholesale funding**								
0480	1.12.3		**Secured funding**								

▼M2

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
0490	1.13	13	**Total funding**								
0500	1.13.1		**Retail funding**								
0510	1.13.2		**Unsecured wholesale funding**								
0520	1.13.3		**Secured funding**								
0530	1.14	14	**Total funding**								
0540	1.14.1		**Retail funding**								
0550	1.14.2		**Unsecured wholesale funding**								
0560	1.14.3		**Secured funding**								
0570	1.15	15	**Total funding**								
0580	1.15.1		**Retail funding**								
0590	1.15.2		**Unsecured wholesale funding**								
0600	1.15.3		**Secured funding**								

▼M2

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
0610	1.16	16	**Total funding**								
0620	1.16.1		**Retail funding**								
0630	1.16.2		**Unsecured wholesale funding**								
0640	1.16.3		**Secured funding**								
0650	1.17	17	**Total funding**								
0660	1.17.1		**Retail funding**								
0670	1.17.2		**Unsecured wholesale funding**								
0680	1.17.3		**Secured funding**								
0690	1.18	18	**Total funding**								
0700	1.18.1		**Retail funding**								
0710	1.18.2		**Unsecured wholesale funding**								
0720	1.18.3		**Secured funding**								

▼M2

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
0730	1.19	19	**Total funding**								
0740	1.19.1		**Retail funding**								
0750	1.19.2		**Unsecured wholesale funding**								
0760	1.19.3		**Secured funding**								
0770	1.20	20	**Total funding**								
0780	1.20.1		**Retail funding**								
0790	1.20.2		**Unsecured wholesale funding**								
0800	1.20.3		**Secured funding**								
0810	1.21	21	**Total funding**								
0820	1.21.1		**Retail funding**								
0830	1.21.2		**Unsecured wholesale funding**								
0840	1.21.3		**Secured funding**								

▼M2

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
0850	1.22	22	**Total funding**								
0860	1.22.1		**Retail funding**								
0870	1.22.2		**Unsecured wholesale funding**								
0880	1.22.3		**Secured funding**								
0890	1.23	23	**Total funding**								
0900	1.23.1		**Retail funding**								
0910	1.23.2		**Unsecured wholesale funding**								
0920	1.23.3		**Secured funding**								
0930	1.24	24	**Total funding**								
0940	1.24.1		**Retail funding**								
0950	1.24.2		**Unsecured wholesale funding**								
0960	1.24.3		**Secured funding**								

▼M2

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
0970	1.25	25	**Total funding**								
0980	1.25.1		**Retail funding**								
0990	1.25.2		**Unsecured wholesale funding**								
1000	1.25.3		**Secured funding**								
1010	1.26	26	**Total funding**								
1020	1.26.1		**Retail funding**								
1030	1.26.2		**Unsecured wholesale funding**								
1040	1.26.3		**Secured funding**								
1050	1.27	27	**Total funding**								
1060	1.27.1		**Retail funding**								
1070	1.27.2		**Unsecured wholesale funding**								
1080	1.27.3		**Secured funding**								

▼M2

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
1090	1.28	28	**Total funding**								
1100	1.28.1		**Retail funding**								
1110	1.28.2		**Unsecured wholesale funding**								
1120	1.28.3		**Secured funding**								
1130	1.29	29	**Total funding**								
1140	1.29.1		**Retail funding**								
1150	1.29.2		**Unsecured wholesale funding**								
1160	1.29.3		**Secured funding**								
1170	1.30	30	**Total funding**								
1180	1.30.1		**Retail funding**								
1190	1.30.2		**Unsecured wholesale funding**								
1200	1.30.3		**Secured funding**								

▼M2

				Roll-over of funding							
				Overnight				> 1 day ≤ 7 days			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0010	0020	0030	0040	0050	0060	0070	0080
1210	1.31	31	**Total funding**								
1220	1.31.1		**Retail funding**								
1230	1.31.2		**Unsecured wholesale funding**								
1240	1.31.3		**Secured funding**								

▼M2

				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
0010	1.1	1	**Total funding**								
0020	1.1.1		**Retail funding**								
0030	1.1.2		**Unsecured wholesale funding**								
0040	1.1.3		**Secured funding**								
0050	1.2	2	**Total funding**								
0060	1.2.1		**Retail funding**								
0070	1.2.2		**Unsecured wholesale funding**								
0080	1.2.3		**Secured funding**								
0090	1.3	3	**Total funding**								
0100	1.3.1		**Retail funding**								
0110	1.3.2		**Unsecured wholesale funding**								
0120	1.3.3		**Secured funding**								

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				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
0130	1.4	4	**Total funding**								
0140	1.4.1		**Retail funding**								
0150	1.4.2		**Unsecured wholesale funding**								
0160	1.4.3		**Secured funding**								
0170	1.5	5	**Total funding**								
0180	1.5.1		**Retail funding**								
0190	1.5.2		**Unsecured wholesale funding**								
0200	1.5.3		**Secured funding**								
0210	1.6	6	**Total funding**								
0220	1.6.1		**Retail funding**								
0230	1.6.2		**Unsecured wholesale funding**								
0240	1.6.3		**Secured funding**								

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				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
0250	1.7	7	**Total funding**								
0260	1.7.1		**Retail funding**								
0270	1.7.2		**Unsecured wholesale funding**								
0280	1.7.3		**Secured funding**								
0290	1.8	8	**Total funding**								
0300	1.8.1		**Retail funding**								
0310	1.8.2		**Unsecured wholesale funding**								
0320	1.8.3		**Secured funding**								
0330	1.9	9	**Total funding**								
0340	1.9.1		**Retail funding**								
0350	1.9.2		**Unsecured wholesale funding**								
0360	1.9.3		**Secured funding**								

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				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
0370	1.10	10	**Total funding**								
0380	1.10.1		**Retail funding**								
0390	1.10.2		**Unsecured wholesale funding**								
0400	1.10.3		**Secured funding**								
0410	1.11	11	**Total funding**								
0420	1.11.1		**Retail funding**								
0430	1.11.2		**Unsecured wholesale funding**								
0440	1.11.3		**Secured funding**								
0450	1.12	12	**Total funding**								
0460	1.12.1		**Retail funding**								
0470	1.12.2		**Unsecured wholesale funding**								
0480	1.12.3		**Secured funding**								

▼M2

				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
0490	1.13	13	**Total funding**								
0500	1.13.1		**Retail funding**								
0510	1.13.2		**Unsecured wholesale funding**								
0520	1.13.3		**Secured funding**								
0530	1.14	14	**Total funding**								
0540	1.14.1		**Retail funding**								
0550	1.14.2		**Unsecured wholesale funding**								
0560	1.14.3		**Secured funding**								
0570	1.15	15	**Total funding**								
0580	1.15.1		**Retail funding**								
0590	1.15.2		**Unsecured wholesale funding**								
0600	1.15.3		**Secured funding**								

▼M2

				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
0610	1.16	16	**Total funding**								
0620	1.16.1		**Retail funding**								
0630	1.16.2		**Unsecured wholesale funding**								
0640	1.16.3		**Secured funding**								
0650	1.17	17	**Total funding**								
0660	1.17.1		**Retail funding**								
0670	1.17.2		**Unsecured wholesale funding**								
0680	1.17.3		**Secured funding**								
0690	1.18	18	**Total funding**								
0700	1.18.1		**Retail funding**								
0710	1.18.2		**Unsecured wholesale funding**								
0720	1.18.3		**Secured funding**								

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				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
0730	1.19	19	**Total funding**								
0740	1.19.1		**Retail funding**								
0750	1.19.2		**Unsecured wholesale funding**								
0760	1.19.3		**Secured funding**								
0770	1.20	20	**Total funding**								
0780	1.20.1		**Retail funding**								
0790	1.20.2		**Unsecured wholesale funding**								
0800	1.20.3		**Secured funding**								
0810	1.21	21	**Total funding**								
0820	1.21.1		**Retail funding**								
0830	1.21.2		**Unsecured wholesale funding**								
0840	1.21.3		**Secured funding**								

▼M2

				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
0850	1.22	22	**Total funding**								
0860	1.22.1		**Retail funding**								
0870	1.22.2		**Unsecured wholesale funding**								
0880	1.22.3		**Secured funding**								
0890	1.23	23	**Total funding**								
0900	1.23.1		**Retail funding**								
0910	1.23.2		**Unsecured wholesale funding**								
0920	1.23.3		**Secured funding**								
0930	1.24	24	**Total funding**								
0940	1.24.1		**Retail funding**								
0950	1.24.2		**Unsecured wholesale funding**								
0960	1.24.3		**Secured funding**								

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				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
0970	1.25	25	**Total funding**								
0980	1.25.1		**Retail funding**								
0990	1.25.2		**Unsecured wholesale funding**								
1000	1.25.3		**Secured funding**								
1010	1.26	26	**Total funding**								
1020	1.26.1		**Retail funding**								
1030	1.26.2		**Unsecured wholesale funding**								
1040	1.26.3		**Secured funding**								
1050	1.27	27	**Total funding**								
1060	1.27.1		**Retail funding**								
1070	1.27.2		**Unsecured wholesale funding**								
1080	1.27.3		**Secured funding**								

▼M2

				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
1090	1.28	28	**Total funding**								
1100	1.28.1		**Retail funding**								
1110	1.28.2		**Unsecured wholesale funding**								
1120	1.28.3		**Secured funding**								
1130	1.29	29	**Total funding**								
1140	1.29.1		**Retail funding**								
1150	1.29.2		**Unsecured wholesale funding**								
1160	1.29.3		**Secured funding**								
1170	1.30	30	**Total funding**								
1180	1.30.1		**Retail funding**								
1190	1.30.2		**Unsecured wholesale funding**								
1200	1.30.3		**Secured funding**								

▼M2

				Roll-over of funding							
				> 7 days ≤ 14 days				> 14 days ≤ 1 month			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0090	0100	0110	0120	0130	0140	0150	0160
1210	1.31	31	**Total funding**								
1220	1.31.1		**Retail funding**								
1230	1.31.2		**Unsecured wholesale funding**								
1240	1.31.3		**Secured funding**								

▼M2

				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
0010	1.1	1	**Total funding**								
0020	1.1.1		**Retail funding**								
0030	1.1.2		**Unsecured wholesale funding**								
0040	1.1.3		**Secured funding**								
0050	1.2	2	**Total funding**								
0060	1.2.1		**Retail funding**								
0070	1.2.2		**Unsecured wholesale funding**								
0080	1.2.3		**Secured funding**								
0090	1.3	3	**Total funding**								
0100	1.3.1		**Retail funding**								
0110	1.3.2		**Unsecured wholesale funding**								
0120	1.3.3		**Secured funding**								

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				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
0130	1.4	4	**Total funding**								
0140	1.4.1		**Retail funding**								
0150	1.4.2		**Unsecured wholesale funding**								
0160	1.4.3		**Secured funding**								
0170	1.5	5	**Total funding**								
0180	1.5.1		**Retail funding**								
0190	1.5.2		**Unsecured wholesale funding**								
0200	1.5.3		**Secured funding**								
0210	1.6	6	**Total funding**								
0220	1.6.1		**Retail funding**								
0230	1.6.2		**Unsecured wholesale funding**								
0240	1.6.3		**Secured funding**								

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				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
0250	1.7	7	**Total funding**								
0260	1.7.1		**Retail funding**								
0270	1.7.2		**Unsecured wholesale funding**								
0280	1.7.3		**Secured funding**								
0290	1.8	8	**Total funding**								
0300	1.8.1		**Retail funding**								
0310	1.8.2		**Unsecured wholesale funding**								
0320	1.8.3		**Secured funding**								
0330	1.9	9	**Total funding**								
0340	1.9.1		**Retail funding**								
0350	1.9.2		**Unsecured wholesale funding**								
0360	1.9.3		**Secured funding**								

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				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
0370	1.10	10	**Total funding**								
0380	1.10.1		**Retail funding**								
0390	1.10.2		**Unsecured wholesale funding**								
0400	1.10.3		**Secured funding**								
0410	1.11	11	**Total funding**								
0420	1.11.1		**Retail funding**								
0430	1.11.2		**Unsecured wholesale funding**								
0440	1.11.3		**Secured funding**								
0450	1.12	12	**Total funding**								
0460	1.12.1		**Retail funding**								
0470	1.12.2		**Unsecured wholesale funding**								
0480	1.12.3		**Secured funding**								

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				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
0490	1.13	13	**Total funding**								
0500	1.13.1		**Retail funding**								
0510	1.13.2		**Unsecured wholesale funding**								
0520	1.13.3		**Secured funding**								
0530	1.14	14	**Total funding**								
0540	1.14.1		**Retail funding**								
0550	1.14.2		**Unsecured wholesale funding**								
0560	1.14.3		**Secured funding**								
0570	1.15	15	**Total funding**								
0580	1.15.1		**Retail funding**								
0590	1.15.2		**Unsecured wholesale funding**								
0600	1.15.3		**Secured funding**								

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				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
0610	1.16	16	**Total funding**								
0620	1.16.1		**Retail funding**								
0630	1.16.2		**Unsecured wholesale funding**								
0640	1.16.3		**Secured funding**								
0650	1.17	17	**Total funding**								
0660	1.17.1		**Retail funding**								
0670	1.17.2		**Unsecured wholesale funding**								
0680	1.17.3		**Secured funding**								
0690	1.18	18	**Total funding**								
0700	1.18.1		**Retail funding**								
0710	1.18.2		**Unsecured wholesale funding**								
0720	1.18.3		**Secured funding**								

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				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
0730	1.19	19	**Total funding**								
0740	1.19.1		**Retail funding**								
0750	1.19.2		**Unsecured wholesale funding**								
0760	1.19.3		**Secured funding**								
0770	1.20	20	**Total funding**								
0780	1.20.1		**Retail funding**								
0790	1.20.2		**Unsecured wholesale funding**								
0800	1.20.3		**Secured funding**								
0810	1.21	21	**Total funding**								
0820	1.21.1		**Retail funding**								
0830	1.21.2		**Unsecured wholesale funding**								
0840	1.21.3		**Secured funding**								

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				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
0850	1.22	22	**Total funding**								
0860	1.22.1		**Retail funding**								
0870	1.22.2		**Unsecured wholesale funding**								
0880	1.22.3		**Secured funding**								
0890	1.23	23	**Total funding**								
0900	1.23.1		**Retail funding**								
0910	1.23.2		**Unsecured wholesale funding**								
0920	1.23.3		**Secured funding**								
0930	1.24	24	**Total funding**								
0940	1.24.1		**Retail funding**								
0950	1.24.2		**Unsecured wholesale funding**								
0960	1.24.3		**Secured funding**								

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				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
0970	1.25	25	Total funding								
0980	1.25.1		Retail funding								
0990	1.25.2		Unsecured wholesale funding								
1000	1.25.3		Secured funding								
1010	1.26	26	Total funding								
1020	1.26.1		Retail funding								
1030	1.26.2		Unsecured wholesale funding								
1040	1.26.3		Secured funding								
1050	1.27	27	Total funding								
1060	1.27.1		Retail funding								
1070	1.27.2		Unsecured wholesale funding								
1080	1.27.3		Secured funding								

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				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
1090	1.28	28	**Total funding**								
1100	1.28.1		**Retail funding**								
1110	1.28.2		**Unsecured wholesale funding**								
1120	1.28.3		**Secured funding**								
1130	1.29	29	**Total funding**								
1140	1.29.1		**Retail funding**								
1150	1.29.2		**Unsecured wholesale funding**								
1160	1.29.3		**Secured funding**								
1170	1.30	30	**Total funding**								
1180	1.30.1		**Retail funding**								
1190	1.30.2		**Unsecured wholesale funding**								
1200	1.30.3		**Secured funding**								

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				Roll-over of funding							
				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Maturing	Roll over	New Funds	Net	Maturing	Roll over	New Funds	Net
Row	ID	Day	Item	0170	0180	0190	0200	0210	0220	0230	0240
1210	1.31	31	**Total funding**								
1220	1.31.1		**Retail funding**								
1230	1.31.2		**Unsecured wholesale funding**								
1240	1.31.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
0010	1.1	1	**Total funding**								
0020	1.1.1		**Retail funding**								
0030	1.1.2		**Unsecured wholesale funding**								
0040	1.1.3		**Secured funding**								
0050	1.2	2	**Total funding**								
0060	1.2.1		**Retail funding**								
0070	1.2.2		**Unsecured wholesale funding**								
0080	1.2.3		**Secured funding**								
0090	1.3	3	**Total funding**								
0100	1.3.1		**Retail funding**								
0110	1.3.2		**Unsecured wholesale funding**								
0120	1.3.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
0130	1.4	4	**Total funding**								
0140	1.4.1		**Retail funding**								
0150	1.4.2		**Unsecured wholesale funding**								
0160	1.4.3		**Secured funding**								
0170	1.5	5	**Total funding**								
0180	1.5.1		**Retail funding**								
0190	1.5.2		**Unsecured wholesale funding**								
0200	1.5.3		**Secured funding**								
0210	1.6	6	**Total funding**								
0220	1.6.1		**Retail funding**								
0230	1.6.2		**Unsecured wholesale funding**								
0240	1.6.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
0250	1.7	7	**Total funding**								
0260	1.7.1		**Retail funding**								
0270	1.7.2		**Unsecured wholesale funding**								
0280	1.7.3		**Secured funding**								
0290	1.8	8	**Total funding**								
0300	1.8.1		**Retail funding**								
0310	1.8.2		**Unsecured wholesale funding**								
0320	1.8.3		**Secured funding**								
0330	1.9	9	**Total funding**								
0340	1.9.1		**Retail funding**								
0350	1.9.2		**Unsecured wholesale funding**								
0360	1.9.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
0370	1.10	10	**Total funding**								
0380	1.10.1		**Retail funding**								
0390	1.10.2		**Unsecured wholesale funding**								
0400	1.10.3		**Secured funding**								
0410	1.11	11	**Total funding**								
0420	1.11.1		**Retail funding**								
0430	1.11.2		**Unsecured wholesale funding**								
0440	1.11.3		**Secured funding**								
0450	1.12	12	**Total funding**								
0460	1.12.1		**Retail funding**								
0470	1.12.2		**Unsecured wholesale funding**								
0480	1.12.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
0490	1.13	13	**Total funding**								
0500	1.13.1		**Retail funding**								
0510	1.13.2		**Unsecured wholesale funding**								
0520	1.13.3		**Secured funding**								
0530	1.14	14	**Total funding**								
0540	1.14.1		**Retail funding**								
0550	1.14.2		**Unsecured wholesale funding**								
0560	1.14.3		**Secured funding**								
0570	1.15	15	**Total funding**								
0580	1.15.1		**Retail funding**								
0590	1.15.2		**Unsecured wholesale funding**								
0600	1.15.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
0610	1.16	16	**Total funding**								
0620	1.16.1		**Retail funding**								
0630	1.16.2		**Unsecured wholesale funding**								
0640	1.16.3		**Secured funding**								
0650	1.17	17	**Total funding**								
0660	1.17.1		**Retail funding**								
0670	1.17.2		**Unsecured wholesale funding**								
0680	1.17.3		**Secured funding**								
0690	1.18	18	**Total funding**								
0700	1.18.1		**Retail funding**								
0710	1.18.2		**Unsecured wholesale funding**								
0720	1.18.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
0730	1.19	19	**Total funding**								
0740	1.19.1		**Retail funding**								
0750	1.19.2		**Unsecured wholesale funding**								
0760	1.19.3		**Secured funding**								
0770	1.20	20	**Total funding**								
0780	1.20.1		**Retail funding**								
0790	1.20.2		**Unsecured wholesale funding**								
0800	1.20.3		**Secured funding**								
0810	1.21	21	**Total funding**								
0820	1.21.1		**Retail funding**								
0830	1.21.2		**Unsecured wholesale funding**								
0840	1.21.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
0850	1.22	22	**Total funding**								
0860	1.22.1		**Retail funding**								
0870	1.22.2		**Unsecured wholesale funding**								
0880	1.22.3		**Secured funding**								
0890	1.23	23	**Total funding**								
0900	1.23.1		**Retail funding**								
0910	1.23.2		**Unsecured wholesale funding**								
0920	1.23.3		**Secured funding**								
0930	1.24	24	**Total funding**								
0940	1.24.1		**Retail funding**								
0950	1.24.2		**Unsecured wholesale funding**								
0960	1.24.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
0970	1.25	25	**Total funding**								
0980	1.25.1		**Retail funding**								
0990	1.25.2		**Unsecured wholesale funding**								
1000	1.25.3		**Secured funding**								
1010	1.26	26	**Total funding**								
1020	1.26.1		**Retail funding**								
1030	1.26.2		**Unsecured wholesale funding**								
1040	1.26.3		**Secured funding**								
1050	1.27	27	**Total funding**								
1060	1.27.1		**Retail funding**								
1070	1.27.2		**Unsecured wholesale funding**								
1080	1.27.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
1090	1.28	28	**Total funding**								
1100	1.28.1		**Retail funding**								
1110	1.28.2		**Unsecured wholesale funding**								
1120	1.28.3		**Secured funding**								
1130	1.29	29	**Total funding**								
1140	1.29.1		**Retail funding**								
1150	1.29.2		**Unsecured wholesale funding**								
1160	1.29.3		**Secured funding**								
1170	1.30	30	**Total funding**								
1180	1.30.1		**Retail funding**								
1190	1.30.2		**Unsecured wholesale funding**								
1200	1.30.3		**Secured funding**								

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				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	0250	0260	0270	0280	0290	0300	0310	0320
1210	1.31	31	**Total funding**								
1220	1.31.1		**Retail funding**								
1230	1.31.2		**Unsecured wholesale funding**								
1240	1.31.3		**Secured funding**								

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ANNEX XIX

INSTRUCTIONS FOR COMPLETING THE ADDITIONAL MONITORING TOOLS TEMPLATE OF ANNEX XVIII

1. Additional Monitoring Tools

1.1. General

1. [empty]

2. Total funding shall be all financial liabilities other than derivatives and short positions;

3. Funding of any type with open maturity including on sight deposits shall be considered as maturing overnight.

4. Original maturity shall represent the time between the date of origination and the date of maturity of funding. The date of the maturity of the funding shall be determined in accordance with point 12 of Annex XXIII. This means that in case of optionality such as in the case of point 12 of Annex XXIII, the original maturity of a funding item can be shorter than the time elapsed since its origination.

5. Residual maturity shall represent the time between the end of the reporting period and the date of maturity of funding. The date of the maturity of the funding shall be determined in accordance with point 12 of Annex XXIII.

6. For the purposes of calculating the original or residual weighted average maturity, deposits maturing overnight or funding of any type with open maturity shall be considered to have a one day maturity.

7. For the purposes of calculating the original and residual maturity, where there is funding with a notice period or a cancellation or early withdrawal clause for the institution's counterparty, a withdrawal at the first possible date shall be assumed.

8. For perpetual liabilities, except where subject to optionality as referred to in point12 of Annex XXIII, a fixed 20 years original and residual maturity shall be assumed.

9. For calculating the percentage threshold referred to in templates C 67.00 by significant currency, institutions shall use a threshold of 1 % of total liabilities in all currencies.

1.2. Concentration of funding by counterparty (C 67.00)

1. In order to collect information about the reporting institutions' concentration of funding by counterparty in template C 67.00, institutions shall apply the instructions contained in this Section.

2. Institutions shall report the top ten largest counterparties or a group of connected clients as defined in Article 4(1), point (39), of Regulation (EU) No 575/2013, where the funding obtained from each counterparty or group of connected clients exceeds a threshold of 1 % of total liabilities in rows 020 to 110 of Section 1 of the template. The counterparty reported in item 1.01 shall be the largest amount of funding received from one counterparty or group of connected clients, which is above the 1 % threshold as at the reporting date. Item 1.02 shall be the second largest above the 1 % threshold, and similarly with the remaining items.

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3. Where a counterparty belongs to several groups of connected clients, it shall be reported only once in the group with the highest amount of funding.

4. Institutions shall report the total of all other remaining funding in Section 2

5. The sum of Section 1 (Top ten Counterparties) and Section 2 (All other funding) shall equal an institution's total funding as per its balance sheet reported under the financial reporting framework (FINREP - representing financial liabilities adjusted for the exclusion of derivatives and short positions, in line with point2 from Section 1.1) for those reporting periods in which both reports are available (e.g. Finrep Q1 and C 67.00 March/Q1).

6. For each counterparty, institutions shall report all of the columns 0010 to 0080.

7. Where funding is obtained in more than one product type, the type reported shall be the product in which the largest proportion of funding was obtained. Identification of the underlying holder of securities may be undertaken on a best efforts basis. Where an institution has information concerning the holder of securities by virtue of its role as the custodian bank, it shall consider that amount for reporting the concentration of counterparties. Where there is no information available on the holder of the securities, the corresponding amount does not have to be reported.

8. Instructions concerning specific columns:

Column	Legal references and instructions
0010	**Counterparty Name** The name of each counterparty from which funding obtained exceeds 1 % of total liabilities shall be recorded in column 0010 in descending order, that is, in the order of the size of funding obtained. The name of the counterparty, whether a legal entity or a natural person, shall be reported. Where the counterparty is a legal entity, the counterparty name recorded shall be the full name of the legal entity from which the funding is derived including any references to the company type in accordance with the national company law. In the cases where the group of connected clients does not have a parent, the counterparty that shall be reported shall be the individual entity, which is considered by the institution as the most significant within the group of connected clients. In any other case, it shall correspond to the individual counterparty.
0015	**Code** This code is a row identifier and shall be unique for each counterparty. For institutions and insurance undertakings the code shall be the legal entity identifier (LEI) code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value.
0016	**Type of code** The institutions shall identify the type of code reported in column 0015 as a 'LEI code' or 'Non-LEI code'. The type of code shall always be reported.

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Column	Legal references and instructions
0017	**National code** Institutions may additionally report the national code when they report LEI code as identifier as in the 'Code' column.
0030	**Counterparty Sector** One sector shall be allocated to each counterparty on the basis of following [FINREP] economic sector classes (part 1, Annex V to this Implementing Regulation): (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) Households. For groups of connected clients, no sector shall be reported.
0040	**Residence of Counterparty** ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used, including pseudo-ISO codes for international organisations, available in the most recent edition of the Eurostat's 'Balance of Payments Vademecum'. For groups of connected clients, no country shall be reported.
0050	**Product Type** Counterparties reported in column 0010 shall be assigned a product type, corresponding to the product issued in which the funding was received or in which the largest proportion of funding was received for mixed product types, using the following codes indicated in bold: **UWF** (unsecured wholesale funding obtained from financial customers including interbank money) **UWNF** (unsecured wholesale funding obtained from non-financial customers) **SFT** (funding obtained from repurchase agreements as defined in Article 4(1), point (82), of Regulation (EU) No 575/2013) **CB** (funding obtained from covered bond issuance as defined in Article 129(4) or (5), of Regulation (EU) No 575/2013 or Article 52(4) of Directive 2009/65/EC) **ABS** (funding obtained from asset backed security issuance including asset backed commercial paper) **CBM** (Central bank funding related to monetary policy operations) **IGUWF** (unsecured wholesale funding obtained from intragroup counterparties) **IGSWF** (secured wholesale funding obtained from intragroup counterparties) **OSWF** (other secured wholesale funding) **OFP** (other funding products, e.g. retail funding)
0060	**Amount Received** The total amount of funding received from counterparties reported in column 0010 shall be recorded in column 0060 and institutions shall report carrying amounts therein.

▼M2

Column	Legal references and instructions
0070	**Weighted average original maturity** For the amount of funding received reported in column 0060, from the counterparty reported in column 0010, a weighted average original maturity (in days) for that funding shall be recorded in column 0070. The weighted average original maturity shall be calculated as the average original maturity (in days) of the funding received from that counterparty. The average shall be size weighted, based on the size of different amounts of funding received in proportion to the total funding received from that counterparty. For perpetual liabilities institutions shall consider a fixed 20 years maturity and a 1 day maturity for on-demand deposits.
0080	**Weighted average residual maturity** For the amount of funding received reported in column 0060, from the counterparty reported in column 0010, a weighted average residual maturity, in days, for that funding shall be recorded in column 0080. The weighted average residual maturity shall be calculated as the average maturity, in remaining days, of the funding received from that counterparty. The average shall be size weighted, based on the size of different amounts of funding received in proportion to the total funding received from that counterparty. For perpetual liabilities institutions shall consider a fixed 20 years maturity and a 1 day maturity for on-demand deposits.

1.3. Concentration of funding by product type (C 68.00)

1. This template collects information about the reporting institutions' concentration of funding by product type, broken down into the funding types as specified in the following instructions regarding rows:

Row	Legal references and instructions
0010	1. **Retail funding** Retail deposits as defined in Article 411, point (2), of Regulation (EU) No 575/2013, and retail bonds as referred to in Article 28(6), of Commission Delegated Regulation (EU) 2015/61.
0020	1.1 **of which sight deposits**; Of the retail funding of row 0010 those that are sight deposits.
0031	1.2 **of which term deposits not withdrawable within the following 30 days**; Of the retail funding of row 0010 those that are term deposits not withdrawable within the following 30 days.
0041	1.3 **of which term deposits withdrawable within the following 30 days**; Of the retail funding of row 0010 those that are term deposits withdrawable within the following 30 days.

▼M2

Row	Legal references and instructions
0070	1.4 **Savings accounts** Of the retail funding of row 0010 those that are savings accounts with either of the following characteristics: — with a notice period for withdrawal greater than 30 days — without a notice period for withdrawal which is greater than 30 days. This row shall not be reported.
0080	1.4.1 **with a notice period for withdrawal greater than 30 days;** Of the retail funding of row 0010 those that are savings accounts with a notice period for withdrawal greater than 30 days
0090	1.4.2 **without a notice period for withdrawal which is greater than 30 days** Of the retail funding of row 0010 those that are savings accounts without a notice period for withdrawal which is greater than 30 days.
0100	2. **Wholesale funding** All counterparties other than those of retail deposits as defined in Article 411, point (2), of Regulation (EU) No 575/2013. This row shall not be reported.
0110	2.1 **Unsecured wholesale funding**; All counterparties other than those of retail deposits as defined in Article 411, point (2), of Regulation (EU) No 575/2013, where the funding is unsecured.
0120	2.1.1 **of which loans and deposits from financial customers;** Of the funding in row 0110, those that consist of loans and deposits from financial customers. Funding from central banks shall be excluded from this row.
0130	2.1.2 **of which loans and deposits from non-financial customers;** Of the funding in row 0110, those that consist of loans and deposits from non-financial customers. Funding from central banks shall be excluded from this row.
0140	2.1.3 **of which loans and deposits from intra-group entities;** Of the funding in row 0110, those that consist of loans and deposits from intra-group entities, where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 22(7) of Directive 2013/34/EU. Wholesale funding from intra-group entities shall only be reported on a solo or subconsolidated basis.

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Row	Legal references and instructions
0150	2.2 **Secured wholesale funding**; All counterparties other than those of retail deposits as defined in Article 411, point (2), of Regulation (EU) No 575/2013, where the funding is secured.
0160	2.2.1 **of which Securities Financing Transactions**; Of the funding in row 0150, that which is funding obtained from repurchase agreements as defined in Article 4(1), point (82), of Regulation (EU) No 575/2013.
0170	2.2.2 **of which covered bond issuances**; Of the funding in row 0150, that which is funding obtained from covered bond issuance as defined in Article 129(4) or (5) of Regulation (EU) No 575/2013, or referred to in Article 52(4) of Directive 2009/65/EC.
0180	2.2.3 **of which asset backed security issuances**; Of the funding in row 0150, that which is funding obtained from asset backed security issuance including asset backed commercial paper.
0190	2.2.4 **of which financial liabilities other than derivatives and short positions from intra-group entities.** Of the funding in row 0150, that which is funding obtained from intra-group entities, where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 22(7) of Directive 2013/34/EU. Wholesale funding from intra-group entities shall only be reported on a solo or subconsolidated basis.

3. For each product type, institutions shall report all of the columns 0010 to 0050.

4. The figures reported in rows 1. ‘Retail’, 2.1 ‘Unsecured wholesale funding’, 2.2 ‘Secured wholesale funding’ can include broader product types than the underlying ‘of which’ items.

5. Equity shall not be reported in this template.

6. Instructions concerning specific columns:

Column	Legal references and instructions
0010	**Carrying amount received** Carrying amount of funding received for each of the product types listed in the ‘Product name’ column shall be reported in column 0010 of the template
0020	**Amount covered by a Deposit Guarantee Scheme in accordance with Directive 2014/ 49/ EU or an equivalent deposit guarantee scheme in a third country** Of the total amount of funding received for each of the product types listed in the ‘Product name’ column reported in column 0010, the amount which is covered by a Deposit Guarantee Scheme in accordance with Directive 2014/ 49/EU or an equivalent deposit guarantee scheme in a third country.

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Column	Legal references and instructions
	Note: the amounts reported in column 0020 and column 0030, for each of the product categories listed in the 'Product name' column, shall be equal to the total amount received reported in column 0010.
0030	**Amount not covered by a Deposit Guarantee Scheme in accordance with Directive 2014/ 49/ EU or an equivalent deposit guarantee scheme in a third country** Of the total amount of funding received for each of the product types listed in the 'Product name' column reported in column 0010, the amount which is not covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/ EU or an equivalent deposit guarantee scheme in a third country. Note: the amounts reported in column 0020 and column 0030, for each of the product types listed in the 'Product name' column, shall be equal to the total amount received reported in column 0010.
0040	**Weighted average original maturity** For the amount of funding received reported in column 0010, from the product types listed in the 'Product name' column, a weighted average original maturity (in days) for that funding shall be recorded in column 0040. The weighted average original maturity shall be calculated as the average original maturity (in days) of the funding received for that product type. The average shall be size weighted, based on the size of different amounts of funding received in proportion to the total funding received from all issuances of that product type.
0050	**Weighted average residual maturity** For the amount of funding received reported in column 0010, from the product types listed in the 'Product name' column, a weighted average residual maturity (in days) for that funding shall be recorded in column 0050. The weighted average residual maturity shall be calculated as the average maturity (in days) left on the funding received for that product type. The average shall be size weighted, based on the size of different amounts of funding received in proportion, to the total funding received from all issuances of that product type.

1.4. Prices for Various Lengths of Funding (C 69.00)

1. Institutions shall report the information about the transaction volume and prices paid by institutions for funding obtained during the reporting period and still present at the end of the reporting period in template C 69.00 in accordance with the following original maturities:

(a) overnight in columns 0010 and 0020;

(b) greater than overnight and less than or equal to 1 week in columns 0030 and 0040;

(c) greater than 1 week and less than or equal to 1 month in columns 0050 and 0060;

(d) greater than 1 month and less than or equal to 3 months in columns 0070 and 0080;

(e) greater than 3 months and less than or equal to 6 months in columns 0090 and 0100;

▼M2

(f) greater than 6 months and less than or equal to 1 year in columns 0110 and 0120;

(g) greater than 1 year and less than or equal to 2 years in columns 0130 and 0140;

(h) greater than 2 years and less than or equal to 5 years in columns 0150 and 0160;

(i) greater than 5 years and less than or equal to 10 years in columns 0170 and 0180.

In case of currency revaluations, no new funding is obtained in the original currency and the reporting institution has not paid anything beyond the original price at the initial deposit of the funds. Thus, a positive increment caused by the currency revaluation is not reported in this template.

Funding sources with original maturity above 10 years shall not be reported.

2. For the purposes of determining the maturity of the funding obtained, institutions shall ignore the period between trade date and settlement date, e.g. a three-month liability settling in two weeks' time shall be reported in the 3 months maturity (columns 0070 and 0080).

3. The spread reported in the left hand column of each time bucket shall be one of the following:

4. the spread payable by the institution for liabilities less than or equal to one year, if they were to have been swapped to the benchmark overnight index for the appropriate currency no later than close of business on the day of the transaction;

5. the spread payable by the firm at issuance for liabilities with an original maturity greater than one year, were they to be swapped to the relevant three month benchmark index for the appropriate currency (e.g. such as 3M euribor for EUR), no later than close of business on the day of the transaction.

6. Solely for the purposes of spread calculation under points a) and b) above, on the basis of historical experience, the institution may determine the original maturity with or without taking into account optionality, as appropriate.

7. Spreads shall be reported in basis points with a negative sign in case the new funding is cheaper than under the relevant benchmark rate. They shall be calculated on a weighted average basis.

8. For the purposes of calculating the average spread payable across multiple issuances/deposits/loans, institutions shall calculate the total cost in the currency of issue ignoring any FX swap, but they shall include any premium or discount and fees payable or receivable, taking as a basis the term of any theoretical or actual interest rate swap matching the term of the liability. The spread shall be the liability rate minus the swap rate.

9. The amount of funding obtained for the funding categories listed in the 'Item' column shall be reported in the 'volume' column of the applicable time bucket.

10. In the column 'volume', institutions shall provide the amounts representing the carrying amount of the new funding obtained in the applicable time bucket in accordance with original maturity.

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11. As for all items, also for off-balance sheet commitments, institutions shall only report the related amounts reflected in the balance sheet. An off-balance sheet commitment provided to the institution shall only be reported in C 69.00 after a drawdown. In the case of a drawdown, the volume and spread to be reported shall be the amount drawn and applicable spread at the end of the reporting period. Where the drawdown cannot be rolled-over at the discretion of the institution, the actual maturity of the drawdown shall be reported. Where the institution has already drawn on the facility at the end of the previous reporting period, and where the institution subsequently increases the usage of the facility, only the additional amount drawn shall be reported.

12. Deposits placed by retail customers shall consist of deposits as defined in Article 411, point (2), of Regulation (EU) No 575/2013.

13. For funding that has rolled over during the reporting period that is still outstanding at the end of the reporting period the average of spreads applying at that time (i.e. end of reporting period) shall be reported. For the purposes of C 69.00, funding that rolled over and is still there at the end of the reporting period shall be considered to represent new funding.

14. By way of deviation from the rest of Section 1.4, the volume and spread of sight deposits shall only be reported where the depositor did not have a sight deposit in the preceding reporting period or where there is an increase in the deposit amount compared to the previous reference date, in which case the increment shall be treated as new funding. The spread shall be that of the end of the period.

15. Where there is nothing to report, cells relating to spreads shall be left empty.

16. Equity shall not be reported in this template.

17. Instructions concerning specific rows:

Row	Legal references and instructions
0010	1 **Total Funding** Total volume and weighted average spread of all funding shall be obtained for all of the following lengths of time in accordance as follows: (a) overnight in columns 0010 and 0020; (b) greater than overnight and less than or equal to 1 week in columns 0030 and 0040; (c) greater than 1 week and less than or equal to 1 month in columns 0050 and 0060; (d) greater than 1 month and less than or equal to 3 months in columns 0070 and 0080; (e) greater than 3 months and less than or equal to 6 months in columns 0090 and 0100; (f) greater than 6 months and less than or equal to 1 year in columns 0110 and 0120; (g) greater than 1 year and less than or equal to 2 years in columns 0130 and 0140; (h) greater than 2 years and less than or equal to 5 years in columns 0150 and 0160; (i) greater than 5 years and less than or equal to 10 years in columns 0170 and 0180.
0020	1.1 **Retail funding** Of the total funding reported in item 1, the total volume and weighted average spread of retail funding obtained.

▼M2

Row	Legal references and instructions
0030	1.2 **Unsecured wholesale funding** Of the total funding in item 1, the total volume and weighted average spread of unsecured wholesale funding obtained.
0035	1.2.1 **of which: Senior unsecured securities** Of the unsecured wholesale funding reported in item 1.2, the total volume and weighted average spread rate of senior unsecured securities obtained.
0045	1.3 **Secured funding (non-Central Bank)** Of the total funding reported in item 1, the total volume and weighted average spread of secured funding obtained from a counterparty, which is not a Central Bank.
0065	1.3.1 **of which: Covered bonds** Of the secured funding reported in item 1.3, the total volume and weighted average spread of all covered bond issuance encumbering the institutions own assets.
0075	1.3.2 **of which: Asset backed securities including ABCP** Of the secured funding reported in item 1.3, the total volume and weighted average spread of asset backed securities issued including asset backed commercial paper.
0080	1.4 **Other funding** Of the total funding reported in item 1, the total volume and weighted average spread of funding not included in items 1.1 to 1.3, including secured funding from Central Banks.

1.5. Roll-over of funding (C 70.00)

1. This template collects information about the volume of funds maturing and new funding obtained i.e. 'roll-over of funding' on a daily basis over the month preceding the reporting date.

2. Institutions shall report, in calendar days, the funding they have maturing in accordance with the following time buckets in accordance with the original maturity:

(a) overnight in columns 0010 to 0040;

(b) between 1 and 7 days in columns 0050 to 0080;

(c) between 7 and 14 days in columns 0090 to 0120;

(d) between 14 and 1 month in columns 0130 to 0160;

(e) between 1 and 3 months in columns 0170 to 0200;

(f) between 3 and 6 months in columns 0210 to 0240;

(g) in more than 6 months in columns 0250 to 0280.

▼M2

3. For each time bucket described in point2, the amount maturing shall be reported in the left-hand column, the amount funds rolled over shall be reported in the 'Roll over' column, new funds obtained shall be reported in the 'New Funds' column and the net difference between new funds on the one hand and roll-over minus maturing funds on the other shall be reported in the right-hand column.

4. Total net cash flows shall be reported in column 290 and shall equal the sum of all 'Net' columns numbered 0040, 0080, 0120, 0160, 0200, 0240 and 0280.

5. The average term of funding, in days, for maturing term funds shall be reported in column 0300.

6. The average term of funding, in days, of funds rolled over shall be reported in column 0310

7. The average term of funding, in days, for new term funds shall be reported in column 0320.

8. The 'Maturing' amount shall comprise all liabilities that were contractually withdrawable by the provider of the funding or due on the relevant day in the reporting period. It shall always be reported with a positive sign.

9. The 'Roll-over' amount shall comprise the maturing amount as defined in points 2 and 3 that remains with the institution on the relevant day of the reporting period. It shall always be reported with a positive sign. Where the maturity of the funding has changed due to the roll-over event, the 'roll-over' amount shall be reported in a time bucket in accordance with the new maturity.

10. The 'New funds' amount shall comprise actual inflows of funding on the relevant day in the reporting period. It shall always be reported with a positive sign.

11. The 'Net' amount shall be considered as a change of funding within a particular original maturity time band on the relevant day of the reporting period, and shall be calculated by adding in the 'net' column the new funds plus the roll over funds minus the maturing funds.

12. Instructions concerning specific columns:

Column	Legal references and instructions
0010 to 0040	**Overnight** The total amount of funding maturing on the relevant day of the reporting period with an overnight original maturity shall be reported in column 0010 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an overnight original maturity shall be reported in column 0020 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an overnight original maturity shall be reported in column 0030 of line item 1.1-1.31. The net difference between, on the one hand, maturing daily funding and, on the other hand, roll-overs plus new daily funding obtained shall be reported in column 0040 of line item 1.1-1.31.

▼M2

Column	Legal references and instructions
0050 to 0080	**> 1 day ≤ 7 days** The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 0050 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 0060 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 0070 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 0080 of line item 1.1-1.31.
0090 to 0120	**> 7days ≤ 14 days** The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 0090 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 0100 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 0110 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained, shall be reported in column 0120 of line item 1.1-1.31.
0130 to 0160	**> 14 days ≤ 1 month** The total amount of funding maturing on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 0130 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 0140 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 0150 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 0160 of line item 1.1-1.31.

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Column	Legal references and instructions
0170 to 0200	**> 1 Month ≤ 3 Months** The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 0170 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 0180 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 0190 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained, shall be reported in column 0200 of line item 1.1-1.31.
0210 to 0240	**> 3 Months ≤ 6 Months** The total amount of funding maturing on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 0210 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 0220 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 0230 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained, shall be reported in column 0240 of line item 1.1-1.31.
0250 to 0280	**> 6 Months** The total amount of funding maturing on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 0250 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 0260 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 0270 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained, shall be reported in column 0280 of line item 1.1-1.31.

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Column	Legal references and instructions
0290	**Total net cash flows** The total net cash flows equal to the sum of all ‘Net’ columns numbered 0040, 0080, 0120, 0160, 0200, 0240, 0280, shall be reported in column 0290.
0300 to 0320	**Average Term (days)** The weighted average term, in days, of all funds maturing shall be reported in column 0300. The weighted average term, in days, of all funds rolled over shall be reported in column 0310, the weighted average term, in days, of all new funds shall be reported in column 0320.

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ANNEX XX

REPORTING ON COUNTERBALANCING CAPACITY

AMM TEMPLATES		
Template number	**Template code**	**Name of the template /group of templates**
		CONCENTRATION OF COUNTERBALANCING CAPACITY TEMPLATES
71	C 71.00	CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER

C 71.00 - CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER

Total and significant currencies

		Concentration of counterbalancing capacity by issuer								
		Issuer	**LEI code**	**Issuer Sector**	**Residence of Issuer**	**Product Type**	**Currency**	**Credit quality step**	**MtM value/nominal**	**Collateral value CB-eligible**
Row	**ID**	0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	1. **TOP TEN ISSUERS**									
0020	1.01									
0030	1.02									
0040	1.03									
0050	1.04									
0060	1.05									
0070	1.06									
0080	1.07									

02021R0451 — EN — 01.09.2024 — 003.001 — 1890

▼M2

		Concentration of counterbalancing capacity by issuer								
		Issuer	LEI code	Issuer Sector	Residence of Issuer	Product Type	Currency	Credit quality step	MtM value/nominal	Collateral value CB-eligible
Row	ID	0010	0020	0030	0040	0050	0060	0070	0080	0090
0090	1.08									
0100	1.09									
0110	1.10									
0120	2. **ALL OTHER ITEMS USED AS COUNTERBALANCING CAPACITY**									

▼M2

ANNEX XXI

INSTRUCTIONS FOR COMPLETING THE CONCENTRATION OF COUNTERBALANCING CAPACITY TEMPLATE (C 71.00) OF ANNEX XX

Concentration of Counterbalancing Capacity by issuer/counterparty (CCC) (C 71.00)

1. In order to collect information about the reporting institutions' concentration of counterbalancing capacity by the ten largest holdings of assets or liquidity lines granted to the institution for this purpose under template C 71.00, institutions shall apply the instructions contained in this Annex.

2. Where an issuer or counterparty is assigned to more than one product type, currency or credit quality step, the total amount shall be reported. The product type, currency or credit quality step to be reported shall be the ones that are relevant to the largest proportion of the counterbalancing capacity concentration.

3. The counterbalancing capacity in C 71.00 shall be the same as that in C 66.01 with the qualification that the assets reported as counterbalancing capacity for the purposes of C 71.00 shall be unencumbered to be available for the institution to convert into cash on the reporting reference date.

4. For calculating the concentrations for the purpose of reporting template C 71.00 by significant currency, institutions shall use the concentrations in all currencies.

5. When an issuer or counterparty belongs to several groups of connected clients, it shall be reported only once in the group with the higher counterbalancing capacity concentration.

6. Except for row 0120, concentrations of counterbalancing capacity with a central bank as issuer or counterparty shall not be reported in this template. In the event that an institution has pre-positioned assets at a central bank for standard liquidity operations and to the extent that these assets fall under the top ten issuers or counterparties of unencumbered counterbalancing capacity, the institution shall report the original issuer and the original product type.

Column	Legal references and instructions
0010	**Issuer Name** The name of the top ten issuers of unencumbered assets or counterparties of undrawn committed liquidity lines granted to the institution shall be recorded in column 0010 in a descending fashion. The largest item will be recorded in 1.01, the second in line item 1.02, and so on. Issuers and counterparties forming a group of connected clients shall be reported as one single concentration. The issuer or counterparty name recorded shall be the full name of the legal entity which issued the assets or granted the liquidity lines, including any references to the company type in accordance with the national company law.
0020	**LEI code** The legal entity identifier code of the counterparty.

▼M2

Column	Legal references and instructions
0030	**Issuer Sector** One sector shall be allocated to each issuer or counterparty on the basis of following financial reporting ([FINREP]) economic sector classes (part 1 Annex V to this Implementing Regulation): (i) General Governments; (ii) Credit institutions; (iii) Other financial corporations; (iv) Non-financial corporations; (v) Households. For groups of connected clients, no sector shall be reported.
0040	**Residence of Issuer** ISO code 3166-1-alpha-2 of the country of incorporation of the issuer or counterparty shall be used, including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's 'Balance of Payments Vademecum'. For groups of connected clients, no country shall be reported.
0050	**Product Type** Issuers/Counterparties recorded in column 0010 shall be assigned a product type corresponding to the product in which the asset is held or the liquidity stand-by facility has been received, using the following codes indicated in bold: **SrB** (Senior Bond) **SubB** (Subordinated Bond) **CP** (Commercial Paper) **CB** (Covered Bonds) **US** (UCITS-security, i.e. financial instruments representing a share in or asecurity issued by an Undertaking for Collective Investments of transferable securities) **ABS** (Asset Backed Security) **CrCl** (Credit Claim) **Eq** (Equity) **Gold (if physical gold, which can be treated as a single counterparty)** **LiqL** (Undrawn committed liquidity line granted to the institution) **OPT** (Other product type)
0060	**Currency** Issuer or counterparties recorded in column 0010 shall be assigned a currency ISO code in column 0060 corresponding to the denomination of the asset received or undrawn committed liquidity lines granted to the institution. The three-letter currency unit code in accordance with ISO 4217 shall be reported. Where a multicurrency line is part of a concentration in counterbalancing capacity, the line shall be counted in the currency that is the predominant one in the rest of the concentration. With regard to the separate reporting in significant currencies as specified under Article 415(2) of Regulation (EU) No 575/2013, institutions shall make an assessment of the currency in which the flow is likely to occur and shall report the item only in that significant currency, in line with the instructions for the separate reporting of significant currencies in the liquidity coverage requirements (LCR), in accordance with Regulation (EU) 2021/451.

▼M2

Column	Legal references and instructions
0070	**Credit quality step** The appropriate credit quality step shall be assigned in accordance with Regulation (EU) No 575/2013, which shall be the same as that of the items reported in the maturity ladder. Where there is no rating, the step of 'non-rated' shall be assigned.
0080	**MtM value/nominal** The market value or fair value of the assets, or, where applicable, the nominal value of the undrawn liquidity line granted to the institution.
0090	**Collateral value CB-eligible** The collateral value in accordance with the central bank rules for standing facilities for the specific assets. For assets denominated in a currency included in Commission Implementing Regulation (EU) 2015/233 ([1]) as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.

([1]) Commission Implementing Regulation (EU) 2015/233 of 13 February 2015 laying down implementing technical standards with regard to currencies in which there is an extremely narrow definition of central bank eligibility pursuant to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 39, 14.2.2015, p. 11).

▼M2

ANNEX XXII

REPORTING ON AMM MATURITY LADDER

AMM TEMPLATES		
Template number	**Template code**	**Name of the template /group of templates**
		MATURITY LADDER TEMPLATE
66	C 66.01	MATURITY LADDER TEMPLATE

02021R0451 — EN — 01.09.2024 — 003.001 — 1895

▼M2

C 66.01 - MATURITY LADDER

Total and significant currencies

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0010-0380	**1**	**OUTFLOWS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0010	**1.1**	**Liabilities resulting from securities issued (if not treated as retail deposits)**								
0011	1.1.0.1	of which: Intragroup or IPS								
0020	1.1.1	unsecured bonds due								
0030	1.1.2	regulated covered bonds								
0040	1.1.3	securitisations due								
0050	1.1.4	other								
0065	**1.2**	**Liabilities resulting from secured lending and capital market driven transactions collateralised by (Counterparty is non-Central Bank):**								

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0010-0380	**1**	**OUTFLOWS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0066	1.2.0.1	of which: Intragroup or IPS								
0075	1.2.1	Level 1 tradable assets								
0085	1.2.1.1	Level 1 excluding covered bonds								
0095	1.2.1.1.1	Level 1 central bank								
0105	1.2.1.1.2	Level 1 (CQS 1)								
0115	1.2.1.1.3	Level 1 (CQS2, CQS3)								
0125	1.2.1.1.4	Level 1 (CQS4+)								
0135	1.2.1.2	Level 1 covered bonds (CQS1)								
0145	1.2.2	Level 2A tradable assets								

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0010-0380	**1**	**OUTFLOWS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0155	1.2.2.1	Level 2A corporate bonds (CQS1)								
0165	1.2.2.2	Level 2A covered bonds (CQS1, CQS2)								
0175	1.2.2.3	Level 2A public sector (CQS1, CQS2)								
0185	1.2.3	Level 2B tradable assets								
0195	1.2.3.1	Level 2B Asset Backed Securities (ABS) (CQS1)								
0205	1.2.3.2	Level 2B covered bonds (CQS1-6)								
0215	1.2.3.3	Level 2B: corporate bonds (CQ1-3)								
0225	1.2.3.4	Level 2B shares								
0235	1.2.3.5	Level 2B public sector (CQS 3-5)								

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0010-0380	**1**	**OUTFLOWS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0245	1.2.4	other tradable assets								
0251	1.2.5	other assets								
0252	**1.2a**	**Liabilities resulting from secured lending and capital market driven transactions collateralised by (Counterparty is Central Bank):**								
0253	1.2a.1	Level 1 tradable assets								
0254	1.2a.2	Level 2A tradable assets								
0255	1.2a.3	Level 2B tradable assets								
0256	1.2a.4	other tradable assets								
0257	1.2a.5	other assets								
0260	**1.3**	**Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)**								
0261	1.3.0.1	of which: Intragroup or IPS								

02021R0451 — EN — 01.09.2024 — 003.001 — 1899

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0010-0380	**1**	**OUTFLOWS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0270	1.3.1	stable retail deposits								
0280	1.3.2	other retail deposits								
0290	1.3.3	operational deposits								
0300	1.3.4	non-operational deposits from credit institutions								
0310	1.3.5	non-operational deposits from other financial customers								
0320	1.3.6	non-operational deposits from central banks								
0330	1.3.7	non-operational deposits from non-financial corporates								
0340	1.3.8	non-operational deposits from other counterparties								
0350	**1.4**	**FX-swaps maturing**								
0360	**1.5**	**Derivatives amount payables other than those reported in 1.4**								
0370	**1.6**	**Other outflows**								
0380	**1.7**	**Total outflows**								

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0390-0720	**2**	**INFLOWS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0390	**2.1**	**Monies due from secured lending and capital market driven transactions collateralised by:**								
0391	2.1.0.1	of which: Intragroup or IPS								
0400	2.1.1	Level 1 tradable assets								
0410	2.1.1.1	Level 1 excluding covered bonds								
0420	2.1.1.1.1	Level 1 central bank								
0430	2.1.1.1.2	Level 1 (CQS 1)								
0440	2.1.1.1.3	Level 1 (CQS2, CQS3)								
0450	2.1.1.1.4	Level 1 (CQS4+)								
0460	2.1.1.2	Level 1 covered bonds (CQS1)								
0470	2.1.2	Level 2A tradable assets								
0480	2.1.2.1	Level 2A corporate bonds (CQS1)								

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0390-0720	**2**	**INFLOWS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0490	2.1.2.2	Level 2A covered bonds (CQS1, CQS2)								
0500	2.1.2.3	Level 2A public sector (CQS1, CQS2)								
0510	2.1.3	Level 2B tradable assets								
0520	2.1.3.1	Level 2B ABS (CQS1)								
0530	2.1.3.2	Level 2B covered bonds (CQS1-6)								
0540	2.1.3.3	Level 2B: corporate bonds (CQ1-3)								
0550	2.1.3.4	Level 2B shares								
0560	2.1.3.5	Level 2B public sector (CQS 3-5)								
0570	2.1.4	other tradable assets								
0580	2.1.5	other assets								
0590	**2.2**	**Monies due not reported in 2.1 resulting from loans and advances granted to:**								

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0390-0720	**2**	**INFLOWS**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0600	2.2.1	retail customers								
0610	2.2.2	non-financial corporates								
0620	2.2.3	credit institutions								
0621	2.2.3.1	of which: Intragroup or IPS								
0630	2.2.4	other financial customers								
0640	2.2.5	central banks								
0650	2.2.6	other counterparties								
0660	**2.3**	**FX-swaps maturing**								
0670	**2.4**	**Derivatives amount receivables other than those reported in 2.3**								
0680	**2.5**	**Paper in own portfolio maturing**								
0690	**2.6**	**Other inflows**								
0691	2.6.1	of which: Intragroup or IPS								
0700	**2.7**	**Total inflows**								
0710	**2.8**	**Net contractual gap**								
0720	**2.9**	**Cumulated net contractual gap**								

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0730-1080	**3**	**COUNTERBALANCING CAPACITY**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0730	**3.1**	**coins and bank notes**								
0740	**3.2**	**Withdrawable central bank reserves**								
0750	**3.3**	**Level 1 tradable assets**								
0760	3.3.1	Level 1 excluding covered bonds								
0770	3.3.1.1	Level 1 central bank								
0780	3.3.1.2	Level 1 (CQS 1)								
0790	3.3.1.3	Level 1 (CQS2, CQS3)								
0800	3.3.1.4	Level 1 (CQS4+)								
0810	3.3.2	Level 1 covered bonds (CQS1)								
0820	**3.4**	**Level 2A tradable assets**								
0830	3.4.1	Level 2A corporate bonds (CQS1)								
0840	3.4.3	Level 2A covered bonds (CQS 1, CQS2)								

02021R0451 — EN — 01.09.2024 — 003.001 — 1904

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0730-1080	**3**	**COUNTERBALANCING CAPACITY**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0850	3.4.4	Level 2A public sector (CQS1, CQS2)								
0860	**3.5**	**Level 2B tradable assets**								
0870	3.5.1	Level 2B ABS (CQS1)								
0880	3.5.2	Level 2B covered bonds (CQS1-6)								
0890	3.5.3	Level 2B corporate bonds (CQ1-3)								
0900	3.5.4	Level 2B shares								
0910	3.5.5	Level 2B public sector (CQS 3-5)								
0920	**3.6**	**other tradable assets**								
0930	3.6.1	central government (CQS1)								
0940	3.6.2	central government (CQS 2 & 3)								
0950	3.6.3	shares								
0960	3.6.4	covered bonds								

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
0730-1080	**3**	**COUNTERBALANCING CAPACITY**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
0970	3.6.5	ABS								
0980	3.6.7	other tradable assets								
0990	**3.7**	**non tradable assets eligible for central banks**								
0991	**3.7a**	**own issuances eligible for central banks**								
1000	**3.8**	**undrawn committed facilities received**								
1010	3.8.1	Level 1 facilities								
1020	3.8.2	Level 2B restricted use facilities								
1030	3.8.3	Level 2B IPS facilities								
1040	3.8.4	other facilities								
1050	3.8.4.1	from intragroup counterparties								
1060	3.8.4.2	from other counterparties								
1070	**3.9**	**Net change of Counterbalancing Capacity**								
1080	**3.10**	**Cumulated Counterbalancing Capacity**								

▼M2

Code	ID	Item	Contractual Flow Maturity							
			0010	0020	0025	0030	0040	0050	0060	0070
1090-1140	**4**	**CONTINGENCIES**	**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
1090	**4.1**	**Outflows from committed facilities**								
1091	4.1.0.1	of which: Intragroup or IPS								
1100	4.1.1	Committed credit facilities								
1110	4.1.1.1	considered as Level 2B by the receiver								
1120	4.1.1.2	other								
1130	4.1.2	Liquidity facilities								
1131	**4.1a**	**Outflows from uncommitted funding facilities**								
1140	**4.2**	**Outflows due to downgrade triggers**								
1150-1290	**MEMORANDUM ITEMS**		**Initial stock**	**Overnight**	**of which: Open Maturity items**	**Greater than overnight up to 2 days**	**Greater than 2 days up to 3 days**	**Greater than 3 days up to 4 days**	**Greater than 4 days up to 5 days**	**Greater than 5 days up to 6 days**
1230	**13**	**HQLA central bank eligible - Tradable assets**								
1241	**14**	**Assets reported in 3.6 that are non-HQLA central bank eligible**								
1270	**17**	**Behavioural outflows from deposits**								
1280	**18**	**Behavioural inflows from loans and advances**								
1290	**19**	**Behavioural draw-downs of committed facilities**								

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Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0010-0380	**1**	**OUTFLOWS**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0010	**1.1**	**Liabilities resulting from securities issued (if not treated as retail deposits)**							
0011	1.1.0.1	of which: Intragroup or IPS							
0020	1.1.1	unsecured bonds due							
0030	1.1.2	regulated covered bonds							
0040	1.1.3	securitisations due							
0050	1.1.4	other							
0065	**1.2**	**Liabilities resulting from secured lending and capital market driven transactions collateralised by (Counterparty is non-Central Bank):**							

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Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0010-0380	**1**	**OUTFLOWS**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0066	1.2.0.1	of which: Intragroup or IPS							
0075	1.2.1	Level 1 tradable assets							
0085	1.2.1.1	Level 1 excluding covered bonds							
0095	1.2.1.1.1	Level 1 central bank							
0105	1.2.1.1.2	Level 1 (CQS 1)							
0115	1.2.1.1.3	Level 1 (CQS2, CQS3)							
0125	1.2.1.1.4	Level 1 (CQS4+)							
0135	1.2.1.2	Level 1 covered bonds (CQS1)							
0145	1.2.2	Level 2A tradable assets							

02021R0451 — EN — 01.09.2024 — 003.001 — 1909

▼M2

Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0010-0380	**1**	**OUTFLOWS**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0155	1.2.2.1	Level 2A corporate bonds (CQS1)							
0165	1.2.2.2	Level 2A covered bonds (CQS1, CQS2)							
0175	1.2.2.3	Level 2A public sector (CQS1, CQS2)							
0185	1.2.3	Level 2B tradable assets							
0195	1.2.3.1	Level 2B Asset Backed Securities (ABS) (CQS1)							
0205	1.2.3.2	Level 2B covered bonds (CQS1-6)							
0215	1.2.3.3	Level 2B: corporate bonds (CQ1-3)							
0225	1.2.3.4	Level 2B shares							
0235	1.2.3.5	Level 2B public sector (CQS 3-5)							

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Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0010-0380	**1**	**OUTFLOWS**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0245	1.2.4	other tradable assets							
0251	1.2.5	other assets							
0252	**1.2a**	**Liabilities resulting from secured lending and capital market driven transactions collateralised by (Counterparty is Central Bank):**							
0253	1.2a.1	Level 1 tradable assets							
0254	1.2a.2	Level 2A tradable assets							
0255	1.2a.3	Level 2B tradable assets							
0256	1.2a.4	other tradable assets							
0257	1.2a.5	other assets							
0260	**1.3**	**Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)**							
0261	1.3.0.1	of which: Intragroup or IPS							

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Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0010-0380	**1**	**OUTFLOWS**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0270	1.3.1	stable retail deposits							
0280	1.3.2	other retail deposits							
0290	1.3.3	operational deposits							
0300	1.3.4	non-operational deposits from credit institutions							
0310	1.3.5	non-operational deposits from other financial customers							
0320	1.3.6	non-operational deposits from central banks							
0330	1.3.7	non-operational deposits from non-financial corporates							
0340	1.3.8	non-operational deposits from other counterparties							
0350	**1.4**	**FX-swaps maturing**							
0360	**1.5**	**Derivatives amount payables other than those reported in 1.4**							
0370	**1.6**	**Other outflows**							
0380	**1.7**	**Total outflows**							

▼M2

Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0390-0720	**2**	**INFLOWS**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0390	**2.1**	**Monies due from secured lending and capital market driven transactions collateralised by:**							
0391	2.1.0.1	of which: Intragroup or IPS							
0400	2.1.1	Level 1 tradable assets							
0410	2.1.1.1	Level 1 excluding covered bonds							
0420	2.1.1.1.1	Level 1 central bank							
0430	2.1.1.1.2	Level 1 (CQS 1)							
0440	2.1.1.1.3	Level 1 (CQS2, CQS3)							
0450	2.1.1.1.4	Level 1 (CQS4+)							
0460	2.1.1.2	Level 1 covered bonds (CQS1)							
0470	2.1.2	Level 2A tradable assets							
0480	2.1.2.1	Level 2A corporate bonds (CQS1)							

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Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0390-0720	**2**	**INFLOWS**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0490	2.1.2.2	Level 2A covered bonds (CQS1, CQS2)							
0500	2.1.2.3	Level 2A public sector (CQS1, CQS2)							
0510	2.1.3	Level 2B tradable assets							
0520	2.1.3.1	Level 2B ABS (CQS1)							
0530	2.1.3.2	Level 2B covered bonds (CQS1-6)							
0540	2.1.3.3	Level 2B: corporate bonds (CQ1-3)							
0550	2.1.3.4	Level 2B shares							
0560	2.1.3.5	Level 2B public sector (CQS 3-5)							
0570	2.1.4	other tradable assets							
0580	2.1.5	other assets							
0590	**2.2**	**Monies due not reported in 2.1 resulting from loans and advances granted to:**							

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Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0390-0720	**2**	**INFLOWS**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0600	2.2.1	retail customers							
0610	2.2.2	non-financial corporates							
0620	2.2.3	credit institutions							
0621	2.2.3.1	of which: Intragroup or IPS							
0630	2.2.4	other financial customers							
0640	2.2.5	central banks							
0650	2.2.6	other counterparties							
0660	**2.3**	**FX-swaps maturing**							
0670	**2.4**	**Derivatives amount receivables other than those reported in 2.3**							
0680	**2.5**	**Paper in own portfolio maturing**							
0690	**2.6**	**Other inflows**							
0691	2.6.1	of which: Intragroup or IPS							
0700	**2.7**	**Total inflows**							
0710	**2.8**	**Net contractual gap**							
0720	**2.9**	**Cumulated net contractual gap**							

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Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0730-1080	**3**	**COUNTERBALANCING CAPACITY**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0730	**3.1**	**coins and bank notes**							
0740	**3.2**	**Withdrawable central bank reserves**							
0750	**3.3**	**Level 1 tradable assets**							
0760	3.3.1	Level 1 excluding covered bonds							
0770	3.3.1.1	Level 1 central bank							
0780	3.3.1.2	Level 1 (CQS 1)							
0790	3.3.1.3	Level 1 (CQS2, CQS3)							
0800	3.3.1.4	Level 1 (CQS4+)							
0810	3.3.2	Level 1 covered bonds (CQS1)							
0820	**3.4**	**Level 2A tradable assets**							
0830	3.4.1	Level 2A corporate bonds (CQS1)							
0840	3.4.3	Level 2A covered bonds (CQS 1, CQS2)							

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Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0730-1080	**3**	**COUNTERBALANCING CAPACITY**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0850	3.4.4	Level 2A public sector (CQS1, CQS2)							
0860	**3.5**	**Level 2B tradable assets**							
0870	3.5.1	Level 2B ABS (CQS1)							
0880	3.5.2	Level 2B covered bonds (CQS1-6)							
0890	3.5.3	Level 2B corporate bonds (CQ1-3)							
0900	3.5.4	Level 2B shares							
0910	3.5.5	Level 2B public sector (CQS 3-5)							
0920	**3.6**	**other tradable assets**							
0930	3.6.1	central government (CQS1)							
0940	3.6.2	central government (CQS 2 & 3)							
0950	3.6.3	shares							
0960	3.6.4	covered bonds							

▼M2

Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
0730-1080	**3**	**COUNTERBALANCING CAPACITY**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
0970	3.6.5	ABS							
0980	3.6.7	other tradable assets							
0990	**3.7**	**non tradable assets eligible for central banks**							
0991	**3.7a**	**own issuances eligible for central banks**							
1000	**3.8**	**undrawn committed facilities received**							
1010	3.8.1	Level 1 facilities							
1020	3.8.2	Level 2B restricted use facilities							
1030	3.8.3	Level 2B IPS facilities							
1040	3.8.4	other facilities							
1050	3.8.4.1	from intragroup counterparties							
1060	3.8.4.2	from other counterparties							
1070	**3.9**	**Net change of Counterbalancing Capacity**							
1080	**3.10**	**Cumulated Counterbalancing Capacity**							

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Code	ID	Item	Contractual Flow Maturity						
			0080	0090	0100	0110	0120	0130	0140
1090-1140	**4**	**CONTINGENCIES**	**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
1090	**4.1**	**Outflows from committed facilities**							
1091	4.1.0.1	of which: Intragroup or IPS							
1100	4.1.1	Committed credit facilities							
1110	4.1.1.1	considered as Level 2B by the receiver							
1120	4.1.1.2	other							
1130	4.1.2	Liquidity facilities							
1131	**4.1a**	**Outflows from uncommitted funding facilities**							
1140	**4.2**	**Outflows due to downgrade triggers**							
1150-1290	**MEMORANDUM ITEMS**		**Greater than 6 days up to 7 days**	**Greater than 7 days up to 2 weeks**	**Greater than 2 weeks up to 3 weeks**	**Greater than 3 weeks up to 30 days**	**Greater than 30 days up to 5 weeks**	**Greater than 5 weeks up to 2 months**	**Greater than 2 months up to 3 months**
1230	**13**	**HQLA central bank eligible - Tradable assets**							
1241	**14**	**Assets reported in 3.6 that are non-HQLA central bank eligible**							
1270	**17**	**Behavioural outflows from deposits**							
1280	**18**	**Behavioural inflows from loans and advances**							
1290	**19**	**Behavioural draw-downs of committed facilities**							

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Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0010-0380	**1**	**OUTFLOWS**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0010	**1.1**	**Liabilities resulting from securities issued (if not treated as retail deposits)**							
0011	1.1.0.1	of which: Intragroup or IPS							
0020	1.1.1	unsecured bonds due							
0030	1.1.2	regulated covered bonds							
0040	1.1.3	securitisations due							
0050	1.1.4	other							
0065	**1.2**	**Liabilities resulting from secured lending and capital market driven transactions collateralised by (Counterparty is non-Central Bank):**							

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Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0010-0380	**1**	**OUTFLOWS**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0066	1.2.0.1	of which: Intragroup or IPS							
0075	1.2.1	Level 1 tradable assets							
0085	1.2.1.1	Level 1 excluding covered bonds							
0095	1.2.1.1.1	Level 1 central bank							
0105	1.2.1.1.2	Level 1 (CQS 1)							
0115	1.2.1.1.3	Level 1 (CQS2, CQS3)							
0125	1.2.1.1.4	Level 1 (CQS4+)							
0135	1.2.1.2	Level 1 covered bonds (CQS1)							
0145	1.2.2	Level 2A tradable assets							

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Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0010-0380	**1**	**OUTFLOWS**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0155	1.2.2.1	Level 2A corporate bonds (CQS1)							
0165	1.2.2.2	Level 2A covered bonds (CQS1, CQS2)							
0175	1.2.2.3	Level 2A public sector (CQS1, CQS2)							
0185	1.2.3	Level 2B tradable assets							
0195	1.2.3.1	Level 2B Asset Backed Securities (ABS) (CQS1)							
0205	1.2.3.2	Level 2B covered bonds (CQS1-6)							
0215	1.2.3.3	Level 2B: corporate bonds (CQ1-3)							
0225	1.2.3.4	Level 2B shares							
0235	1.2.3.5	Level 2B public sector (CQS 3-5)							

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Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0010-0380	**1**	**OUTFLOWS**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0245	1.2.4	other tradable assets							
0251	1.2.5	other assets							
0252	**1.2a**	**Liabilities resulting from secured lending and capital market driven transactions collateralised by (Counterparty is Central Bank):**							
0253	1.2a.1	Level 1 tradable assets							
0254	1.2a.2	Level 2A tradable assets							
0255	1.2a.3	Level 2B tradable assets							
0256	1.2a.4	other tradable assets							
0257	1.2a.5	other assets							
0260	**1.3**	**Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)**							
0261	1.3.0.1	of which: Intragroup or IPS							

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Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0010-0380	**1**	**OUTFLOWS**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0270	1.3.1	stable retail deposits							
0280	1.3.2	other retail deposits							
0290	1.3.3	operational deposits							
0300	1.3.4	non-operational deposits from credit institutions							
0310	1.3.5	non-operational deposits from other financial customers							
0320	1.3.6	non-operational deposits from central banks							
0330	1.3.7	non-operational deposits from non-financial corporates							
0340	1.3.8	non-operational deposits from other counterparties							
0350	**1.4**	**FX-swaps maturing**							
0360	**1.5**	**Derivatives amount payables other than those reported in 1.4**							
0370	**1.6**	**Other outflows**							
0380	**1.7**	**Total outflows**							

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Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0390-0720	**2**	**INFLOWS**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0390	**2.1**	**Monies due from secured lending and capital market driven transactions collateralised by:**							
0391	2.1.0.1	of which: Intragroup or IPS							
0400	2.1.1	Level 1 tradable assets							
0410	2.1.1.1	Level 1 excluding covered bonds							
0420	2.1.1.1.1	Level 1 central bank							
0430	2.1.1.1.2	Level 1 (CQS 1)							
0440	2.1.1.1.3	Level 1 (CQS2, CQS3)							
0450	2.1.1.1.4	Level 1 (CQS4+)							
0460	2.1.1.2	Level 1 covered bonds (CQS1)							
0470	2.1.2	Level 2A tradable assets							
0480	2.1.2.1	Level 2A corporate bonds (CQS1)							

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Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0390-0720	**2**	**INFLOWS**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0490	2.1.2.2	Level 2A covered bonds (CQS1, CQS2)							
0500	2.1.2.3	Level 2A public sector (CQS1, CQS2)							
0510	2.1.3	Level 2B tradable assets							
0520	2.1.3.1	Level 2B ABS (CQS1)							
0530	2.1.3.2	Level 2B covered bonds (CQS1-6)							
0540	2.1.3.3	Level 2B: corporate bonds (CQ1-3)							
0550	2.1.3.4	Level 2B shares							
0560	2.1.3.5	Level 2B public sector (CQS 3-5)							
0570	2.1.4	other tradable assets							
0580	2.1.5	other assets							
0590	**2.2**	**Monies due not reported in 2.1 resulting from loans and advances granted to:**							

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Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0390-0720	**2**	**INFLOWS**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0600	2.2.1	retail customers							
0610	2.2.2	non-financial corporates							
0620	2.2.3	credit institutions							
0621	2.2.3.1	of which: Intragroup or IPS							
0630	2.2.4	other financial customers							
0640	2.2.5	central banks							
0650	2.2.6	other counterparties							
0660	**2.3**	**FX-swaps maturing**							
0670	**2.4**	**Derivatives amount receivables other than those reported in 2.3**							
0680	**2.5**	**Paper in own portfolio maturing**							
0690	**2.6**	**Other inflows**							
0691	2.6.1	of which: Intragroup or IPS							
0700	**2.7**	**Total inflows**							
0710	**2.8**	**Net contractual gap**							
0720	**2.9**	**Cumulated net contractual gap**							

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Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0730-1080	**3**	**COUNTERBALANCING CAPACITY**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0730	**3.1**	**coins and bank notes**							
0740	**3.2**	**Withdrawable central bank reserves**							
0750	**3.3**	**Level 1 tradable assets**							
0760	3.3.1	Level 1 excluding covered bonds							
0770	3.3.1.1	Level 1 central bank							
0780	3.3.1.2	Level 1 (CQS 1)							
0790	3.3.1.3	Level 1 (CQS2, CQS3)							
0800	3.3.1.4	Level 1 (CQS4+)							
0810	3.3.2	Level 1 covered bonds (CQS1)							
0820	**3.4**	**Level 2A tradable assets**							
0830	3.4.1	Level 2A corporate bonds (CQS1)							
0840	3.4.3	Level 2A covered bonds (CQS 1, CQS2)							

▼M2

Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0730-1080	**3**	**COUNTERBALANCING CAPACITY**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0850	3.4.4	Level 2A public sector (CQS1, CQS2)							
0860	**3.5**	**Level 2B tradable assets**							
0870	3.5.1	Level 2B ABS (CQS1)							
0880	3.5.2	Level 2B covered bonds (CQS1-6)							
0890	3.5.3	Level 2B corporate bonds (CQ1-3)							
0900	3.5.4	Level 2B shares							
0910	3.5.5	Level 2B public sector (CQS 3-5)							
0920	**3.6**	**other tradable assets**							
0930	3.6.1	central government (CQS1)							
0940	3.6.2	central government (CQS 2 & 3)							
0950	3.6.3	shares							
0960	3.6.4	covered bonds							

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Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
0730-1080	**3**	**COUNTERBALANCING CAPACITY**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
0970	3.6.5	ABS							
0980	3.6.7	other tradable assets							
0990	**3.7**	**non tradable assets eligible for central banks**							
0991	**3.7a**	**own issuances eligible for central banks**							
1000	**3.8**	**undrawn committed facilities received**							
1010	3.8.1	Level 1 facilities							
1020	3.8.2	Level 2B restricted use facilities							
1030	3.8.3	Level 2B IPS facilities							
1040	3.8.4	other facilities							
1050	3.8.4.1	from intragroup counterparties							
1060	3.8.4.2	from other counterparties							
1070	**3.9**	**Net change of Counterbalancing Capacity**							
1080	**3.10**	**Cumulated Counterbalancing Capacity**							

▼M2

Code	ID	Item	Contractual Flow Maturity						
			0150	0160	0170	0180	0190	0200	0210
1090-1140	**4**	**CONTINGENCIES**	**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
1090	**4.1**	**Outflows from committed facilities**							
1091	4.1.0.1	of which: Intragroup or IPS							
1100	4.1.1	Committed credit facilities							
1110	4.1.1.1	considered as Level 2B by the receiver							
1120	4.1.1.2	other							
1130	4.1.2	Liquidity facilities							
1131	**4.1a**	**Outflows from uncommitted funding facilities**							
1140	**4.2**	**Outflows due to downgrade triggers**							
1150-1290	**MEMORANDUM ITEMS**		**Greater than 3 months up to 4 months**	**Greater than 4 months up to 5 months**	**Greater than 5 months up to 6 months**	**Greater than 6 months up to 9 months**	**Greater than 9 months up to 12 months**	**Greater than 12 months up to 2 years**	**Greater than 2 years up to 5 years**
1230	**13**	**HQLA central bank eligible - Tradable assets**							
1241	**14**	**Assets reported in 3.6 that are non-HQLA central bank eligible**							
1270	**17**	**Behavioural outflows from deposits**							
1280	**18**	**Behavioural inflows from loans and advances**							
1290	**19**	**Behavioural draw-downs of committed facilities**							

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ANNEX XXIII

INSTRUCTIONS FOR COMPLETING THE MATURITY LADDER TEMPLATE OF ANNEX XXII

PART I: GENERAL INSTRUCTIONS

PART II: INSTRUCTIONS CONCERNING SPECIFIC ROWS

PART I: GENERAL INSTRUCTIONS

1. In order to capture the maturity mismatch of an institution's activities ('maturity ladder') in the template of Annex XXII, institutions shall apply the instructions contained in this Annex.

2. The maturity ladder monitoring tool shall cover contractual flows and contingent outflows. The contractual flows resulting from legally binding agreements and the residual maturity from the reporting date shall be reported in accordance with the provisions of those legal agreements.

3. Institutions shall not double count inflows.

4. In the column 'initial stock', the stock of items at the reporting date shall be reported.

5. Only the blank white cells of the template in Annex XXII shall be completed.

6. The section of the maturity ladder template entitled 'Outflows and inflows' shall cover future contractual cash flows from all on- and off- balance sheet items. Only outflows and inflows pursuant to contracts valid at the reporting date shall be reported. Interest **outflows and inflows** from all on and off balance sheet instruments other than guarantees shall be included in all relevant items of the 'outflows' and 'inflows' sections, in the corresponding time bucket where they fall due. Payments and receipts of interest that fall due after 5 years from the reporting reference date shall be excluded from the maturity ladder.

7. The section of the maturity ladder template entitled 'Counterbalancing capacity' shall represent the stock of unencumbered assets or other funding sources which are legally and practically available to the institution at the reporting date to cover potential contractual gaps. Only outflows and inflows pursuant to contracts existing at the reporting date shall be reported.

8. Cash outflows and inflows in the respective sections 'outflows' and 'inflows' shall be reported on a gross basis with a positive sign. Amounts due to be paid and received shall be reported respectively in the outflow and inflow sections.

9. For the section of the maturity ladder template entitled 'counterbalancing capacity' outflows and inflows shall be reported on a net basis with a positive sign if they represent inflows and with a negative sign if they represent outflows. For cash flows, amounts due shall be reported. Securities flows shall be reported at current market value. Flows arising on credit and liquidity lines shall be reported at the contractual available amounts.

10. Contractual flows shall be allocated across the twenty-two time buckets in accordance with their residual maturity, with days referring to calendar days.

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11. All contractual flows shall be reported, including all cash-flows from non-financial activities such as taxes, bonuses, dividends and rents. Cash-flows from non-financial activities shall be reported in the corresponding time bucket where they fall due. These cash flows shall be excluded from the maturity ladder where they fall due after 5 years from the reporting reference date.

12. In order for institutions to apply a conservative approach in determining contractual maturities of flows, they shall ensure all of the following:

    (a) where an option to defer payment or receive an advance payment exists, the option shall be presumed to be exercised where it would advance outflows from the institution or defer inflows to the institution;

    (b) where the option to advance outflows from the institution is solely at the discretion of the institution, the option shall be presumed to be exercised only where there is a market expectation that the institution will do so. The option shall be presumed not to be exercised where it would advance inflows to the institution or defer outflows from the institution. Any cash outflow that would be contractually triggered by this inflow – as in pass-through financing – shall be reported at the same date as this inflow;

    (c) deposits maturing overnight, including sight deposits and non-maturing deposits, shall be reported as overnight in column 0020. In addition, those transactions with no contractually specified maturity shall be reported in column 0025;

    (d) open repos or reverse repos and similar transactions which can be terminated by either party on any day shall be considered to mature overnight unless the notice period is longer than one day in which case they shall be reported in the relevant time bucket in accordance with the notice period;

    (e) retail term deposits with an early withdrawal option shall be considered to mature in the time period during which the early withdrawal of the deposit would not incur a penalty in accordance with point (b) of Article 25(4) of Delegated Regulation (EU) 2015/61.

    (f) where the institution is not able to establish a minimum contractual payment schedule for a particular item or part thereof following the rules set out in this paragraph, it shall report the item or part thereof as greater than 5 years in column 0220.

13. [empty]

14. Foreign Exchange (‘FX’) swaps maturing shall reflect the maturing notional value of cross-currency swaps, FX forward transactions and unsettled FX spot agreements in the applicable time buckets of the template.

15. Cash flows from unsettled transactions shall be reported, in the short period before settlement, in the appropriate rows and buckets.

16. Items where the institution has no underlying business, such as where it has no deposits of a certain category, shall be left blank.

17. Past due items and items for which the institution has a reason to expect non- performance shall not be reported.

▼M2

18. Where the collateral received is re-hypothecated in a transaction that matures beyond the transaction in which the institution received the collateral, a securities outflow in the amount of the fair value of the collateral received shall be reported in the counterbalancing capacity section in the relevant bucket in accordance with the maturity of the transaction that generated the reception of the collateral.

19. Where according to Article 16 of the Delegated Regulation (EU) 2015/61 the sight deposits that the reporting credit institution maintains with the central institution are treated as liquid assets, the sight deposits should be treated as a contractual interbank inflow in the maturity ladder.

20. Intragroup items shall not affect the reporting on a consolidated basis.

21. The non-withdrawable part of the central bank reserves shall not be reported anywhere in the template.

PART II: INSTRUCTIONS CONCERNING SPECIFIC ROWS

Row	Legal references and instructions
0010 to 0380	1 **OUTFLOWS** The total amount of cash outflows shall be reported in the following sub-categories below:
0010	1.1 **Liabilities resulting from securities issued (if not treated as retail deposits)** Cash outflows arising from debt securities issued by the reporting institution i.e. own issuances.
0011	1.1.0.1 **of which: Intragroup or IPS** The amount of outflows in 1.1 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 22(7) of Directive 2013/34/EU or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).
0020	1.1.1 **unsecured bonds due** The amount of cash outflows resulting from securities issued reported in line 1.1, which is unsecured debt issued by the reporting institution to third parties.
0030	1.1.2 **regulated covered bonds** The amount of cash outflows resulting from securities issued, reported in line 1.1, which is bonds eligible for the treatment set out in Article 129(4) or (5) of Regulation (EU) No 575/2013 or Article 52(4) of Directive 2009/65/EC.
0040	1.1.3 **securitisations due** The amount of cash outflows resulting from securities issued, reported in line 1.1, which is securitisation transactions with third parties, in accordance with point (61) of Article 4(1) of Regulation (EU) No 575/2013.

▼M2

Row	Legal references and instructions
0050	1.1.4 **other** The amount of cash outflows resulting from securities issued reported in line 1.1, other than those reported in the above subcategories.
0065	1.2 **Liabilities resulting from secured lending and capital market driven transactions, collateralised by (Counterparty is non-Central Bank):** Total amount of all cash outflows arising from secured lending and capital market driven transactions where the counterparty is not a Central Bank, as defined in Article 192 of Regulation (EU) No 575/2013. Note: Only cash flows shall be reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the 'counterbalancing capacity' section.
0066	1.2.0.1 **of which: Intragroup or IPS** The amount of outflows in 1.2 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 22(7) of Directive 2013/34/EU or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).
0075	1.2.1 **Level 1 tradable assets** The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Delegated Regulation (EU) 2015/61 if they were not securing the particular transaction. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.
0085	1.2.1.1 **Level 1 excluding covered bonds** The amount of cash outflows reported in item 1.2.1 which is collateralised by assets that are not covered bonds.
0095	1.2.1.1.1 **Level 1 central bank** The amount of cash outflows reported in item 1.2.1.1 which is collateralised by assets representing claims on or guaranteed by central banks.
0105	1.2.1.1.2 **Level 1 (CQS 1)** The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.
0115	1.2.1.1.3 **Level 1 (CQS 2, CQS3)** The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.

▼M2

Row	Legal references and instructions
0125	1.2.1.1.4 **Level 1 (CQS 4+)** The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.
0135	1.2.1.2 **Level 1 covered bonds (CQS1)** The amount of cash outflows reported in item 1.2.1 which is collateralised by assets that are covered bonds. Note that in accordance with point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.
0145	1.2.2 **Level 2A tradable assets** The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 11 of Delegated Regulation (EU) 2015/61 if they were not securing the particular transaction. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.
0155	1.2.2.1 **Level 2A corporate bond (CQS 1)** The amount of cash outflows reported in item 1.2.2 which is collateralised by corporate bonds that are assigned credit quality step 1 by a nominated ECAI.
0165	1.2.2.2 **Level 2A covered bonds (CQS1, CQS2)** The amount of cash outflows reported in item 1.2.2 which is collateralised by covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.
0175	1.2.2.3 **Level 2A public sector (CQS1, CQS2)** The amount of cash outflows reported in item 1.2.2 which is collateralised by assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with points (a) and (b) of Article 11(1) of Delegated Regulation (EU) 2015/61 all public sector assets eligible as Level 2A must be either credit quality step 1 or credit quality step 2.
0185	1.2.3 **Level 2B tradable assets** The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 12 or 13 of Delegated Regulation (EU) 2015/61 if they were not securing the particular transaction. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.

▼M2

Row	Legal references and instructions
0195	1.2.3.1 **Level 2B Asset Backed Securities-ABS (CQS 1)** The amount of cash outflows reported in item 1.2.3 which is collateralised by asset backed securities, including RMBS. Note that in accordance with point (a) of Article 13(2) of Delegated Regulation (EU) 2015/61 all asset backed securities qualifying as Level 2B shall be required to have credit quality step 1.
0205	1.2.3.2 **Level 2B covered bonds (CQS 1-6)** The amount of cash outflows reported in item 1.2.3 which is collateralised by covered bonds.
0215	1.2.3.3 **Level 2B corporate bonds (CQS 1-3)** The amount of cash outflows reported in item 1.2.3 which is collateralised by corporate debt securities.
0225	1.2.3.4 **Level 2B shares** The amount of cash outflows reported in item 1.2.3 which is collateralised by shares.
0235	1.2.3.5 **Level 2B public sector (CQS 3-5)** The amount of cash outflows reported in item 1.2.3 which is collateralised by Level 2B assets not reported in items 1.2.3.1 to 1.2.3.4.
0245	1.2.4 **other tradable assets** The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets not reported in items 1.2.1, 1.2.2 or 1.2.3.
0251	1.2.5 **other assets** The amount of cash outflows reported in item 1.2 which is collateralised by assets not reported in items 1.2.1, 1.2.2. 1.2.3 or 1.2.4.
0252	1.2a **Liabilities resulting from secured lending and capital market driven transactions, collateralised by (Counterparty is Central Bank):** Total amount of all cash outflows arising from secured lending and capital market driven transactions where the counterparty is a Central Bank, as defined in Article 192 of Regulation (EU) No 575/2013. Note: Only cash flows shall be reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the ‘counter-balancing capacity’ section.
0253	1.2a.1 **Level 1 tradable assets** The amount of cash outflows reported in item 1.X which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Delegated Regulation (EU) 2015/61 if they were not securing the particular transaction. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.

▼M2

Row	Legal references and instructions
0254	1.2a.2 **Level 2A tradable assets** The amount of cash outflows reported in item 1.X which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 11 of Delegated Regulation (EU) 2015/61 if they were not securing the particular transaction. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.
0255	1.2a.3 **Level 2B tradable assets** The amount of cash outflows reported in item 1.X which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 12 or 13 of Delegated Regulation (EU) 2015/61 if they were not securing the particular transaction. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.
0256	1.2a.4 **other tradable assets** The amount of cash outflows reported in item 1.2a which is collateralised by tradable assets not reported in items 1.2a.1, 1.2a.2 or 1.2a.3.
0257	1.2a.5 **other assets** The amount of cash outflows reported in item 1.X which is collateralised by assets not reported in items 1.2a.1, 1.2a.2. 1.2a.3 or 1.2a.4.
0260	1.3 **Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)** Cash outflows arising from all deposits received with the exception of outflows reported in item 1.2 and deposits received as collateral. Cash outflows arising from derivative transactions shall be reported in items 1.4 or 1.5. Deposits shall be reported in accordance with their earliest possible contractual maturity date. Deposits that can be withdrawn immediately without notice (‘sight deposits’) or non-maturing deposits shall be reported in the ‘overnight’ bucket.
0261	1.3.0.1 **of which: Intragroup or IPS** The amount of outflows in 1.3 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 22(7) of Directive 2013/34/EU or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).
0270	1.3.1 **stable retail deposits** The amount of cash outflows reported in item 1.3, which derives from retail deposits in accordance with Article 411(2) of Regulation (EU) No 575/2013 and Article 24 of Delegated Regulation (EU) 2015/61.

▼M2

Row	Legal references and instructions
0280	1.3.2 **other retail deposits** The amount of cash outflows reported in item 1.3, which derives from retail deposits in accordance with Article 411(2) of Regulation (EU) No 575/2013 other than those reported in item 1.3.1.
0290	1.3.3 **operational deposits** The amount of cash outflows reported in item 1.3, which derives from operational deposits in accordance with Article 27 of Delegated Regulation (EU) 2015/61.
0300	1.3.4 **non-operational deposits from credit institutions** The amount of cash outflows reported in item 1.3, which derives from deposits by credit institutions other than those reported in item 1.3.3.
0310	1.3.5 **non-operational deposits from other financial customers** The amount of cash outflows reported in item 1.3, which derives from deposits from financial customers in accordance with Article 411(1) of Regulation (EU) No 575/2013other than those reported in item 1.3.3 and 1.3.4.
0320	1.3.6 **non-operational deposits from central banks** The amount of cash outflows reported in item 1.3, which derives from non-operational deposits placed by central banks.
0330	1.3.7 **non-operational deposits from non-financial corporates** The amount of cash outflows reported in item 1.3, which derives from non-operational deposits placed by non-financial corporates.
0340	1.3.8 **non-operational deposits from other counterparties** The amount of cash outflows reported in item 1.3, which derives from deposits not reported in items 1.3.1 to 1.3.7.
0350	1.4 **FX-swaps maturing** Total amount of cash outflows resulting from the maturity of FX-swap transactions such as the exchange of principal amounts at the end of the contract.
0360	1.5 **Derivatives amount payables other than those reported in 1.4** Total amount of cash outflows resulting from derivatives payables positions from the contracts listed in Annex II of Regulation (EU) No 575/2013 with the exception of outflows resulting from maturing FX swaps which shall be reported in item 1.4. The total amount shall reflect settlement amounts including unsettled margin calls as of the reporting date.

▼M2

Row	Legal references and instructions
	The total amount shall be the sum of (1) and (2) as follows, across the various time buckets: 1. cash and securities flows related to derivatives for which there is a collateral agreement in place requiring full or adequate collateralisation of counterparty exposures, shall be excluded from the maturity ladder templates; all flows of cash, securities, cash collateral and securities collateral related to those derivatives shall be excluded from the templates. The exclusion shall not apply to the following: (a) Assets eligible for CBC that have already been received or provided in the context of collateralised derivatives at the reporting reference date (i.e. in the 'stock' column of section 3 of the maturity ladder if non-encumbered and available for encumbrance). (b) Cash and securities flows in the context of margin calls ('cash or securities collateral flows') which are payable in due course but have not yet been settled. These shall be reflected in lines 1.5 'derivatives cash-outflows' and 2.4 'derivatives cash- inflows' for cash collateral and in section 3 'counterbalancing capacity' for securities collateral (c) Derivatives with physical settlement (e.g. a physically settled gold forward) where these derivatives are fully or adequately collateralised. For these derivatives, in addition to point (a) and (b) above, also the settlement flow at final settlement (normally around maturity) shall be reported. The expected cash flow shall be included in the appropriate time bucket in line 1.5 'derivatives cash-outflows' in case of a cash outflow, and line 2.4 'derivatives cash- inflows' in case of a cash inflow. If the physically settled asset will qualify as CBC in section 3, this flow shall be included in the appropriate time bucket and appropriate row in this section. It shall be a negative amount in case of an outflow and positive in case of an inflow; 2. For cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place or where only partial collateralisation is required, a distinction shall be made between contracts that involve optionality and other contracts: (a) flows related to option-like derivatives shall be included only where the strike price is below the market price for a call, or above the market price for a put option ('in the money'). These flows shall be proxied by applying both of the following: (i) including the current market value or net present value of the contract as inflow in line 2.4 of the maturity ladder 'derivatives cash- inflows' at the latest exercise date of the option where the bank has the right to exercise the option; (ii) including the current market value or net present value of the contract as outflow in line 1.5 of the maturity ladder 'derivatives cash-outflows' at the earliest exercise date of the option where the bank's counterparty has the right to exercise the option; (b) flows related to other contracts than those referred to in point (a) shall be included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.5 'derivatives cash- outflows' and 2.4 'derivatives cash-inflows' and the contractual flows of liquid securities in the counterbalancing capacity of the maturity ladder, using the current market-implied forward rates applicable on the reporting date where the amounts are not yet fixed.

▼M2

Row	Legal references and instructions
	In accordance with the above: Regarding derivatives under point 1, the return of collateral that was already received or paid shall not be reported in the maturity ladder. Regarding derivatives under point 2, the return of collateral that was already received or paid shall be reported in section 3 of the maturity ladder. The return of collateral already received (paid) shall be reflected as a negative (positive) mutation in the time bucket corresponding to the maturity of the derivative. A positive mutation shall only be recognised if it would qualify as counterbalancing capacity on return. If the return of collateral already received (paid) represents cash collateral the return of collateral shall be reported in row 1.6 other outflows (row 2.6 other inflows) in the appropriate time bucket For the purposes of this row, a situation in which collateral exchanged with a counterparty does not fully equal the value changes in the derivative, shall still be treated as adequately collateralised if the discrepancy does not exceed the minimum transfer amount.
0370	1.6 **Other outflows** Total amount of all other cash outflows, not reported in items 1.1, 1.2, 1.3, 1.4 or 1.5. Contingent outflows shall not be reported here.
0380	1.7 **Total outflows** The sum of outflows reported in items 1.1, 1.2, 1.3, 1.4, 1.5 and 1.6.
0390 to 0700	2 **INFLOWS**
0390	2.1 **Monies due from secured lending and capital market driven transactions collateralised by:** Total amount of cash inflows from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013. Only cash flows shall be reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the ‘counterbalancing capacity’ section.
0391	2.1.0.1 **of which: Intragroup or IPS** The amount of inflows in 2.1 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 22(7) of Directive 2013/34/EU or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).
0400	2.1.1 **Level 1 tradable assets** The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 10 of Delegated Regulation (EU) 2015/61. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.

▼M2

Row	Legal references and instructions
0410	2.1.1.1 **Level 1 excluding covered bonds** The amount of cash inflows reported in item 2.1.1 which is collateralised by assets that are not covered bonds.
0420	2.1.1.1.1 **Level 1 central bank** The amount of cash inflows reported in item 2.1.1.1 which is collateralised by assets representing claims on or guaranteed by central banks.
0430	2.1.1.1.2 **Level 1 (CQS 1)** The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.
0440	2.1.1.1.3 **Level 1 (CQS 2, CQS3)** The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.
0450	2.1.1.1.4 **Level 1 (CQS 4+)** The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.
0460	2.1.1.2 **Level 1 covered bonds (CQS1)** The amount of cash inflows reported in item 2.1.1 which is collateralised by assets that are covered bonds. Note that in accordance with point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.
0470	2.1.2 **Level 2A tradable assets** The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 11 of Delegated Regulation (EU) 2015/61. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.
0480	2.1.2.1 **Level 2A corporate bond (CQS 1)** The amount of cash inflows reported in item 2.1.2 which is collateralised by corporate bonds that are assigned credit quality step 1 by a nominated ECAI.
0490	2.1.2.2 **Level 2A covered bonds (CQS1, CQS2)** The amount of cash inflows reported in item 2.1.2 which is collateralised by covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.

▼M2

Row	Legal references and instructions
0500	2.1.2.3 **Level 2A public sector (CQS1, CQS2)** The amount of cash inflows reported in item 2.1.2 which is collateralised by assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with points (a) and (b) of Article 11(1) of Delegated Regulation (EU) 2015/61 all public sector assets eligible as Level 2A shall be either credit quality step 1 or credit quality step 2.
0510	2.1.3 **Level 2B tradable assets** The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 12 or 13 of Delegated Regulation (EU) 2015/61. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.
0520	2.1.3.1 **Level 2B ABS (CQS 1)** The amount of cash inflows reported in item 2.1.3 which is collateralised by asset backed securities, including RMBS.
0530	2.1.3.2 **Level 2B covered bonds (CQS 1-6)** The amount of cash inflows reported in item 2.1.3 which is collateralised by covered bonds.
0540	2.1.3.3 **Level 2B corporate bonds (CQS 1-3)** The amount of cash inflows reported in item 2.1.3 which is collateralised by corporate debt securities.
0550	2.1.3.4 **Level 2B shares** The amount of cash inflows reported in item 2.1.3 which is collateralised by shares.
0560	2.1.3.5 **Level 2B public sector (CQS 3-5)** The amount of cash inflows reported in item 2.1.3 which is collateralised by Level 2B assets not reported in items 2.1.3.1 to 2.1.3.4.
0570	2.1.4 **other tradable assets** The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets not reported in items 2.1.1, 2.1.2 or 2.1.3.
0580	2.1.5 **other assets** The amount of cash inflows reported in item 2.1 which is collateralised by assets not reported in items 2.1.1, 2.1.2, 2.1.3 or 2.1.4.

▼M2

Row	Legal references and instructions
0590	2.2 **Monies due not reported in item 2.1 resulting from loans and advances granted to:** Cash inflows from loans and advances. Cash inflows shall be reported at the latest contractual date for repayment. For revolving facilities, the existing loan shall be assumed to be rolled-over and any remaining balances shall be treated as committed facilities.
0600	2.2.1 **retail customers** The amount of cash inflows reported in item 2.2, which derives from natural persons or SMEs in accordance with Article 411(2) of Regulation (EU) No 575/2013.
0610	2.2.2 **non-financial corporates** The amount of cash inflows reported in item 2.2, which derives from non-financial corporates.
0620	2.2.3 **credit institutions** The amount of cash inflows reported in item 2.2, which derives from credit institutions.
0621	2.2.3.1 **of which: Intragroup or IPS** The amount of inflows in 2.2.3 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 22(7) of Directive 2013/34/EU or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).
0630	2.2.4 **other financial customers** The amount of cash inflows reported in item 2.2, which derives from financial customers in accordance with Article 411(1) of Regulation (EU) No 575/2013 other than those reported in item 2.2.3.
0640	2.2.5 **central banks** The amount of cash inflows reported in item 2.2, which derives from central banks. This item shall not include withdrawable cash reserves as reported in item 3.2.
0650	2.2.6 **other counterparties** The amount of cash inflows reported in item 2.2, which derives from other counterparties not referred to in sections 2.2.1-2.2.5.
0660	2.3 **FX-swaps maturing** Total amount of contractual cash inflows resulting from the maturity of FX Swap transactions such as the exchange of principal amounts at the end of the contract. This reflects the maturing notional value of cross-currency swaps, FX spot and forward transactions in the applicable time buckets of the template.

▼M2

Row	Legal references and instructions
0670	2.4. **Derivatives amount receivables other than those reported in 2.3** Total amount of contractual cash inflows resulting from derivatives receivables positions from the contracts listed in Annex II of Regulation (EU) No 575/2013 with the exception of inflows resulting from maturing FX swaps which shall be reported in item 2.3. The total amount shall include settlement amounts including unsettled margin calls as of the reporting date. The total amount shall be the sum of (1) and (2) as follows, across the various time buckets: 1. cash and securities flows related to derivatives for which there is a collateral agreement in place that requires full or adequate collateralisation of counterparty exposures shall be excluded from the maturity ladder template, and all flows of cash, securities, cash collateral and securities collateral related to those derivatives shall be excluded from the template. The exclusion shall not apply to the following: (a) Assets eligible for CBC that have already been received or provided in the context of collateralised derivatives at the reporting reference date (i.e. in the 'stock' column of section 3 of the maturity ladder if non-encumbered and available for encumbrance). (b) Cash and securities flows in the context of margin calls ('cash or securities collateral flows') which are payable in due course but have not yet been settled. These shall be reflected in lines 1.5 'derivatives cash-outflows' and 2.4 'derivatives cash- inflows' for cash collateral and in section 3 'counter-balancing capacity' for securities collateral (c) Derivatives with physical settlement (e.g. a physically settled gold forward) where these derivatives are fully or adequately collateralised. For these derivatives, in addition to point (a) and (b) above, also the settlement flow at final settlement (normally around maturity) shall be reported. The expected cash flow shall be included in the appropriate time bucket in line 1.5 'derivatives cash-outflows' in case of a cash outflow, and line 2.4 'derivatives cash- inflows' in case of a cash inflow. If the physically settled asset will qualify as CBC in section 3, this flow shall be included in the appropriate time bucket and appropriate row in this section. It shall be a negative amount in case of an outflow and positive in case of an inflow; 2. for cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place or where only partial collateralisation is required, a distinction shall be made between contracts that involve optionality and other contracts: (a) flows related to option-like derivatives shall be included only if they are in the money. These flows shall be proxied by applying both of the following: (i) including the current market value or net present value of the contract as inflow in line 2.4 of the maturity ladder 'derivatives cash-inflows' at the latest exercise date of the option where the bank has the right to exercise the option; (ii) including the current market value or net present value of the contract as outflow in line 1.5 of the maturity ladder 'derivatives cash-outflows' at the earliest exercise date of the option where the bank's counterparty has the right to exercise the option;

▼M2

Row	Legal references and instructions
	(b) flows related to other contracts than those referred to in point (a) shall be included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.5 'derivatives cash- outflows' and 2.4 'derivatives cash-inflows' and the contractual flows of securities in the counterbalancing capacity of the maturity ladder, using the current market- implied forward rates applicable on the reporting date where the amounts are not yet fixed. In accordance with the above: Regarding derivatives under point 1, the return of collateral that was already received or paid shall not be reported in the maturity ladder. Regarding derivatives under point 2, the return of collateral that was already received or paid shall be reported in section 3 of the maturity ladder. The return of collateral already received (paid) shall be reflected as a negative (positive) mutation in the time bucket corresponding to the maturity of the derivative. A positive mutation shall only be recognised if it would qualify as counterbalancing capacity on return. If the return of collateral already received (paid) represents cash collateral the return of collateral shall be reported in row 1.6 other outflows (row 2.6 other inflows) in the appropriate time bucket For the purposes of this row, a situation in which collateral exchanged with a counterparty does not fully equal the value changes in the derivative, shall still be treated as adequately collateralised if the discrepancy does not exceed the minimum transfer amount.
0680	2.5 **Paper in own portfolio maturing** The amount of inflows from own investments due taken in bonds, reported in accordance with their residual contractual maturity. This item shall include cash inflows from maturing securities reported in the counterbalancing capacity. Therefore, once a security matures, it shall be reported as securities outflow in the counterbalancing capacity and consequently as a cash inflow here.
0690	2.6 **Other inflows** Total amount of all other cash inflows, not reported in items 2.1, 2.2, 2.3, 2.4 or 2.5 above. Contingent inflows shall not be reported here.
0691	2.6.1 **of which: Intragroup or IPS** The amount of inflows in 2.6 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 22(7) of Directive 2013/34/EU or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).
0700	2.7 **Total inflows** Sum of inflows reported in items 2.1, 2.2, 2.3, 2.4, 2.5 and 2.6.
0710	2.8 **Net contractual gap** Total Inflows reported in item 2.7 less total outflows reported in item 1.7.

▼M2

Row	Legal references and instructions
0720	2.9 **Cumulated net contractual gap** Cumulated net contractual gap from the reporting date to the upper limit of a relevant time bucket.
0730–1080	3 **COUNTERBALANCING CAPACITY** The 'Counterbalancing Capacity' of the maturity ladder shall contain information on the development of an institution's holdings of assets of varying degrees of liquidity, amongst which tradable assets and central bank eligible assets, as well as facilities contractually committed to the institution. For reporting at the consolidated level on central bank eligibility, the rules of central bank eligibility which apply to each consolidated institution in its jurisdiction of incorporation shall form the basis. Where the counterbalancing capacity refers to tradable assets, institutions shall report tradable assets traded in large, deep and active repo or cash markets characterised by a low level of concentration. Assets reported in the columns of the counterbalancing capacity shall include only unencumbered assets available to the institution to convert into cash at any time to fill contractual gaps between cash inflows and outflows during the time horizon. For those purposes, the definition of encumbered assets in accordance with Commission Delegated Regulation (EU) 2015/61 shall apply. The assets shall not be used to provide credit enhancements in structured transactions or to cover operational costs, such as rents and salaries, and shall be managed with the clear and sole intent for use as a source of contingent funds. Assets that the institution received as collateral in reverse repo and Securities Financing Transactions (SFT) can be considered as part of the counterbalancing capacity if they are held at the institution, have not been rehypothecated, and are legally and contractually available for the institution's use. In order to avoid double counting, where the institution reports prepositioned assets in item 3.1 to 3.7, it shall not report the related capacity of those facilities in item 3.8. Institutions shall report assets, where they meet the description of a row and are available at the reporting date, as an initial stock in column 0010. Columns 0020 to 0220 shall contain contractual flows in the counterbalancing capacity. Where an institution has entered into a repo transaction, the asset which has been repoed out shall be re-entered as a security inflow in the maturity bucket where the repo transaction matures. Correspondingly, the cash outflow following from the maturing repo shall be reported in the relevant cash outflow bucket in item 1.2. Where an institution has entered into a reverse repo transaction, the asset which has been repoed in shall be re- entered as a security outflow in the maturity bucket where the repo transaction matures. Correspondingly, the cash inflow following from the maturing repo shall be reported in the relevant cash inflow bucket in item 2.1. Collateral swaps shall be reported as contractual inflows and outflows of securities in the counterbalancing capacity section in accordance with the relevant maturity bucket in which these swaps mature.

▼M2

Row	Legal references and instructions
	Assets eligible for CBC that have already been received or provided in the context of derivatives at the reporting reference date (i.e. in the 'stock' column of section 3 of the maturity ladder if non-encumbered and available for encumbrance). Regarding derivatives that are fully or adequately collateralised, the return of collateral that was already received or paid shall not be reported in the maturity ladder. Regarding derivatives that are partially collateralised, the return of collateral that was already received or paid shall be reported in section 3 of the maturity ladder. The return of collateral already received (paid) shall be reflected as a negative (positive) mutation in the time bucket corresponding to the maturity of the derivative. A positive mutation shall only be recognised if it would qualify as counterbalancing capacity on return. A change to the contractually available amount of credit and liquidity lines reported in item 3.8 shall be reported as a flow in the relevant time bucket. Where an institution has an overnight deposit at a central bank, the amount of the deposit shall be reported as an initial stock in item 3.2. Maturing securities in the counterbalancing capacity shall be reported based on their contractual maturity. When a security matures, it shall be removed from the asset category it was initially reported in, it shall be treated as an outflow of securities, and the resultant cash inflow shall be reported in item 2.5. All security values shall be reported in the relevant bucket at current market values. In item 3.8 only contractually available amounts shall be reported. To avoid double counting, cash-inflows shall not be accounted for in item 3.1 or 3.2 of the counterbalancing capacity. Items in the counterbalancing capacity shall be reported in the following sub-categories below:
0730	3.1 **Coins and bank notes** Total amount of cash arising from coins and banknotes.
0740	3.2 **Withdrawable central bank reserves** Total amount of reserves at central banks in accordance with point (b)(iii) of Article 10(1) of Delegated Regulation (EU) 2015/61 withdrawable overnight at the latest. Securities representing claims on or guaranteed by central banks shall not be reported here. This amount shall only be reported in the initial stock column and shall not be reported as an Inflow from Central Banks in item 2.2.5.
0750	3.3 **Level 1 tradable assets** The market value of tradable assets in accordance with Articles 7, 8 and 10 of Delegated Regulation (EU) 2015/61. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.

▼M2

Row	Legal references and instructions
0760	3.3.1 **Level 1 excluding covered bonds** The amount reported in item 3.3 which is not covered bonds.
0770	3.3.1.1 **Level 1 central bank** The amount reported in item 3.3.1 which is assets representing claims on or guaranteed by central banks.
0780	3.3.1.2 **Level 1 (CQS 1)** The amount reported in item 3.3.1 other than the amount reported in item 3.3.1.1, which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.
0790	3.3.1.3 **Level 1 (CQS 2, CQS3)** The amount reported in item 3.3.1 other than those reported in item 3.3.1.1 which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.
0800	3.3.1.4 **Level 1 (CQS 4+)** The amount reported in item 3.3.1 other than those reported in item 3.3.1.1 which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.
0810	3.3.2 **Level 1 covered bonds (CQS1)** The amount reported in item 3.3 which is covered bonds. Note that in accordance with point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.
0820	3.4 **Level 2A tradable assets** The market value of tradable assets in accordance with Articles 7, 8 and 11 of Delegated Regulation (EU) 2015/61. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.
0830	3.4.1 **Level 2A corporate bond (CQS 1)** The amount reported in item 3.4 which is corporate bonds that are assigned credit quality step 1 by a nominated ECAI.
0840	3.4.3 **Level 2A covered bonds (CQS 1, CQS2)** The amount reported in item 3.4 which is covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.
0850	3.4.4 **Level 2A public sector (CQS1, CQS2)** The amount reported in item 3.4 which is assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with points (a) and (b) of Article 11(1) of Delegated Regulation (EU) 2015/61 all public sector assets eligible as Level 2A must be either credit quality step 1 or credit quality step 2.

▼M2

Row	Legal references and instructions
0860	3.5 **Level 2B tradable assets** The market value of tradable assets in accordance with Articles 7, 8 and 12 or 13 of Delegated Regulation (EU) 2015/61. CIU shares or units in accordance with Article 15 of Delegated Regulation (EU) 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.
0870	3.5.1 **Level 2B ABS (CQS 1)** The amount reported in item 3.5 which is asset backed securities (including RMBS). Note that in accordance with point (a) of Article 13(2) of Delegated Regulation (EU) 2015/61 all asset backed securities qualifying as Level 2B have credit quality step 1.
0880	3.5.2 **Level 2B covered bonds (CQS 1-6)** The amount reported in item 3.5 which is covered bonds.
0890	3.5.3 **Level 2B corporate bonds (CQS 1-3)** The amount reported in item 3.5 which is corporate debt securities.
0900	3.5.4 **Level 2B shares** The amount reported in item 3.5 which is shares.
0910	3.5.5 **Level 2B public sector (CQS 3-5)** The amount reported in 3.5 which is Level 2B assets not reported in items 3.5.1 to 3.5.4.
0920	3.6 **other tradable assets** The market value of tradable assets other than those reported in items 3.3, 3.4 and 3.5. Securities and securities flows from other tradable assets in the form of intragroup assets shall not be reported in the counterbalancing capacity. Nevertheless, cash flows from such items shall be reported in the relevant part of section 1 and 2 of the template.
0930	3.6.1 **central government (CQS1)** The amount reported in item 3.6 which is an asset representing a claim on or guaranteed by a central government that is assigned credit quality step 1 by a nominated ECAI.
0940	3.6.2 **central government (CQS2-3)** The amount reported in item 3.6 which is an asset representing a claim on or guaranteed by a central government that is assigned credit quality step 2 or 3 by a nominated ECAI.
0950	3.6.3 **shares** The amount reported in item 3.6 which is shares.

▼M2

Row	Legal references and instructions
0960	3.6.4 **covered bonds** The amount reported in item 3.6 which is covered bonds.
0970	3.6.5 **ABS** The amount reported in item 3.6 which is ABS.
0980	3.6.6 **other tradable assets** The amount reported in item 3.6 which is other tradable asset not reported in items 3.6.1 to 3.6.5 and 3.7a.
0990	3.7 **non-tradable assets eligible for central bank** The carrying amount of non-tradable assets that are eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation. For assets denominated in a currency included in the Annex of Commission Implementing Regulation (EU) 2015/233 ([1]) as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank. Securities and securities flows from other non-tradable assets in the form of intragroup assets shall not be reported in the counterbalancing capacity. Nevertheless, cash flows from such items shall be reported in the relevant part of section 1 and 2 of the template.
0991	3.7a **own issuances eligible for central banks** Secured debt instruments issued by the institution that are central bank eligible and retained on the institution's balance sheet and to which the institution has direct access at its level of consolidation.
1000	3.8 **Undrawn committed facilities received** Total amount of undrawn committed facilities extended to the reporting institution. These shall include contractually irrevocable facilities. Institutions shall report a reduced amount where the potential collateral needs for drawing on these facilities exceeds the availability of collateral. In order to avoid double-counting, facilities where the reporting institution has already prepositioned assets as collateral, for an undrawn credit facility, and has already reported the assets in items 3.1 to 3.7, shall not be reported in item 3.8. The same shall apply for cases where the reporting institution may need to preposition assets as collateral in order to draw as reported in this field.
1010	3.8.1 **Level 1 facilities** The amount reported in item 3.8 which is central bank facility in accordance with point (b) of Article 19(1) of Delegated Regulation (EU) 2015/61.
1020	3.8.2 **Level 2B restricted use facilities** The amount reported in item 3.8 which are facilities in accordance with Article 14 of Delegated Regulation (EU) 2015/61.

▼M2

Row	Legal references and instructions
1030	3.8.3 **Level 2B IPS facilities** The amount reported in item 3.8 which is liquidity funding in accordance with Article 16(2) of Delegated Regulation (EU) 2015/61.
1040	3.8.4 **Other facilities** The amount reported in item 3.8 other than the amount reported in 3.8.1 to 3.8.3.
1050	3.8.4.1 **from intragroup counterparties** The amount reported in 3.8.4 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 22(7) of Directive 2013/34/EU or a member of the same institutional protection scheme as referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).
1060	3.8.4.2 **from other counterparties** The amount reported in 3.8.4 other than the amount reported in 3.8.4.1.
1070	3.9 **Net change of Counterbalancing Capacity** Net change in exposures to items 3.2, 3.3, 3.4 and 3.5, 3.6, 3.7 and 3.8 representing, respectively, central banks, securities flows and committed credit lines in a given time bucket shall be reported.
1080	3.10 **Cumulated Counterbalancing Capacity** Cumulated amount of Counterbalancing Capacity from the reporting date to the upper limit of a relevant time bucket.
1090–1140	4 **CONTINGENCIES** The ‘Contingencies’ of the maturity ladder shall contain information on contingent outflows.
1090	4.1 **Outflows from committed facilities** Cash outflows arising from committed facilities. Institutions shall report as an outflow the maximum amount that can be drawn in a given time period. For revolving credit facilities, only the amount above the existing loan shall be reported.
1091	4.1.0.1 **of which: Intragroup or IPS** The amount of contingencies in 4.1 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 22(7) of Directive 2013/34/EU or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).
1100	4.1.1 **Committed credit facilities** The amount reported in item 4.1, which derives from committed credit facilities in accordance with Article 31 of Delegated Regulation (EU) 2015/61.

▼M2

Row	Legal references and instructions
1110	4.1.1.1 **considered as Level 2B by the receiver** The amount reported in item 4.1.1, which is considered liquidity funding in accordance with Article 16(2) of Delegated Regulation (EU) 2015/61.
1120	4.1.1.2 **other** The amount reported in item 4.1.1, other than the amount reported in item 4.1.1.1.
1130	4.1.2 **Liquidity facilities** The amount reported in item 4.1, which derives from liquidity facilities in accordance with Article 31 of Delegated Regulation (EU) 2015/61.
1131	4.1a **Outflows from uncommitted funding facilities** Uncommitted credit and liquidity facilities in accordance with Article 23(1)(a), (b), (d) and (e) of Delegated Regulation (EU) 2015/61. Institutions shall report as an outflow the maximum amount that can be drawn in a given time period, reported in the bucket corresponding to their earliest availability. Guarantees shall not be reported in this row.
1140	4.2 **Outflows due to downgrade triggers** Institutions shall report here the effect of a material deterioration of the credit quality of the institution corresponding to a downgrade in its external credit assessment by three notches. Positive amounts shall represent contingent outflows and negative amounts shall represent a reduction of the original liability. Where the effect of the downgrade is an early redemption of outstanding liabilities, the concerned liabilities shall be reported with a negative sign in a time band where they are reported in item 1 and simultaneously with a positive sign in a time band when the liability becomes due, should the effects of the downgrade become applicable at the reporting date. Where the effect of the downgrade is a margin call, the market value of the collateral required to be posted shall be reported with a positive sign in a time band when the requirement becomes due, should the effects of the downgrade become applicable at the reporting date. Where the effect of the downgrade is a change in the re-hypothecation rights of the securities received as collateral from the counterparties, the market value of the affected securities shall be reported with a positive sign in a time band when the securities cease to be available to the reporting institution, should the effects of the downgrade become applicable at the reporting date.
1150–1290	**MEMORANDUM ITEMS**
1230	13 **HQLA central bank eligible – Tradable assets** The amount reported in items 3.3, 3.4 and 3.5 which is eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation. For assets denominated in a currency included in the Annex of Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.

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Row	Legal references and instructions
1241	14 **Assets reported in 3.6 that are non-HQLA central bank eligible** The sum of the amounts reported in item 3.6 which are eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation. For assets denominated in a currency included in Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.
1270	17 **Behavioural outflows from deposits** The amount reported in item 1.3 redistributed into the time buckets in accordance with the behavioural maturity on a 'business as usual' basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, 'business as usual' shall mean 'a situation without any liquidity stress assumption. The distribution shall reflect the 'stickiness' of the deposits. The item does not reflect business plan assumptions and therefore shall not include information relating to new business activities. Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets need to be filled in.
1280	18 **Behavioural inflows from loans and advances** The amount reported in item 2.2 redistributed into the time buckets in accordance with the behavioural maturity on a 'business as usual' basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, 'business as usual' shall mean a situation without any liquidity stress assumption. The item does not reflect business plan assumptions and therefore shall not consider new business activities. Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets must necessarily be filled in.
1290	19 **Behavioural draw-downs of committed facilities** The amount reported in item 4.1 redistributed into the time buckets in accordance with the behavioural level of draw-downs and resulting liquidity needs on a 'business as usual' basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, 'business as usual' means 'a situation without any liquidity stress assumption'. The item does not reflect business plan assumptions and therefore shall not consider new business activities. Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets need to be filled in.

([1]) http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32015R0233

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ANNEX XXIV

REPORTING ON LIQUIDITY

LIQUIDITY TEMPLATES		
Template number	**Template code**	**Name of the template / group of templates**
LIQUIDITY COVERAGE TEMPLATES		
		PART I — LIQUID ASSETS
72	C 72.00	LIQUIDITY COVERAGE — LIQUID ASSETS
		PART II — OUTFLOWS
73	C 73.00	LIQUIDITY COVERAGE — OUTFLOWS
		PART III — INFLOWS
74	C 74.00	LIQUIDITY COVERAGE — INFLOWS
		PART IV — COLLATERAL SWAPS
75	C 75.01	LIQUIDITY COVERAGE — COLLATERAL SWAPS
		PART V — CALCULATIONS
76	C 76.00	LIQUIDITY COVERAGE — CALCULATIONS
		PART VI — PERIMETER OF CONSOLIDATION
77	C 77.00	LIQUIDITY COVERAGE — PERIMETER

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C 72.00 — LIQUIDITY COVERAGE — LIQUID ASSETS

Currency	

Row	ID	Item	Amount/ Market value	Standard weight	Applicable weight	Value in accordance with Article 9
			0010	0020	0030	0040
0010	1	**TOTAL UNADJUSTED LIQUID ASSETS**				
0020	1.1	**Total unadjusted level 1 assets**				
0030	1.1.1	Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds				
0040	1.1.1.1	Coins and banknotes		1,00		
0050	1.1.1.2	Withdrawable central bank reserves		1,00		
0060	1.1.1.3	Central bank assets		1,00		
0070	1.1.1.4	Central government assets		1,00		
0080	1.1.1.5	Regional government / local authorities assets		1,00		
0090	1.1.1.6	Public Sector Entity assets		1,00		
0100	1.1.1.7	Recognisable domestic and foreign currency central government and central bank assets		1,00		
0110	1.1.1.8	Credit institution (protected by Member State government, promotional lender) assets		1,00		
0120	1.1.1.9	Multilateral development bank and international organisations assets		1,00		
0130	1.1.1.10	Qualifying CIU shares/units: underlying is coins/banknotes and/or central bank exposure		1,00		

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Row	ID	Item	Amount/ Market value	Standard weight	Applicable weight	Value in accordance with Article 9
			0010	0020	0030	0040
0140	1.1.1.11	Qualifying CIU shares/units: underlying is Level 1 assets excluding extremely high quality covered bonds		0,95		
0150	1.1.1.12	Alternative Liquidity Approaches: Central bank credit facility		1,00		
0160	1.1.1.13	Central institutions: Level 1 assets excl. EHQ CB which are considered liquid assets for the depositing credit institution				
0170	1.1.1.14	Alternative Liquidity Approaches: Level 2A assets recognised as Level 1		0,80		
0180	1.1.2	Total unadjusted LEVEL 1 extremely high quality covered bonds				
0190	1.1.2.1	Extremely high quality covered bonds		0,93		
0200	1.1.2.2	Qualifying CIU shares/units: underlying is extremely high quality covered bonds		0,88		
0210	1.1.2.3	Central institutions: Level 1 EHQ covered bonds which are considered liquid assets for the depositing credit institution				
0220	1.2	**Total unadjusted level 2 assets**				
0230	1.2.1	Total unadjusted LEVEL 2A assets				
0240	1.2.1.1	Regional government / local authorities or Public Sector Entity assets (Member State, RW20%)		0,85		
0250	1.2.1.2	Central bank or central / regional government or local authorities or Public Sector Entity assets (Third Country, RW20%)		0,85		

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Row	ID	Item	Amount/ Market value	Standard weight	Applicable weight	Value in accordance with Article 9
			0010	0020	0030	0040
0260	1.2.1.3	High quality covered bonds (CQS2)		0,85		
0270	1.2.1.4	High quality covered bonds (Third Country, CQS1)		0,85		
0280	1.2.1.5	Corporate debt securities (CQS1)		0,85		
0290	1.2.1.6	Qualifying CIU shares/units: underlying is Level 2A assets		0,80		
0300	1.2.1.7	Central institutions: Level 2A assets which are considered liquid assets for the depositing credit institution				
0310	1.2.2	Total unadjusted LEVEL 2B assets				
0320	1.2.2.1	Asset-backed securities (residential, CQS1)		0,75		
0330	1.2.2.2	Asset-backed securities (auto, CQS1)		0,75		
0340	1.2.2.3	High quality covered bonds (RW35%)		0,70		
0350	1.2.2.4	Asset-backed securities (commercial or individuals, Member State, CQS1)		0,65		
0360	1.2.2.5	Corporate debt securities (CQS2/3)		0,50		
0370	1.2.2.6	Corporate debt securities - non-interest bearing assets (held by credit institutions for religious reasons) (CQS1/2/3)		0,50		

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Row	ID	Item	Amount/ Market value	Standard weight	Applicable weight	Value in accordance with Article 9
			0010	0020	0030	0040
0380	1.2.2.7	Shares (major stock index)		0,50		
0390	1.2.2.8	Non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)		0,50		
0400	1.2.2.9	Restricted-use central bank committed liquidity facilities		1,00		
0410	1.2.2.10	Qualifying CIU shares/units: underlying is asset-backed securities (residential or auto, CQS1)		0,70		
0420	1.2.2.11	Qualifying CIU shares/units: underlying is High quality covered bonds (RW35%)		0,65		
0430	1.2.2.12	Qualifying CIU shares/units: underlying is asset-backed securities (commercial or individuals, Member State, CQS1)		0,60		
0440	1.2.2.13	Qualifying CIU shares/units: underlying is corporate debt securities (CQS2/3), shares (major stock index) or non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)		0,45		
0450	1.2.2.14	Deposits by network member with central institution (no obligated investment)		0,75		
0460	1.2.2.15	Liquidity funding available to network member from central institution (non-specified collateralisation)		0,75		
0470	1.2.2.16	Central institutions: Level 2B assets which are considered liquid assets for the depositing credit institution				

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Row	ID	Item	Amount/ Market value	Standard weight	Applicable weight	Value in accordance with Article 9
			0010	0020	0030	0040
MEMORANDUM ITEMS						
0485	**2**	**Deposits by network member with central institution (obligated investment)**				
0580	**3**	**Level 1/2A/2B assets excluded due to currency reasons**				
0590	**4**	**Level 1/2A/2B assets excluded for operational reasons except for currency reasons**				

▼B

C 73.00 — LIQUIDITY COVERAGE — OUTFLOWS

Currency	

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
0010	**1**	**OUTFLOWS**						
0020	**1.1**	**Outflows from unsecured transactions/deposits**						
0030	1.1.1	Retail deposits						
0035	1.1.1.1	deposits exempted from the calculation of outflows				0,00		
0040	1.1.1.2	deposits where the payout has been agreed within the following 30 days				1,00		
0050	1.1.1.3	deposits subject to higher outflows						
0060	1.1.1.3.1	category 1				0,10-0,15		
0070	1.1.1.3.2	category 2				0,15-0,20		
0080	1.1.1.4	stable deposits				0,05		
0090	1.1.1.5	derogated stable deposits				0,03		
0100	1.1.1.6	deposits in third countries where a higher outflow is applied						
0110	1.1.1.7	other retail deposits				0,10		

02021R0451 — EN — 01.09.2024 — 003.001 — 1961

▼B

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	**ID**	**Item**	010	020	030	040	050	060
0120	1.1.2	Operational deposits						
0130	1.1.2.1	maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship						
0140	1.1.2.1.1	covered by DGS				0,05		
0150	1.1.2.1.2	not covered by DGS				0,25		
0160	1.1.2.2	maintained in the context of IPS or a cooperative network						
0170	1.1.2.2.1	not treated as liquid assets for the depositing institution				0,25		
0180	1.1.2.2.2	treated as liquid assets for the depositing credit institution				1,00		
0190	1.1.2.3	maintained in the context of an established operational relationship (other) with non-financial customers				0,25		
0200	1.1.2.4	maintained to obtain cash clearing and central credit institution services within a network				0,25		
0203	1.1.3	Excess operational deposits						
0204	1.1.3.1	deposits by financial customers				1,00		
0205	1.1.3.2	deposits by other customers						

▼B

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
0206	1.1.3.2.1	covered by DGS				0,20		
0207	1.1.3.2.2	not covered by DGS				0,40		
0210	1.1.4	Non-operational deposits						
0220	1.1.4.1	correspondent banking and provisions of prime brokerage deposits				1,00		
0230	1.1.4.2	deposits by financial customers				1,00		
0240	1.1.4.3	deposits by other customers						
0250	1.1.4.3.1	covered by DGS				0,20		
0260	1.1.4.3.2	not covered by DGS				0,40		
0270	1.1.5	Additional outflows						
0280	1.1.5.1	collateral other than Level 1 assets collateral posted for derivatives				0,20		
0290	1.1.5.2	Level 1 EHQ Covered Bonds assets collateral posted for derivatives				0,10		
0300	1.1.5.3	material outflows due to deterioration of own credit quality				1,00		

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			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
0310	1.1.5.4	impact of an adverse market scenario on derivatives transactions				1,00		
0340	1.1.5.5	outflows from derivatives				1,00		
0350	1.1.5.6	short positions						
0360	1.1.5.6.1	covered by collateralized SFT				0,00		
0370	1.1.5.6.2	other				1,00		
0380	1.1.5.7	callable excess collateral				1,00		
0390	1.1.5.8	due collateral				1,00		
0400	1.1.5.9	liquid asset collateral exchangable for non-liquid asset collateral				1,00		
0410	1.1.5.10	loss of funding on structured financing activites						
0420	1.1.5.10.1	structured financing instruments				1,00		
0430	1.1.5.10.2	financing facilites				1,00		
0450	1.1.5.11	internal netting of client's positions				0,50		

▼B

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	**ID**	**Item**	010	020	030	040	050	060
0460	1.1.6	Committed facilities						
0470	1.1.6.1	credit facilities						
0480	1.1.6.1.1	to retail customers				0,05		
0490	1.1.6.1.2	to non-financial customers other than retail customers				0,10		
0500	1.1.6.1.3	to credit institutions						
0510	1.1.6.1.3.1	for funding promotional loans of retail customers				0,05		
0520	1.1.6.1.3.2	for funding promotional loans of non-financial customers				0,10		
0530	1.1.6.1.3.3	other				0,40		
0540	1.1.6.1.4	to regulated financial institutions other than credit institutions				0,40		
0550	1.1.6.1.5	within a group or an IPS if subject to preferential treatment						
0560	1.1.6.1.6	within IPS or cooperative network if treated as liquid asset by the depositing institution				0,75		
0570	1.1.6.1.7	to other financial customers				1,00		

02021R0451 — EN — 01.09.2024 — 003.001 — 1965

▼B

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
0580	1.1.6.2	liquidity facilities						
0590	1.1.6.2.1	to retail customers				0,05		
0600	1.1.6.2.2	to non-financial customers other than retail customers				0,30		
0610	1.1.6.2.3	to personal investment companies				0,40		
0620	1.1.6.2.4	to SSPEs						
0630	1.1.6.2.4.1	to purchase assets other than securities from non-financial customers				0,10		
0640	1.1.6.2.4.2	other				1,00		
0650	1.1.6.2.5	to credit institutions						
0660	1.1.6.2.5.1	for funding promotional loans of retail customers				0,05		
0670	1.1.6.2.5.2	for funding promotional loans of non-financial customers				0,30		
0680	1.1.6.2.5.3	other				0,40		
0690	1.1.6.2.6	within a group or an IPS if subject to preferential treatment						

▼B

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	**ID**	**Item**	010	020	030	040	050	060
0700	1.1.6.2.7	within IPS or cooperative network if treated as liquid asset by the depositing institution				0,75		
0710	1.1.6.2.8	to other financial customers				1,00		
0720	1.1.7	Other products and services						
0731	1.1.7.1	Uncommitted funding facilities						
0740	1.1.7.2	undrawn loans and advances to wholesale counterparties						
0750	1.1.7.3	mortgages that have been agreed but not yet drawn down						
0760	1.1.7.4	credit cards						
0770	1.1.7.5	overdrafts						
0780	1.1.7.6	planned outflows related to renewal or extension of new retail or wholesale loans						
0850	1.1.7.7	derivatives payables						
0860	1.1.7.8	trade finance off-balance sheet related products						
0870	1.1.7.9	others						

▼B

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	**ID**	**Item**	010	020	030	040	050	060
0885	1.1.8	Other liabilities and due commitments						
0890	1.1.8.1	liabilities resulting from operating expenses				0,00		
0900	1.1.8.2	in the form of debt securities if not treated as retail deposits				1,00		
0912	1.1.8.4	the excess of funding to non-financial customers						
0913	1.1.8.4.1	the excess of funding to retail customers				1,00		
0914	1.1.8.4.2	the excess of funding to non financial corporates				1,00		
0915	1.1.8.4.3	the excess of funding to sovereigns, MLDBs and PSEs				1,00		
0916	1.1.8.4.4	the excess of funding to other legal entities				1,00		
0917	1.1.8.5	assets borrowed on an unsecured basis				1,00		
0918	1.1.8.6	others				1,00		
0920	**1.2**	**Outflows from secured lending and capital market-driven transactions**						
0930	1.2.1	Counterparty is central bank						

▼B

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
0940	1.2.1.1	level 1 excl. EHQ Covered Bonds collateral				0,00		
0945	1.2.1.1.1	of which collateral extended meets operational requirements						
0950	1.2.1.2	level 1 EHQ Covered Bonds collateral				0,00		
0955	1.2.1.2.1	of which collateral extended meets operational requirements						
0960	1.2.1.3	level 2A collateral				0,00		
0965	1.2.1.3.1	of which collateral extended meets operational requirements						
0970	1.2.1.4	level 2B asset-backed securities (residential or automobile, CQS1) collateral				0,00		
0975	1.2.1.4.1	of which collateral extended meets operational requirements						
0980	1.2.1.5	level 2B covered bonds				0,00		
0985	1.2.1.5.1	of which collateral extended meets operational requirements						
0990	1.2.1.6	level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral				0,00		
0995	1.2.1.6.1	of which collateral extended meets operational requirements						

02021R0451 — EN — 01.09.2024 — 003.001 — 1969

▼B

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	**ID**	**Item**	010	020	030	040	050	060
1000	1.2.1.7	other Level 2B assets collateral				0,00		
1005	1.2.1.7.1	of which collateral extended meets operational requirements						
1010	1.2.1.8	non-liquid assets collateral				0,00		
1020	1.2.2	Counterparty is non-central bank						
1030	1.2.2.1	level 1 excl. EHQ Covered Bonds collateral				0,00		
1035	1.2.2.1.1	of which collateral extended meets operational requirements						
1040	1.2.2.2	level 1 EHQ Covered Bonds collateral				0,07		
1045	1.2.2.2.1	of which collateral extended meets operational requirements						
1050	1.2.2.3	level 2A collateral				0,15		
1055	1.2.2.3.1	of which collateral extended meets operational requirements						
1060	1.2.2.4	level 2B asset-backed securities (residential or automobile, CQS1) collateral				0,25		
1065	1.2.2.4.1	of which collateral extended meets operational requirements						

02021R0451 — EN — 01.09.2024 — 003.001 — 1970

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			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	**ID**	**Item**	010	020	030	040	050	060
1070	1.2.2.5	level 2B covered bonds				0,30		
1075	1.2.2.5.1	of which collateral extended meets operational requirements						
1080	1.2.2.6	level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral				0,35		
1085	1.2.2.6.1	of which collateral extended meets operational requirements						
1090	1.2.2.7	other Level 2B assets collateral				0,50		
1095	1.2.2.7.1	of which collateral extended meets operational requirements						
1100	1.2.2.8	non-liquid assets collateral				1,00		
1130	**1.3**	**Total outflows from collateral swaps**						
MEMORANDUM ITEMS								
1170	**2**	**Liquidity outflows to be netted by interdependent inflows**						
	3	**Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship**						
1180	3.1	provided by credit institutions						

▼B

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	**ID**	**Item**	010	020	030	040	050	060
1190	3.2	provided by financial customers other than credit institutions						
1200	3.3	provided by sovereigns, central banks, MDBs and PSEs						
1210	3.4	provided by other customers						
	4	**Intra group or IPS outflows**						
1290	4.1	of which: to financial customers						
1300	4.2	of which: to non-financial customers						
1310	4.3	of which: secured						
1320	4.4	of which: credit facilities without preferential treatment						
1330	4.5	of which: liquidity facilites without preferential treatment						
1340	4.6	of which: operational deposits						
1345	4.7	of which: excess operational deposits						
1350	4.8	of which: non-operational deposits						

▼B

			Amount	Market value of collateral extended	Value of collateral extended in accordance with Article 9	Standard Weight	Applicable Weight	Outflow
Row	ID	Item	010	020	030	040	050	060
1360	4.9	of which: liabilities in the form of debt securities if not treated as retail deposits						
1370	**5**	**FX outflows**						
	6	**Secured funding waived from Article 17 (2) and (3)**						
1400	6.1	of which: secured by L1 excl. EHQCB						
1410	6.2	of which: secured by L1 EHQCB						
1420	6.3	of which: secured by L2A						
1430	6.4	of which: secured by L2B						
1440	6.5	of which: secured by non-liquid assets						

▼B

C 74.00 — LIQUIDITY COVERAGE — INFLOWS

Currency	

			Amount			Market value of collateral received
			Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows
Row	ID	Item	0010	0020	0030	0040
0010	**1**	**TOTAL INFLOWS**				
0020	**1.1**	**Inflows from unsecured transactions/deposits**				
0030	1.1.1	monies due from non-financial customers (except for central banks)				
0040	1.1.1.1	monies due from non-financial customers (except for central banks) not corresponding to principal repayment				
0050	1.1.1.2	other monies due from non-financial customers (except for central banks)				
0060	1.1.1.2.1	monies due from retail customers				
0070	1.1.1.2.2	monies due from non-financial corporates				
0080	1.1.1.2.3	monies due from sovereigns, multilateral development banks and public sector entities				
0090	1.1.1.2.4	monies due from other legal entities				
0100	1.1.2	monies due from central banks and financial customers				
0110	1.1.2.1	monies due from financial customers being classified as operational deposits				
0120	1.1.2.1.1	monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate				

02021R0451 — EN — 01.09.2024 — 003.001 — 1974

▼B

			Amount			Market value of collateral received
			Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows
Row	ID	Item	0010	0020	0030	0040
0130	1.1.2.1.2	monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate				
0140	1.1.2.2	monies due from central banks and financial customers not being classified as operational deposits				
0150	1.1.2.2.1	monies due from central banks				
0160	1.1.2.2.2	monies due from financial customers				
0170	1.1.3	inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61				
0180	1.1.4	monies due from trade financing transactions				
0190	1.1.5	monies due from securities maturing within 30 days				
0201	1.1.6	loans with an undefined contractual end date				
0210	1.1.7	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets				
0230	1.1.8	inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets				
0240	1.1.9	inflows from derivatives				
0250	1.1.10	inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate				

▼B

			Amount			Market value of collateral received
			Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows
Row	ID	Item	0010	0020	0030	0040
0260	1.1.11	other inflows				
0263	**1.2**	**Inflows from secured lending and capital market-driven transactions**				
0265	1.2.1	Counterparty is central bank				
0267	1.2.1.1	collateral that qualifies as a liquid asset				
0269	1.2.1.1.1	Level 1 collateral excluding extremely high quality covered bonds				
0271	1.2.1.1.1.1	of which collateral received meets operational requirements				
0273	1.2.1.1.2	Level 1 collateral which is extremely high quality covered bonds				
0275	1.2.1.1.2.1	of which collateral received meets operational requirements				
0277	1.2.1.1.3	Level 2A collateral				
0279	1.2.1.1.3.1	of which collateral received meets operational requirements				
0281	1.2.1.1.4	Level 2B asset backed securities (residential or auto) collateral				
0283	1.2.1.1.4.1	of which collateral received meets operational requirements				

▼B

			Amount			Market value of collateral received
			Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows
Row	ID	Item	0010	0020	0030	0040
0285	1.2.1.1.5	Level 2B high quality covered bonds collateral				
0287	1.2.1.1.5.1	of which collateral received meets operational requirements				
0289	1.2.1.1.6	Level 2B asset backed securities (commercial or individuals) collateral				
0291	1.2.1.1.6.1	of which collateral received meets operational requirements				
0293	1.2.1.1.7	Level 2B collateral not already captured in section 1.2.1.1.4, 1.2.1.1.5 or 1.2.1.1.6				
0295	1.2.1.1.7.1	of which collateral received meets operational requirements				
0297	1.2.1.2	collateral is used to cover a short position				
0299	1.2.1.3	collateral that does not qualify as a liquid asset				
0301	1.2.1.3.1	collateral is non-liquid equity				
0303	1.2.1.3.2	all other non-liquid collateral				
0305	1.2.2	Counterparty is non-central bank				
0307	1.2.2.1	collateral that qualifies as a liquid asset				

▼B

			Amount			Market value of collateral received
			Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows
Row	ID	Item	0010	0020	0030	0040
0309	1.2.2.1.1	Level 1 collateral excluding extremely high quality covered bonds				
0311	1.2.2.1.1.1	of which collateral received meets operational requirements				
0313	1.2.2.1.2	Level 1 collateral which is extremely high quality covered bonds				
0315	1.2.2.1.2.1	of which collateral received meets operational requirements				
0317	1.2.2.1.3	Level 2A collateral				
0319	1.2.2.1.3.1	of which collateral received meets operational requirements				
0321	1.2.2.1.4	Level 2B asset backed securities (residential or auto) collateral				
0323	1.2.2.1.4.1	of which collateral received meets operational requirements				
0325	1.2.2.1.5	Level 2B high quality covered bonds collateral				
0327	1.2.2.1.5.1	of which collateral received meets operational requirements				
0329	1.2.2.1.6	Level 2B asset backed securities (commercial or individuals) collateral				
0331	1.2.2.1.6.1	of which collateral received meets operational requirements				

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			Amount			Market value of collateral received
			Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows
Row	ID	Item	0010	0020	0030	0040
0333	1.2.2.1.7	Level 2B collateral not already captured in section 1.2.2.1.4, 1.2.2.1.5 or 1.2.2.1.6				
0335	1.2.2.1.7.1	of which collateral received meets operational requirements				
0337	1.2.2.2	collateral is used to cover a short position				
0339	1.2.2.3	collateral that does not qualify as a liquid asset				
0341	1.2.2.3.1	margin loans: collateral is non-liquid				
0343	1.2.2.3.2	collateral is non-liquid equity				
0345	1.2.2.3.3	all other non-liquid collateral				
0410	**1.3**	**Total inflows from collateral swaps**				
0420	**1.4**	**(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)**				
0430	**1.5**	**(Excess inflows from a related specialised credit institution)**				
MEMORANDUM ITEMS						
0450	**2**	**FX inflows**				

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			Amount			Market value of collateral received
			Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows
Row	ID	Item	0010	0020	0030	0040
0460	**3**	**Inflows within a group or an institutional protection scheme**				
0470	**3.1**	Monies due from non-financial customers (except for central banks)				
0480	**3.2**	Monies due from financial customers				
0490	**3.3**	Secured transactions				
0500	**3.4**	Monies due from maturing securities within 30 days				
0510	**3.5**	Any other inflows within a group or an institutional protection scheme				
	4	**Secured lending waived from Article 17 (2) and (3)**				
0530	4.1	of which: secured by L1 excl. EHQCB				
0540	4.2	of which: secured by L1 EHQCB				
0550	4.3	of which: secured by L2A				
0560	4.4	of which: secured by L2B				
0570	4.5	of which: secured by non-liquid assets				

02021R0451 — EN — 01.09.2024 — 003.001 — 1980

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			Market value of collateral received		Standard Weight	Applicable Weight
			Subject to the 90% cap on inflows	Exempted from the cap on inflows		Subject to the 75% cap on inflows
Row	ID	Item	0050	0060	0070	0080
0010	**1**	**TOTAL INFLOWS**				
0020	**1.1**	**Inflows from unsecured transactions/deposits**				
0030	1.1.1	monies due from non-financial customers (except for central banks)				
0040	1.1.1.1	monies due from non-financial customers (except for central banks) not corresponding to principal repayment			1,00	
0050	1.1.1.2	other monies due from non-financial customers (except for central banks)				
0060	1.1.1.2.1	monies due from retail customers			0,50	
0070	1.1.1.2.2	monies due from non-financial corporates			0,50	
0080	1.1.1.2.3	monies due from sovereigns, multilateral development banks and public sector entities			0,50	
0090	1.1.1.2.4	monies due from other legal entities			0,50	
0100	1.1.2	monies due from central banks and financial customers				
0110	1.1.2.1	monies due from financial customers being classified as operational deposits				
0120	1.1.2.1.1	monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate				

02021R0451 — EN — 01.09.2024 — 003.001 — 1981

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			Market value of collateral received		Standard Weight	Applicable Weight
			Subject to the 90% cap on inflows	Exempted from the cap on inflows		Subject to the 75% cap on inflows
Row	ID	Item	0050	0060	0070	0080
0130	1.1.2.1.2	monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate			0,05	
0140	1.1.2.2	monies due from central banks and financial customers not being classified as operational deposits				
0150	1.1.2.2.1	monies due from central banks			1,00	
0160	1.1.2.2.2	monies due from financial customers			1,00	
0170	1.1.3	inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61			1,00	
0180	1.1.4	monies due from trade financing transactions			1,00	
0190	1.1.5	monies due from securities maturing within 30 days			1,00	
0201	1.1.6	loans with an undefined contractual end date			0,20	
0210	1.1.7	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets			1,00	
0230	1.1.8	inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets			1,00	
0240	1.1.9	inflows from derivatives			1,00	
0250	1.1.10	inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate				

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			Market value of collateral received		Standard Weight	Applicable Weight
			Subject to the 90% cap on inflows	Exempted from the cap on inflows		Subject to the 75% cap on inflows
Row	ID	Item	0050	0060	0070	0080
0260	1.1.11	other inflows			1,00	
0263	**1.2**	**Inflows from secured lending and capital market-driven transactions**				
0265	1.2.1	Counterparty is central bank				
0267	1.2.1.1	collateral that qualifies as a liquid asset				
0269	1.2.1.1.1	Level 1 collateral excluding extremely high quality covered bonds			0,00	
0271	1.2.1.1.1.1	of which collateral received meets operational requirements				
0273	1.2.1.1.2	Level 1 collateral which is extremely high quality covered bonds			0,07	
0275	1.2.1.1.2.1	of which collateral received meets operational requirements				
0277	1.2.1.1.3	Level 2A collateral			0,15	
0279	1.2.1.1.3.1	of which collateral received meets operational requirements				
0281	1.2.1.1.4	Level 2B asset backed securities (residential or auto) collateral			0,25	
0283	1.2.1.1.4.1	of which collateral received meets operational requirements				

02021R0451 — EN — 01.09.2024 — 003.001 — 1983

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			Market value of collateral received		Standard Weight	Applicable Weight
			Subject to the 90% cap on inflows	Exempted from the cap on inflows		Subject to the 75% cap on inflows
Row	ID	Item	0050	0060	0070	0080
0285	1.2.1.1.5	Level 2B high quality covered bonds collateral			0,30	
0287	1.2.1.1.5.1	of which collateral received meets operational requirements				
0289	1.2.1.1.6	Level 2B asset backed securities (commercial or individuals) collateral			0,35	
0291	1.2.1.1.6.1	of which collateral received meets operational requirements				
0293	1.2.1.1.7	Level 2B collateral not already captured in section 1.2.1.1.4, 1.2.1.1.5 or 1.2.1.1.6			0,50	
0295	1.2.1.1.7.1	of which collateral received meets operational requirements				
0297	1.2.1.2	collateral is used to cover a short position				
0299	1.2.1.3	collateral that does not qualify as a liquid asset				
0301	1.2.1.3.1	collateral is non-liquid equity			1,00	
0303	1.2.1.3.2	all other non-liquid collateral			1,00	
0305	1.2.2	Counterparty is non-central bank				
0307	1.2.2.1	collateral that qualifies as a liquid asset				

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			Market value of collateral received		Standard Weight	Applicable Weight
			Subject to the 90% cap on inflows	Exempted from the cap on inflows		Subject to the 75% cap on inflows
Row	ID	Item	0050	0060	0070	0080
0309	1.2.2.1.1	Level 1 collateral excluding extremely high quality covered bonds			0,00	
0311	1.2.2.1.1.1	of which collateral received meets operational requirements				
0313	1.2.2.1.2	Level 1 collateral which is extremely high quality covered bonds			0,07	
0315	1.2.2.1.2.1	of which collateral received meets operational requirements				
0317	1.2.2.1.3	Level 2A collateral			0,15	
0319	1.2.2.1.3.1	of which collateral received meets operational requirements				
0321	1.2.2.1.4	Level 2B asset backed securities (residential or auto) collateral			0,25	
0323	1.2.2.1.4.1	of which collateral received meets operational requirements				
0325	1.2.2.1.5	Level 2B high quality covered bonds collateral			0,30	
0327	1.2.2.1.5.1	of which collateral received meets operational requirements				
0329	1.2.2.1.6	Level 2B asset backed securities (commercial or individuals) collateral			0,35	
0331	1.2.2.1.6.1	of which collateral received meets operational requirements				

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			Market value of collateral received		Standard Weight	Applicable Weight
			Subject to the 90% cap on inflows	Exempted from the cap on inflows		Subject to the 75% cap on inflows
Row	ID	Item	0050	0060	0070	0080
0333	1.2.2.1.7	Level 2B collateral not already captured in section 1.2.2.1.4, 1.2.2.1.5 or 1.2.2.1.6			0,50	
0335	1.2.2.1.7.1	of which collateral received meets operational requirements				
0337	1.2.2.2	collateral is used to cover a short position				
0339	1.2.2.3	collateral that does not qualify as a liquid asset				
0341	1.2.2.3.1	margin loans: collateral is non-liquid			0,50	
0343	1.2.2.3.2	collateral is non-liquid equity			1,00	
0345	1.2.2.3.3	all other non-liquid collateral			1,00	
0410	**1.3**	**Total inflows from collateral swaps**				
0420	**1.4**	**(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)**				
0430	**1.5**	**(Excess inflows from a related specialised credit institution)**				
MEMORANDUM ITEMS						
0450	**2**	**FX inflows**				

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			Market value of collateral received		Standard Weight	Applicable Weight
			Subject to the 90% cap on inflows	Exempted from the cap on inflows		Subject to the 75% cap on inflows
Row	ID	Item	0050	0060	0070	0080
0460	**3**	**Inflows within a group or an institutional protection scheme**				
0470	**3.1**	Monies due from non-financial customers (except for central banks)				
0480	**3.2**	Monies due from financial customers				
0490	**3.3**	Secured transactions				
0500	**3.4**	Monies due from maturing securities within 30 days				
0510	**3.5**	Any other inflows within a group or an institutional protection scheme				
	4	**Secured lending waived from Article 17 (2) and (3)**				
0530	4.1	of which: secured by L1 excl. EHQCB				
0540	4.2	of which: secured by L1 EHQCB				
0550	4.3	of which: secured by L2A				
0560	4.4	of which: secured by L2B				
0570	4.5	of which: secured by non-liquid assets				

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			Applicable Weight		Value of collateral received in accordance with Article 9	
			Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows
Row	ID	Item	0090	0100	0110	0120
0010	**1**	**TOTAL INFLOWS**				
0020	**1.1**	**Inflows from unsecured transactions/deposits**				
0030	1.1.1	monies due from non-financial customers (except for central banks)				
0040	1.1.1.1	monies due from non-financial customers (except for central banks) not corresponding to principal repayment				
0050	1.1.1.2	other monies due from non-financial customers (except for central banks)				
0060	1.1.1.2.1	monies due from retail customers				
0070	1.1.1.2.2	monies due from non-financial corporates				
0080	1.1.1.2.3	monies due from sovereigns, multilateral development banks and public sector entities				
0090	1.1.1.2.4	monies due from other legal entities				
0100	1.1.2	monies due from central banks and financial customers				
0110	1.1.2.1	monies due from financial customers being classified as operational deposits				
0120	1.1.2.1.1	monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate				

02021R0451 — EN — 01.09.2024 — 003.001 — 1988

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			Applicable Weight		Value of collateral received in accordance with Article 9	
			Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows
Row	ID	Item	0090	0100	0110	0120
0130	1.1.2.1.2	monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate				
0140	1.1.2.2	monies due from central banks and financial customers not being classified as operational deposits				
0150	1.1.2.2.1	monies due from central banks				
0160	1.1.2.2.2	monies due from financial customers				
0170	1.1.3	inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61				
0180	1.1.4	monies due from trade financing transactions				
0190	1.1.5	monies due from securities maturing within 30 days				
0201	1.1.6	loans with an undefined contractual end date				
0210	1.1.7	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets				
0230	1.1.8	inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets				
0240	1.1.9	inflows from derivatives				
0250	1.1.10	inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate				

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			Applicable Weight		Value of collateral received in accordance with Article 9	
			Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows
Row	ID	Item	0090	0100	0110	0120
0260	1.1.11	other inflows				
0263	**1.2**	**Inflows from secured lending and capital market-driven transactions**				
0265	1.2.1	Counterparty is central bank				
0267	1.2.1.1	collateral that qualifies as a liquid asset				
0269	1.2.1.1.1	Level 1 collateral excluding extremely high quality covered bonds				
0271	1.2.1.1.1.1	of which collateral received meets operational requirements				
0273	1.2.1.1.2	Level 1 collateral which is extremely high quality covered bonds				
0275	1.2.1.1.2.1	of which collateral received meets operational requirements				
0277	1.2.1.1.3	Level 2A collateral				
0279	1.2.1.1.3.1	of which collateral received meets operational requirements				
0281	1.2.1.1.4	Level 2B asset backed securities (residential or auto) collateral				
0283	1.2.1.1.4.1	of which collateral received meets operational requirements				

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			Applicable Weight		Value of collateral received in accordance with Article 9	
			Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows
Row	ID	Item	0090	0100	0110	0120
0285	1.2.1.1.5	Level 2B high quality covered bonds collateral				
0287	1.2.1.1.5.1	of which collateral received meets operational requirements				
0289	1.2.1.1.6	Level 2B asset backed securities (commercial or individuals) collateral				
0291	1.2.1.1.6.1	of which collateral received meets operational requirements				
0293	1.2.1.1.7	Level 2B collateral not already captured in section 1.2.1.1.4, 1.2.1.1.5 or 1.2.1.1.6				
0295	1.2.1.1.7.1	of which collateral received meets operational requirements				
0297	1.2.1.2	collateral is used to cover a short position				
0299	1.2.1.3	collateral that does not qualify as a liquid asset				
0301	1.2.1.3.1	collateral is non-liquid equity				
0303	1.2.1.3.2	all other non-liquid collateral				
0305	1.2.2	Counterparty is non-central bank				
0307	1.2.2.1	collateral that qualifies as a liquid asset				

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			Applicable Weight		Value of collateral received in accordance with Article 9	
			Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows
Row	ID	Item	0090	0100	0110	0120
0309	1.2.2.1.1	Level 1 collateral excluding extremely high quality covered bonds				
0311	1.2.2.1.1.1	of which collateral received meets operational requirements				
0313	1.2.2.1.2	Level 1 collateral which is extremely high quality covered bonds				
0315	1.2.2.1.2.1	of which collateral received meets operational requirements				
0317	1.2.2.1.3	Level 2A collateral				
0319	1.2.2.1.3.1	of which collateral received meets operational requirements				
0321	1.2.2.1.4	Level 2B asset backed securities (residential or auto) collateral				
0323	1.2.2.1.4.1	of which collateral received meets operational requirements				
0325	1.2.2.1.5	Level 2B high quality covered bonds collateral				
0327	1.2.2.1.5.1	of which collateral received meets operational requirements				
0329	1.2.2.1.6	Level 2B asset backed securities (commercial or individuals) collateral				
0331	1.2.2.1.6.1	of which collateral received meets operational requirements				

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			Applicable Weight		Value of collateral received in accordance with Article 9	
			Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows
Row	ID	Item	0090	0100	0110	0120
0333	1.2.2.1.7	Level 2B collateral not already captured in section 1.2.2.1.4, 1.2.2.1.5 or 1.2.2.1.6				
0335	1.2.2.1.7.1	of which collateral received meets operational requirements				
0337	1.2.2.2	collateral is used to cover a short position				
0339	1.2.2.3	collateral that does not qualify as a liquid asset				
0341	1.2.2.3.1	margin loans: collateral is non-liquid				
0343	1.2.2.3.2	collateral is non-liquid equity				
0345	1.2.2.3.3	all other non-liquid collateral				
0410	**1.3**	**Total inflows from collateral swaps**				
0420	**1.4**	**(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)**				
0430	**1.5**	**(Excess inflows from a related specialised credit institution)**				
MEMORANDUM ITEMS						
0450	**2**	**FX inflows**				

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			Applicable Weight		Value of collateral received in accordance with Article 9	
			Subject to the 90% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows
Row	ID	Item	0090	0100	0110	0120
0460	**3**	**Inflows within a group or an institutional protection scheme**				
0470	**3.1**	Monies due from non-financial customers (except for central banks)				
0480	**3.2**	Monies due from financial customers				
0490	**3.3**	Secured transactions				
0500	**3.4**	Monies due from maturing securities within 30 days				
0510	**3.5**	Any other inflows within a group or an institutional protection scheme				
	4	**Secured lending waived from Article 17 (2) and (3)**				
0530	4.1	of which: secured by L1 excl. EHQCB				
0540	4.2	of which: secured by L1 EHQCB				
0550	4.3	of which: secured by L2A				
0560	4.4	of which: secured by L2B				
0570	4.5	of which: secured by non-liquid assets				

02021R0451 — EN — 01.09.2024 — 003.001 — 1994

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			Value of collateral received in accordance with Article 9	Inflow		
			Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows
Row	ID	Item	0130	0140	0150	0160
0010	**1**	**TOTAL INFLOWS**				
0020	**1.1**	**Inflows from unsecured transactions/deposits**				
0030	1.1.1	monies due from non-financial customers (except for central banks)				
0040	1.1.1.1	monies due from non-financial customers (except for central banks) not corresponding to principal repayment				
0050	1.1.1.2	other monies due from non-financial customers (except for central banks)				
0060	1.1.1.2.1	monies due from retail customers				
0070	1.1.1.2.2	monies due from non-financial corporates				
0080	1.1.1.2.3	monies due from sovereigns, multilateral development banks and public sector entities				
0090	1.1.1.2.4	monies due from other legal entities				
0100	1.1.2	monies due from central banks and financial customers				
0110	1.1.2.1	monies due from financial customers being classified as operational deposits				
0120	1.1.2.1.1	monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate				

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			Value of collateral received in accordance with Article 9	Inflow		
			Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows
Row	ID	Item	0130	0140	0150	0160
0130	1.1.2.1.2	monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate				
0140	1.1.2.2	monies due from central banks and financial customers not being classified as operational deposits				
0150	1.1.2.2.1	monies due from central banks				
0160	1.1.2.2.2	monies due from financial customers				
0170	1.1.3	inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61				
0180	1.1.4	monies due from trade financing transactions				
0190	1.1.5	monies due from securities maturing within 30 days				
0201	1.1.6	loans with an undefined contractual end date				
0210	1.1.7	monies due from positions in major index equity instruments provided that there is no double counting with liquid assets				
0230	1.1.8	inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets				
0240	1.1.9	inflows from derivatives				
0250	1.1.10	inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate				

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			Value of collateral received in accordance with Article 9	Inflow		
			Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows
Row	ID	Item	0130	0140	0150	0160
0260	1.1.11	other inflows				
0263	**1.2**	**Inflows from secured lending and capital market-driven transactions**				
0265	1.2.1	Counterparty is central bank				
0267	1.2.1.1	collateral that qualifies as a liquid asset				
0269	1.2.1.1.1	Level 1 collateral excluding extremely high quality covered bonds				
0271	1.2.1.1.1.1	of which collateral received meets operational requirements				
0273	1.2.1.1.2	Level 1 collateral which is extremely high quality covered bonds				
0275	1.2.1.1.2.1	of which collateral received meets operational requirements				
0277	1.2.1.1.3	Level 2A collateral				
0279	1.2.1.1.3.1	of which collateral received meets operational requirements				
0281	1.2.1.1.4	Level 2B asset backed securities (residential or auto) collateral				
0283	1.2.1.1.4.1	of which collateral received meets operational requirements				

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			Value of collateral received in accordance with Article 9	Inflow		
			Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows
Row	ID	Item	0130	0140	0150	0160
0285	1.2.1.1.5	Level 2B high quality covered bonds collateral				
0287	1.2.1.1.5.1	of which collateral received meets operational requirements				
0289	1.2.1.1.6	Level 2B asset backed securities (commercial or individuals) collateral				
0291	1.2.1.1.6.1	of which collateral received meets operational requirements				
0293	1.2.1.1.7	Level 2B collateral not already captured in section 1.2.1.1.4, 1.2.1.1.5 or 1.2.1.1.6				
0295	1.2.1.1.7.1	of which collateral received meets operational requirements				
0297	1.2.1.2	collateral is used to cover a short position				
0299	1.2.1.3	collateral that does not qualify as a liquid asset				
0301	1.2.1.3.1	collateral is non-liquid equity				
0303	1.2.1.3.2	all other non-liquid collateral				
0305	1.2.2	Counterparty is non-central bank				
0307	1.2.2.1	collateral that qualifies as a liquid asset				

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			Value of collateral received in accordance with Article 9	Inflow		
			Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows
Row	ID	Item	0130	0140	0150	0160
0309	1.2.2.1.1	Level 1 collateral excluding extremely high quality covered bonds				
0311	1.2.2.1.1.1	of which collateral received meets operational requirements				
0313	1.2.2.1.2	Level 1 collateral which is extremely high quality covered bonds				
0315	1.2.2.1.2.1	of which collateral received meets operational requirements				
0317	1.2.2.1.3	Level 2A collateral				
0319	1.2.2.1.3.1	of which collateral received meets operational requirements				
0321	1.2.2.1.4	Level 2B asset backed securities (residential or auto) collateral				
0323	1.2.2.1.4.1	of which collateral received meets operational requirements				
0325	1.2.2.1.5	Level 2B high quality covered bonds collateral				
0327	1.2.2.1.5.1	of which collateral received meets operational requirements				
0329	1.2.2.1.6	Level 2B asset backed securities (commercial or individuals) collateral				
0331	1.2.2.1.6.1	of which collateral received meets operational requirements				

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			Value of collateral received in accordance with Article 9	Inflow		
			Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows
Row	ID	Item	0130	0140	0150	0160
0333	1.2.2.1.7	Level 2B collateral not already captured in section 1.2.2.1.4, 1.2.2.1.5 or 1.2.2.1.6				
0335	1.2.2.1.7.1	of which collateral received meets operational requirements				
0337	1.2.2.2	collateral is used to cover a short position				
0339	1.2.2.3	collateral that does not qualify as a liquid asset				
0341	1.2.2.3.1	margin loans: collateral is non-liquid				
0343	1.2.2.3.2	collateral is non-liquid equity				
0345	1.2.2.3.3	all other non-liquid collateral				
0410	**1.3**	**Total inflows from collateral swaps**				
0420	**1.4**	**(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)**				
0430	**1.5**	**(Excess inflows from a related specialised credit institution)**				
MEMORANDUM ITEMS						
0450	**2**	**FX inflows**				

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			Value of collateral received in accordance with Article 9	Inflow		
			Exempted from the cap on inflows	Subject to the 75% cap on inflows	Subject to the 90% cap on inflows	Exempted from the cap on inflows
Row	ID	Item	0130	0140	0150	0160
0460	**3**	**Inflows within a group or an institutional protection scheme**				
0470	**3.1**	Monies due from non-financial customers (except for central banks)				
0480	**3.2**	Monies due from financial customers				
0490	**3.3**	Secured transactions				
0500	**3.4**	Monies due from maturing securities within 30 days				
0510	**3.5**	Any other inflows within a group or an institutional protection scheme				
	4	**Secured lending waived from Article 17 (2) and (3)**				
0530	4.1	of which: secured by L1 excl. EHQCB				
0540	4.2	of which: secured by L1 EHQCB				
0550	4.3	of which: secured by L2A				
0560	4.4	of which: secured by L2B				
0570	4.5	of which: secured by non-liquid assets				

▼B

C 75.01 — LIQUIDITY COVERAGE — COLLATERAL SWAPS

Currency	

			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	ID	Item	0010	0020	0030	0040	0050
0010	1	**TOTAL COLLATERAL SWAPS (counterparty is central bank)**					
0020	1.1	**Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:**					
0030	1.1.1	Level 1 assets (excl. EHQ covered bonds)					0,00
0040	1.1.1.1	Of which collateral swapped meets operational requirements					
0050	1.1.2	Level 1: extremely high quality covered bonds					0,07
0060	1.1.2.1	Of which collateral swapped meets operational requirements					
0070	1.1.3	Level 2A assets					0,15
0080	1.1.3.1	Of which collateral swapped meets operational requirements					
0090	1.1.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,25
0100	1.1.4.1	Of which collateral swapped meets operational requirements					
0110	1.1.5	Level 2B: high quality covered bonds					0,30
0120	1.1.5.1	Of which collateral swapped meets operational requirements					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
0130	1.1.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,35
0140	1.1.6.1	Of which collateral swapped meets operational requirements					
0150	1.1.7	Other Level 2B					0,50
0160	1.1.7.1	Of which collateral swapped meets operational requirements					
0170	1.1.8	Non-liquid assets					1,00
0180	1.1.8.1	Of which collateral swapped meets operational requirements					
0190	1.2	**Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral is borrowed:**					
0200	1.2.1	Level 1 assets (excl. EHQ covered bonds)					0,00
0210	1.2.1.1	Of which collateral swapped meets operational requirements					
0220	1.2.2	Level 1: extremely high quality covered bonds					0,00
0230	1.2.2.1	Of which collateral swapped meets operational requirements					
0240	1.2.3	Level 2A assets					0,08

02021R0451 — EN — 01.09.2024 — 003.001 — 2003

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
0250	1.2.3.1	Of which collateral swapped meets operational requirements					
0260	1.2.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,18
0270	1.2.4.1	Of which collateral swapped meets operational requirements					
0280	1.2.5	Level 2B: high quality covered bonds					0,23
0290	1.2.5.1	Of which collateral swapped meets operational requirements					
0300	1.2.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,28
0310	1.2.6.1	Of which collateral swapped meets operational requirements					
0320	1.2.7	Other Level 2B					0,43
0330	1.2.7.1	Of which collateral swapped meets operational requirements					
0340	1.2.8	Non-liquid assets					0,93
0350	1.2.8.1	Of which collateral swapped meets operational requirements					
0360	1.3	**Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:**					
0370	1.3.1	Level 1 assets (excl. EHQ covered bonds)					0,00

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
0380	1.3.1.1	Of which collateral swapped meets operational requirements					
0390	1.3.2	Level 1: extremely high quality covered bonds					0,00
0400	1.3.2.1	Of which collateral swapped meets operational requirements					
0410	1.3.3	Level 2A assets					0,00
0420	1.3.3.1	Of which collateral swapped meets operational requirements					
0430	1.3.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,10
0440	1.3.4.1	Of which collateral swapped meets operational requirements					
0450	1.3.5	Level 2B: high quality covered bonds					0,15
0460	1.3.5.1	Of which collateral swapped meets operational requirements					
0470	1.3.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,20
0480	1.3.6.1	Of which collateral swapped meets operational requirements					

02021R0451 — EN — 01.09.2024 — 003.001 — 2005

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
0490	1.3.7	Other Level 2B					0,35
0500	1.3.7.1	Of which collateral swapped meets operational requirements					
0510	1.3.8	Non-liquid assets					0,85
0520	1.3.8.1	Of which collateral swapped meets operational requirements					
0530	1.4	**Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:**					
0540	1.4.1	Level 1 assets (excl. EHQ covered bonds)					0,00
0550	1.4.1.1	Of which collateral swapped meets operational requirements					
0560	1.4.2	Level 1: extremely high quality covered bonds					0,00
0570	1.4.2.1	Of which collateral swapped meets operational requirements					
0580	1.4.3	Level 2A assets					0,00
0590	1.4.3.1	Of which collateral swapped meets operational requirements					
0600	1.4.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00

02021R0451 — EN — 01.09.2024 — 003.001 — 2006

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
0610	1.4.4.1	Of which collateral swapped meets operational requirements					
0620	1.4.5	Level 2B: high quality covered bonds					0,05
0630	1.4.5.1	Of which collateral swapped meets operational requirements					
0640	1.4.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,10
0650	1.4.6.1	Of which collateral swapped meets operational requirements					
0660	1.4.7	Other Level 2B					0,25
0670	1.4.7.1	Of which collateral swapped meets operational requirements					
0680	1.4.8	Non-liquid assets					0,75
0690	1.4.8.1	Of which collateral swapped meets operational requirements					
0700	1.5	**Totals for transactions in which Level 2B: high quality covered bonds are lent and the following collateral is borrowed:**					
0710	1.5.1	Level 1 assets (excl. EHQ covered bonds)					0,00
0720	1.5.1.1	Of which collateral swapped meets operational requirements					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
0730	1.5.2	Level 1: extremely high quality covered bonds					0,00
0740	1.5.2.1	Of which collateral swapped meets operational requirements					
0750	1.5.3	Level 2A assets					0,00
0760	1.5.3.1	Of which collateral swapped meets operational requirements					
0770	1.5.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00
0780	1.5.4.1	Of which collateral swapped meets operational requirements					
0790	1.5.5	Level 2B: high quality covered bonds					0,00
0800	1.5.5.1	Of which collateral swapped meets operational requirements					
0810	1.5.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,05
0820	1.5.6.1	Of which collateral swapped meets operational requirements					
0830	1.5.7	Other Level 2B					0,20
0840	1.5.7.1	Of which collateral swapped meets operational requirements					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
0850	1.5.8	Non-liquid assets					0,70
0860	1.5.8.1	Of which collateral swapped meets operational requirements					
0870	1.6	**Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:**					
0880	1.6.1	Level 1 assets (excl. EHQ covered bonds)					0,00
0890	1.6.1.1	Of which collateral swapped meets operational requirements					
0900	1.6.2	Level 1: extremely high quality covered bonds					0,00
0910	1.6.2.1	Of which collateral swapped meets operational requirements					
0920	1.6.3	Level 2A assets					0,00
0930	1.6.3.1	Of which collateral swapped meets operational requirements					
0940	1.6.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00
0950	1.6.4.1	Of which collateral swapped meets operational requirements					
0960	1.6.5	Level 2B: high quality covered bonds					0,00

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
0970	1.6.5.1	Of which collateral swapped meets operational requirements					
0980	1.6.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00
0990	1.6.6.1	Of which collateral swapped meets operational requirements					
1000	1.6.7	Other Level 2B					0,15
1010	1.6.7.1	Of which collateral swapped meets operational requirements					
1020	1.6.8	Non-liquid assets					0,65
1030	1.6.8.1	Of which collateral swapped meets operational requirements					
1040	1.7	**Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:**					
1050	1.7.1	Level 1 assets (excl. EHQ covered bonds)					0,00
1060	1.7.1.1	Of which collateral swapped meets operational requirements					
1070	1.7.2	Level 1: extremely high quality covered bonds					0,00
1080	1.7.2.1	Of which collateral swapped meets operational requirements					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
1090	1.7.3	Level 2A assets					0,00
1100	1.7.3.1	Of which collateral swapped meets operational requirements					
1110	1.7.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00
1120	1.7.4.1	Of which collateral swapped meets operational requirements					
1130	1.7.5	Level 2B: high quality covered bonds					0,00
1140	1.7.5.1	Of which collateral swapped meets operational requirements					
1150	1.7.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00
1160	1.7.6.1	Of which collateral swapped meets operational requirements					
1170	1.7.7	Other Level 2B					0,00
1180	1.7.7.1	Of which collateral swapped meets operational requirements					
1190	1.7.8	Non-liquid assets					0,50
1200	1.7.8.1	Of which collateral swapped meets operational requirements					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
1210	1.8	**Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:**					
1220	1.8.1	Level 1 assets (excl. EHQ covered bonds)					0,00
1230	1.8.1.1	Of which collateral swapped meets operational requirements					
1240	1.8.2	Level 1: extremely high quality covered bonds					0,00
1250	1.8.2.1	Of which collateral swapped meets operational requirements					
1260	1.8.3	Level 2A assets					0,00
1270	1.8.3.1	Of which collateral swapped meets operational requirements					
1280	1.8.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00
1290	1.8.4.1	Of which collateral swapped meets operational requirements					
1300	1.8.5	Level 2B: high quality covered bonds					0,00
1310	1.8.5.1	Of which collateral swapped meets operational requirements					
1320	1.8.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
1330	1.8.6.1	Of which collateral swapped meets operational requirements					
1340	1.8.7	Other Level 2B					0,00
1350	1.8.7.1	Of which collateral swapped meets operational requirements					
1360	1.8.8	Non-liquid assets					
1370	2	**TOTAL COLLATERAL SWAPS (counterparty is non-central bank)**					
1380	2.1	**Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:**					
1390	2.1.1	Level 1 assets (excl. EHQ covered bonds)					0,00
1400	2.1.1.1	Of which collateral swapped meets operational requirements					
1410	2.1.2	Level 1: extremely high quality covered bonds					0,07
1420	2.1.2.1	Of which collateral swapped meets operational requirements					
1430	2.1.3	Level 2A assets					0,15
1440	2.1.3.1	Of which collateral swapped meets operational requirements					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
1450	2.1.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,25
1460	2.1.4.1	Of which collateral swapped meets operational requirements					
1470	2.1.5	Level 2B: high quality covered bonds					0,30
1480	2.1.5.1	Of which collateral swapped meets operational requirements					
1490	2.1.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,35
1500	2.1.6.1	Of which collateral swapped meets operational requirements					
1510	2.1.7	Other Level 2B					0,50
1520	2.1.7.1	Of which collateral swapped meets operational requirements					
1530	2.1.8	Non-liquid assets					1,00
1540	2.1.8.1	Of which collateral swapped meets operational requirements					
1550	2.2	**Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral is borrowed:**					
1560	2.2.1	Level 1 assets (excl. EHQ covered bonds)					0,07

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
1570	2.2.1.1	Of which collateral swapped meets operational requirements					
1580	2.2.2	Level 1: extremely high quality covered bonds					0,00
1590	2.2.2.1	Of which collateral swapped meets operational requirements					
1600	2.2.3	Level 2A assets					0,08
1610	2.2.3.1	Of which collateral swapped meets operational requirements					
1620	2.2.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,18
1630	2.2.4.1	Of which collateral swapped meets operational requirements					
1640	2.2.5	Level 2B: high quality covered bonds					0,23
1650	2.2.5.1	Of which collateral swapped meets operational requirements					
1660	2.2.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,28
1670	2.2.6.1	Of which collateral swapped meets operational requirements					
1680	2.2.7	Other Level 2B					0,43

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
1690	2.2.7.1	Of which collateral swapped meets operational requirements					
1700	2.2.8	Non-liquid assets					0,93
1710	2.2.8.1	Of which collateral swapped meets operational requirements					
1720	2.3	**Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:**					
1730	2.3.1	Level 1 assets (excl. EHQ covered bonds)					0,15
1740	2.3.1.1	Of which collateral swapped meets operational requirements					
1750	2.3.2	Level 1: extremely high quality covered bonds					0,08
1760	2.3.2.1	Of which collateral swapped meets operational requirements					
1770	2.3.3	Level 2A assets					0,00
1780	2.3.3.1	Of which collateral swapped meets operational requirements					
1790	2.3.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,10
1800	2.3.4.1	Of which collateral swapped meets operational requirements					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
1810	2.3.5	Level 2B: high quality covered bonds					0,15
1820	2.3.5.1	Of which collateral swapped meets operational requirements					
1830	2.3.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,20
1840	2.3.6.1	Of which collateral swapped meets operational requirements					
1850	2.3.7	Other Level 2B					0,35
1860	2.3.7.1	Of which collateral swapped meets operational requirements					
1870	2.3.8	Non-liquid assets					0,85
1880	2.3.8.1	Of which collateral swapped meets operational requirements					
1890	2.4	**Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:**					
1900	2.4.1	Level 1 assets (excl. EHQ covered bonds)					0,25
1910	2.4.1.1	Of which collateral swapped meets operational requirements					
1920	2.4.2	Level 1: extremely high quality covered bonds					0,18

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
1930	2.4.2.1	Of which collateral swapped meets operational requirements					
1940	2.4.3	Level 2A assets					0,10
1950	2.4.3.1	Of which collateral swapped meets operational requirements					
1960	2.4.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,00
1970	2.4.4.1	Of which collateral swapped meets operational requirements					
1980	2.4.5	Level 2B: high quality covered bonds					0,05
1990	2.4.5.1	Of which collateral swapped meets operational requirements					
2000	2.4.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,10
2010	2.4.6.1	Of which collateral swapped meets operational requirements					
2020	2.4.7	Other Level 2B					0,25
2030	2.4.7.1	Of which collateral swapped meets operational requirements					
2040	2.4.8	Non-liquid assets					0,75

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
2050	2.4.8.1	Of which collateral swapped meets operational requirements					
2060	2.5	**Totals for transactions in which Level 2B: high quality covered bonds are lent and the following collateral is borrowed:**					
2070	2.5.1	Level 1 assets (excl. EHQ covered bonds)					0,30
2080	2.5.1.1	Of which collateral swapped meets operational requirements					
2090	2.5.2	Level 1: extremely high quality covered bonds					0,23
2100	2.5.2.1	Of which collateral swapped meets operational requirements					
2110	2.5.3	Level 2A assets					0,15
2120	2.5.3.1	Of which collateral swapped meets operational requirements					
2130	2.5.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,05
2140	2.5.4.1	Of which collateral swapped meets operational requirements					
2150	2.5.5	Level 2B: high quality covered bonds					0,00
2160	2.5.5.1	Of which collateral swapped meets operational requirements					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
2170	2.5.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,05
2180	2.5.6.1	Of which collateral swapped meets operational requirements					
2190	2.5.7	Other Level 2B					0,20
2200	2.5.7.1	Of which collateral swapped meets operational requirements					
2210	2.5.8	Non-liquid assets					0,70
2220	2.5.8.1	Of which collateral swapped meets operational requirements					
2230	2.6	**Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:**					
2240	2.6.1	Level 1 assets (excl. EHQ covered bonds)					0,35
2250	2.6.1.1	Of which collateral swapped meets operational requirements					
2260	2.6.2	Level 1: extremely high quality covered bonds					0,28
2270	2.6.2.1	Of which collateral swapped meets operational requirements					
2280	2.6.3	Level 2A assets					0,20

02021R0451 — EN — 01.09.2024 — 003.001 — 2020

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
2290	2.6.3.1	Of which collateral swapped meets operational requirements					
2300	2.6.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,10
2310	2.6.4.1	Of which collateral swapped meets operational requirements					
2320	2.6.5	Level 2B: high quality covered bonds					0,05
2330	2.6.5.1	Of which collateral swapped meets operational requirements					
2340	2.6.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,00
2350	2.6.6.1	Of which collateral swapped meets operational requirements					
2360	2.6.7	Other Level 2B					0,15
2370	2.6.7.1	Of which collateral swapped meets operational requirements					
2380	2.6.8	Non-liquid assets					0,65
2390	2.6.8.1	Of which collateral swapped meets operational requirements					
2400	2.7	**Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:**					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
2410	2.7.1	Level 1 assets (excl. EHQ covered bonds)					0,50
2420	2.7.1.1	Of which collateral swapped meets operational requirements					
2430	2.7.2	Level 1: extremely high quality covered bonds					0,43
2440	2.7.2.1	Of which collateral swapped meets operational requirements					
2450	2.7.3	Level 2A assets					0,35
2460	2.7.3.1	Of which collateral swapped meets operational requirements					
2470	2.7.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,25
2480	2.7.4.1	Of which collateral swapped meets operational requirements					
2490	2.7.5	Level 2B: high quality covered bonds					0,20
2500	2.7.5.1	Of which collateral swapped meets operational requirements					
2510	2.7.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,15
2520	2.7.6.1	Of which collateral swapped meets operational requirements					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
2530	2.7.7	Other Level 2B					0,00
2540	2.7.7.1	Of which collateral swapped meets operational requirements					
2550	2.7.8	Non-liquid assets					0,50
2560	2.7.8.1	Of which collateral swapped meets operational requirements					
2570	2.8	**Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:**					
2580	2.8.1	Level 1 assets (excl. EHQ covered bonds)					1,00
2590	2.8.1.1	Of which collateral swapped meets operational requirements					
2600	2.8.2	Level 1: extremely high quality covered bonds					0,93
2610	2.8.2.1	Of which collateral swapped meets operational requirements					
2620	2.8.3	Level 2A assets					0,85
2630	2.8.3.1	Of which collateral swapped meets operational requirements					
2640	2.8.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					0,75

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
2650	2.8.4.1	Of which collateral swapped meets operational requirements					
2660	2.8.5	Level 2B: high quality covered bonds					0,70
2670	2.8.5.1	Of which collateral swapped meets operational requirements					
2680	2.8.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					0,65
2690	2.8.6.1	Of which collateral swapped meets operational requirements					
2700	2.8.7	Other Level 2B					0,50
2710	2.8.7.1	Of which collateral swapped meets operational requirements					
2720	2.8.8	Non-liquid assets					
MEMORANDUM ITEMS							
2730	**3**	**Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions**					
2740	**4**	**Total collateral swaps with intragroup counterparties**					
	5	**Collateral swaps waived from Article 17 (2) and (3)**					

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			Market value of collateral lent	Liquidity value of collateral lent	Market value of collateral borrowed	Liquidity value of collateral borrowed	Standard weight
Row	**ID**	**Item**	**0010**	**0020**	**0030**	**0040**	**0050**
2750	5.1	of which: collateral borrowed is L1 excl. EHQCB					
2760	5.2	of which: collateral borrowed is L1 EHQCB					
2770	5.3	of which: collateral borrowed is L2A					
2780	5.4	of which: collateral borrowed is L2B					
2790	5.5	of which: collateral lent is L1 excl. EHQCB					
2800	5.6	of which: collateral lent is L1 EHQCB					
2810	5.7	of which: collateral lent is L2A					
2820	5.8	of which: collateral lent is L2B					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
0010	1	**TOTAL COLLATERAL SWAPS (counterparty is central bank)**					
0020	1.1	**Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:**					
0030	1.1.1	Level 1 assets (excl. EHQ covered bonds)					
0040	1.1.1.1	Of which collateral swapped meets operational requirements					
0050	1.1.2	Level 1: extremely high quality covered bonds					
0060	1.1.2.1	Of which collateral swapped meets operational requirements					
0070	1.1.3	Level 2A assets					
0080	1.1.3.1	Of which collateral swapped meets operational requirements					
0090	1.1.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
0100	1.1.4.1	Of which collateral swapped meets operational requirements					
0110	1.1.5	Level 2B: high quality covered bonds					
0120	1.1.5.1	Of which collateral swapped meets operational requirements					

02021R0451 — EN — 01.09.2024 — 003.001 — 2026

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
0130	1.1.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
0140	1.1.6.1	Of which collateral swapped meets operational requirements					
0150	1.1.7	Other Level 2B					
0160	1.1.7.1	Of which collateral swapped meets operational requirements					
0170	1.1.8	Non-liquid assets					
0180	1.1.8.1	Of which collateral swapped meets operational requirements					
0190	1.2	**Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral is borrowed:**					
0200	1.2.1	Level 1 assets (excl. EHQ covered bonds)					
0210	1.2.1.1	Of which collateral swapped meets operational requirements					
0220	1.2.2	Level 1: extremely high quality covered bonds					
0230	1.2.2.1	Of which collateral swapped meets operational requirements					
0240	1.2.3	Level 2A assets					

02021R0451 — EN — 01.09.2024 — 003.001 — 2027

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
0250	1.2.3.1	Of which collateral swapped meets operational requirements					
0260	1.2.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
0270	1.2.4.1	Of which collateral swapped meets operational requirements					
0280	1.2.5	Level 2B: high quality covered bonds					
0290	1.2.5.1	Of which collateral swapped meets operational requirements					
0300	1.2.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
0310	1.2.6.1	Of which collateral swapped meets operational requirements					
0320	1.2.7	Other Level 2B					
0330	1.2.7.1	Of which collateral swapped meets operational requirements					
0340	1.2.8	Non-liquid assets					
0350	1.2.8.1	Of which collateral swapped meets operational requirements					
0360	1.3	**Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:**					
0370	1.3.1	Level 1 assets (excl. EHQ covered bonds)					

▼B

			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
0380	1.3.1.1	Of which collateral swapped meets operational requirements					
0390	1.3.2	Level 1: extremely high quality covered bonds					
0400	1.3.2.1	Of which collateral swapped meets operational requirements					
0410	1.3.3	Level 2A assets					
0420	1.3.3.1	Of which collateral swapped meets operational requirements					
0430	1.3.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
0440	1.3.4.1	Of which collateral swapped meets operational requirements					
0450	1.3.5	Level 2B: high quality covered bonds					
0460	1.3.5.1	Of which collateral swapped meets operational requirements					
0470	1.3.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
0480	1.3.6.1	Of which collateral swapped meets operational requirements					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
0490	1.3.7	Other Level 2B					
0500	1.3.7.1	Of which collateral swapped meets operational requirements					
0510	1.3.8	Non-liquid assets					
0520	1.3.8.1	Of which collateral swapped meets operational requirements					
0530	1.4	**Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:**					
0540	1.4.1	Level 1 assets (excl. EHQ covered bonds)					
0550	1.4.1.1	Of which collateral swapped meets operational requirements					
0560	1.4.2	Level 1: extremely high quality covered bonds					
0570	1.4.2.1	Of which collateral swapped meets operational requirements					
0580	1.4.3	Level 2A assets					
0590	1.4.3.1	Of which collateral swapped meets operational requirements					
0600	1.4.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
0610	1.4.4.1	Of which collateral swapped meets operational requirements					
0620	1.4.5	Level 2B: high quality covered bonds					
0630	1.4.5.1	Of which collateral swapped meets operational requirements					
0640	1.4.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
0650	1.4.6.1	Of which collateral swapped meets operational requirements					
0660	1.4.7	Other Level 2B					
0670	1.4.7.1	Of which collateral swapped meets operational requirements					
0680	1.4.8	Non-liquid assets					
0690	1.4.8.1	Of which collateral swapped meets operational requirements					
0700	1.5	**Totals for transactions in which Level 2B: high quality covered bonds are lent and the following collateral is borrowed:**					
0710	1.5.1	Level 1 assets (excl. EHQ covered bonds)					
0720	1.5.1.1	Of which collateral swapped meets operational requirements					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
0730	1.5.2	Level 1: extremely high quality covered bonds					
0740	1.5.2.1	Of which collateral swapped meets operational requirements					
0750	1.5.3	Level 2A assets					
0760	1.5.3.1	Of which collateral swapped meets operational requirements					
0770	1.5.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
0780	1.5.4.1	Of which collateral swapped meets operational requirements					
0790	1.5.5	Level 2B: high quality covered bonds					
0800	1.5.5.1	Of which collateral swapped meets operational requirements					
0810	1.5.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
0820	1.5.6.1	Of which collateral swapped meets operational requirements					
0830	1.5.7	Other Level 2B					
0840	1.5.7.1	Of which collateral swapped meets operational requirements					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
0850	1.5.8	Non-liquid assets					
0860	1.5.8.1	Of which collateral swapped meets operational requirements					
0870	1.6	**Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:**					
0880	1.6.1	Level 1 assets (excl. EHQ covered bonds)					
0890	1.6.1.1	Of which collateral swapped meets operational requirements					
0900	1.6.2	Level 1: extremely high quality covered bonds					
0910	1.6.2.1	Of which collateral swapped meets operational requirements					
0920	1.6.3	Level 2A assets					
0930	1.6.3.1	Of which collateral swapped meets operational requirements					
0940	1.6.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
0950	1.6.4.1	Of which collateral swapped meets operational requirements					
0960	1.6.5	Level 2B: high quality covered bonds					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
0970	1.6.5.1	Of which collateral swapped meets operational requirements					
0980	1.6.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
0990	1.6.6.1	Of which collateral swapped meets operational requirements					
1000	1.6.7	Other Level 2B					
1010	1.6.7.1	Of which collateral swapped meets operational requirements					
1020	1.6.8	Non-liquid assets					
1030	1.6.8.1	Of which collateral swapped meets operational requirements					
1040	1.7	**Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:**					
1050	1.7.1	Level 1 assets (excl. EHQ covered bonds)					
1060	1.7.1.1	Of which collateral swapped meets operational requirements					
1070	1.7.2	Level 1: extremely high quality covered bonds					
1080	1.7.2.1	Of which collateral swapped meets operational requirements					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
1090	1.7.3	Level 2A assets					
1100	1.7.3.1	Of which collateral swapped meets operational requirements					
1110	1.7.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
1120	1.7.4.1	Of which collateral swapped meets operational requirements					
1130	1.7.5	Level 2B: high quality covered bonds					
1140	1.7.5.1	Of which collateral swapped meets operational requirements					
1150	1.7.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
1160	1.7.6.1	Of which collateral swapped meets operational requirements					
1170	1.7.7	Other Level 2B					
1180	1.7.7.1	Of which collateral swapped meets operational requirements					
1190	1.7.8	Non-liquid assets					
1200	1.7.8.1	Of which collateral swapped meets operational requirements					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
1210	1.8	**Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:**					
1220	1.8.1	Level 1 assets (excl. EHQ covered bonds)					
1230	1.8.1.1	Of which collateral swapped meets operational requirements					
1240	1.8.2	Level 1: extremely high quality covered bonds					
1250	1.8.2.1	Of which collateral swapped meets operational requirements					
1260	1.8.3	Level 2A assets					
1270	1.8.3.1	Of which collateral swapped meets operational requirements					
1280	1.8.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
1290	1.8.4.1	Of which collateral swapped meets operational requirements					
1300	1.8.5	Level 2B: high quality covered bonds					
1310	1.8.5.1	Of which collateral swapped meets operational requirements					
1320	1.8.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
1330	1.8.6.1	Of which collateral swapped meets operational requirements					
1340	1.8.7	Other Level 2B					
1350	1.8.7.1	Of which collateral swapped meets operational requirements					
1360	1.8.8	Non-liquid assets					
1370	2	**TOTAL COLLATERAL SWAPS (counterparty is non-central bank)**					
1380	2.1	**Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:**					
1390	2.1.1	Level 1 assets (excl. EHQ covered bonds)					
1400	2.1.1.1	Of which collateral swapped meets operational requirements					
1410	2.1.2	Level 1: extremely high quality covered bonds					
1420	2.1.2.1	Of which collateral swapped meets operational requirements					
1430	2.1.3	Level 2A assets					
1440	2.1.3.1	Of which collateral swapped meets operational requirements					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
1450	2.1.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
1460	2.1.4.1	Of which collateral swapped meets operational requirements					
1470	2.1.5	Level 2B: high quality covered bonds					
1480	2.1.5.1	Of which collateral swapped meets operational requirements					
1490	2.1.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
1500	2.1.6.1	Of which collateral swapped meets operational requirements					
1510	2.1.7	Other Level 2B					
1520	2.1.7.1	Of which collateral swapped meets operational requirements					
1530	2.1.8	Non-liquid assets					
1540	2.1.8.1	Of which collateral swapped meets operational requirements					
1550	2.2	**Totals for transactions in which Level 1: extremely high quality covered bonds are lent and the following collateral is borrowed:**					
1560	2.2.1	Level 1 assets (excl. EHQ covered bonds)					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
1570	2.2.1.1	Of which collateral swapped meets operational requirements					
1580	2.2.2	Level 1: extremely high quality covered bonds					
1590	2.2.2.1	Of which collateral swapped meets operational requirements					
1600	2.2.3	Level 2A assets					
1610	2.2.3.1	Of which collateral swapped meets operational requirements					
1620	2.2.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
1630	2.2.4.1	Of which collateral swapped meets operational requirements					
1640	2.2.5	Level 2B: high quality covered bonds					
1650	2.2.5.1	Of which collateral swapped meets operational requirements					
1660	2.2.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
1670	2.2.6.1	Of which collateral swapped meets operational requirements					
1680	2.2.7	Other Level 2B					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
1690	2.2.7.1	Of which collateral swapped meets operational requirements					
1700	2.2.8	Non-liquid assets					
1710	2.2.8.1	Of which collateral swapped meets operational requirements					
1720	2.3	**Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:**					
1730	2.3.1	Level 1 assets (excl. EHQ covered bonds)					
1740	2.3.1.1	Of which collateral swapped meets operational requirements					
1750	2.3.2	Level 1: extremely high quality covered bonds					
1760	2.3.2.1	Of which collateral swapped meets operational requirements					
1770	2.3.3	Level 2A assets					
1780	2.3.3.1	Of which collateral swapped meets operational requirements					
1790	2.3.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
1800	2.3.4.1	Of which collateral swapped meets operational requirements					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
1810	2.3.5	Level 2B: high quality covered bonds					
1820	2.3.5.1	Of which collateral swapped meets operational requirements					
1830	2.3.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
1840	2.3.6.1	Of which collateral swapped meets operational requirements					
1850	2.3.7	Other Level 2B					
1860	2.3.7.1	Of which collateral swapped meets operational requirements					
1870	2.3.8	Non-liquid assets					
1880	2.3.8.1	Of which collateral swapped meets operational requirements					
1890	2.4	**Totals for transactions in which Level 2B: asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:**					
1900	2.4.1	Level 1 assets (excl. EHQ covered bonds)					
1910	2.4.1.1	Of which collateral swapped meets operational requirements					
1920	2.4.2	Level 1: extremely high quality covered bonds					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
1930	2.4.2.1	Of which collateral swapped meets operational requirements					
1940	2.4.3	Level 2A assets					
1950	2.4.3.1	Of which collateral swapped meets operational requirements					
1960	2.4.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
1970	2.4.4.1	Of which collateral swapped meets operational requirements					
1980	2.4.5	Level 2B: high quality covered bonds					
1990	2.4.5.1	Of which collateral swapped meets operational requirements					
2000	2.4.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
2010	2.4.6.1	Of which collateral swapped meets operational requirements					
2020	2.4.7	Other Level 2B					
2030	2.4.7.1	Of which collateral swapped meets operational requirements					
2040	2.4.8	Non-liquid assets					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
2050	2.4.8.1	Of which collateral swapped meets operational requirements					
2060	2.5	**Totals for transactions in which Level 2B: high quality covered bonds are lent and the following collateral is borrowed:**					
2070	2.5.1	Level 1 assets (excl. EHQ covered bonds)					
2080	2.5.1.1	Of which collateral swapped meets operational requirements					
2090	2.5.2	Level 1: extremely high quality covered bonds					
2100	2.5.2.1	Of which collateral swapped meets operational requirements					
2110	2.5.3	Level 2A assets					
2120	2.5.3.1	Of which collateral swapped meets operational requirements					
2130	2.5.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
2140	2.5.4.1	Of which collateral swapped meets operational requirements					
2150	2.5.5	Level 2B: high quality covered bonds					
2160	2.5.5.1	Of which collateral swapped meets operational requirements					

02021R0451 — EN — 01.09.2024 — 003.001 — 2043

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
2170	2.5.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
2180	2.5.6.1	Of which collateral swapped meets operational requirements					
2190	2.5.7	Other Level 2B					
2200	2.5.7.1	Of which collateral swapped meets operational requirements					
2210	2.5.8	Non-liquid assets					
2220	2.5.8.1	Of which collateral swapped meets operational requirements					
2230	2.6	**Totals for transactions in which Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:**					
2240	2.6.1	Level 1 assets (excl. EHQ covered bonds)					
2250	2.6.1.1	Of which collateral swapped meets operational requirements					
2260	2.6.2	Level 1: extremely high quality covered bonds					
2270	2.6.2.1	Of which collateral swapped meets operational requirements					
2280	2.6.3	Level 2A assets					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
2290	2.6.3.1	Of which collateral swapped meets operational requirements					
2300	2.6.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
2310	2.6.4.1	Of which collateral swapped meets operational requirements					
2320	2.6.5	Level 2B: high quality covered bonds					
2330	2.6.5.1	Of which collateral swapped meets operational requirements					
2340	2.6.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
2350	2.6.6.1	Of which collateral swapped meets operational requirements					
2360	2.6.7	Other Level 2B					
2370	2.6.7.1	Of which collateral swapped meets operational requirements					
2380	2.6.8	Non-liquid assets					
2390	2.6.8.1	Of which collateral swapped meets operational requirements					
2400	2.7	**Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:**					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
2410	2.7.1	Level 1 assets (excl. EHQ covered bonds)					
2420	2.7.1.1	Of which collateral swapped meets operational requirements					
2430	2.7.2	Level 1: extremely high quality covered bonds					
2440	2.7.2.1	Of which collateral swapped meets operational requirements					
2450	2.7.3	Level 2A assets					
2460	2.7.3.1	Of which collateral swapped meets operational requirements					
2470	2.7.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					
2480	2.7.4.1	Of which collateral swapped meets operational requirements					
2490	2.7.5	Level 2B: high quality covered bonds					
2500	2.7.5.1	Of which collateral swapped meets operational requirements					
2510	2.7.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
2520	2.7.6.1	Of which collateral swapped meets operational requirements					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
2530	2.7.7	Other Level 2B					
2540	2.7.7.1	Of which collateral swapped meets operational requirements					
2550	2.7.8	Non-liquid assets					
2560	2.7.8.1	Of which collateral swapped meets operational requirements					
2570	2.8	**Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:**					
2580	2.8.1	Level 1 assets (excl. EHQ covered bonds)					
2590	2.8.1.1	Of which collateral swapped meets operational requirements					
2600	2.8.2	Level 1: extremely high quality covered bonds					
2610	2.8.2.1	Of which collateral swapped meets operational requirements					
2620	2.8.3	Level 2A assets					
2630	2.8.3.1	Of which collateral swapped meets operational requirements					
2640	2.8.4	Level 2B: asset-backed securities (residential or automobile, CQS1)					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
2650	2.8.4.1	Of which collateral swapped meets operational requirements					
2660	2.8.5	Level 2B: high quality covered bonds					
2670	2.8.5.1	Of which collateral swapped meets operational requirements					
2680	2.8.6	Level 2B: asset-backed securities (commercial or individuals, Member State, CQS1)					
2690	2.8.6.1	Of which collateral swapped meets operational requirements					
2700	2.8.7	Other Level 2B					
2710	2.8.7.1	Of which collateral swapped meets operational requirements					
2720	2.8.8	Non-liquid assets					
MEMORANDUM ITEMS							
2730	**3**	**Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions**					
2740	**4**	**Total collateral swaps with intragroup counterparties**					
	5	**Collateral swaps waived from Article 17 (2) and (3)**					

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			Applicable weight	Outflows	Inflows subject to the 75% cap on inflows	Inflows subject to the 90% cap on inflows	Inflows exempted from the cap on inflows
Row	**ID**	**Item**	**0060**	**0070**	**0080**	**0090**	**0100**
2750	5.1	of which: collateral borrowed is L1 excl. EHQCB					
2760	5.2	of which: collateral borrowed is L1 EHQCB					
2770	5.3	of which: collateral borrowed is L2A					
2780	5.4	of which: collateral borrowed is L2B					
2790	5.5	of which: collateral lent is L1 excl. EHQCB					
2800	5.6	of which: collateral lent is L1 EHQCB					
2810	5.7	of which: collateral lent is L2A					
2820	5.8	of which: collateral lent is L2B					

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C 76.00 — LIQUIDITY COVERAGE — CALCULATIONS

Currency	

			Value / Percentage
Row	ID	Item	010
CALCULATIONS			
Numerator, denominator, ratio			
0010	1	Liquidity buffer	
0020	2	Net liquidity outflow	
0030	3	Liquidity coverage ratio (%)	
Numerator calculations			
0040	4	L1 excl. EHQCB liquidity buffer (value in accordance with Article 9): unadjusted	
0050	5	L1 excl. EHQCB collateral 30 day outflows	
0060	6	L1 excl. EHQCB collateral 30 day inflows	
0070	7	Secured cash 30 day ouflows	
0080	8	Secured cash 30 day inflows	
0091	9	L1 excl. EHQCB "adjusted amount"	
0100	10	L1 EHQCB value in accordance with Article 9: unadjusted	

02021R0451 — EN — 01.09.2024 — 003.001 — 2050

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			Value / Percentage
Row	ID	Item	010
0110	11	L1 EHQCB collateral 30 day outflows	
0120	12	L1 EHQCB collateral 30 day inflows	
0131	13	L1 EHQCB ‘adjusted amount’	
0160	14	L2A value in accordance with Article 9: unadjusted	
0170	15	L2A collateral 30 day outflows	
0180	16	L2A collateral 30 day inflows	
0191	17	L2A ‘adjusted amount’	
0220	18	L2B value in accordance with Article 9: unadjusted	
0230	19	L2B collateral 30 day outflows	
0240	20	L2B collateral 30 day inflows	
0251	21	L2B ‘adjusted amount’	
0280	22	Excess liquid asset amount	

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			Value / Percentage
Row	**ID**	**Item**	**010**
0290	23	Liquidity buffer	
Denominator calculations			
0300	24	Total Outflows	
0310	25	Fully Exempt Inflows	
0320	26	Inflows Subject to 90% Cap	
0330	27	Inflows Subject to 75% Cap	
0340	28	Reduction for Fully Exempt Inflows	
0350	29	Reduction for Inflows Subject to 90% Cap	
0360	30	Reduction for Inflows Subject to 75% Cap	
0370	31	Net liquidity outflow	
Pillar 2			
0380	32	Pillar 2 requirement as set out in Article 105 CRD	

02021R0451 — EN — 01.09.2024 — 003.001 — 2052

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C 77.00 — LIQUIDITY COVERAGE — PERIMETER						
Parent or subsidiary	**Name**	**Code**	**Type of code**	**National code**	**Country code**	**Type of entity**
0005	0010	0020	0021	0022	0040	0050

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ANNEX XXV

INSTRUCTIONS FOR COMPLETING LIQUIDITY TEMPLATES OF ANNEX XXIV

PART 1: LIQUID ASSETS

1. Liquid assets

1.1. General remarks

1. This is a summary template which contains information about assets for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61 ([1]). Items which do not need to be completed by credit institutions are coloured grey.

2. Assets reported shall comply with the requirements set out in Title II of Delegated Regulation (EU) 2015/61.

3. By way of derogation from point 2, credit institutions shall not apply currency restrictions in accordance with Article 8(6), point (d) of Article 10(1) and point (c) of Article 12(1) of Delegated Regulation (EU) 2015/61 when completing the template in a separate currency in accordance with Article 415(2) of Regulation (EU) No 575/2013. Credit institutions shall still apply jurisdiction restrictions.

4. Credit institutions shall report the template in the corresponding currencies in accordance with Article 415(2) of Regulation (EU) No 575/2013.

5. In accordance with Article 9 of Delegated Regulation (EU) 2015/61, credit institutions shall report, where relevant, the amount/market value of liquid assets by taking into account the net liquidity outflows and inflows resulting from an early close-out of hedges referred to in point (b) of Article 8(5) and in accordance with the appropriate haircuts specified in Chapter 2 of that Delegated Regulation.

6. Delegated Regulation (EU) 2015/61 only refers to rates and haircuts. In these instructions the word ‘weighted’ is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding). The word ‘weight’ in the context of these instructions refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount or the value referred to in Article 9 of Delegated Regulation (EU) 2015/61, respectively.

7. Credit institutions shall not double report items within and across sections 1.1.1., 1.1.2., 1.2.1., and 1.2.2 of the template.

([1]) Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit institution (OJ L 11, 17.1.2015, p. 1).

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1.2. Specific remarks

1.2.1. Specific requirements regarding CIUs

8. For items 1.1.1.10., 1.1.1.11., 1.2.1.6., 1.1.2.2., 1.2.2.10., 1.2.2.11., 1.2.2.12., 1.2.2.13. of the template, credit institutions shall report the appropriate proportion of the market value of the CIUs corresponding to the liquid assets underlying the undertaking, in accordance with Article 15(4) of Delegated Regulation (EU) 2015/61.

1.2.2. Specific requirements regarding grandfathering and transitional provisions

9. Credit institutions shall report items as referred to in Articles 35 to 37 of Delegated Regulation (EU) 2015/61 in the appropriate asset rows. A total of all asset amounts reported based on these Articles shall also be reported in the 'Memorandum' section for reference.

1.2.3. Specific requirements for reporting by Central Institutions

10. Central institutions, when reporting liquid assets corresponding to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits in accordance with Article 27(3) of Delegated Regulation (EU) 2015/61.

1.2.4. Specific requirements regarding settlement and forward starting transactions

11. All assets complying with Articles 7, 8 and 9 of Delegated Regulation (EU) 2015/61 and which are in the stock of the credit institution on the reference date, shall be reported in the relevant row in template C72, even if they are sold or used in secured forward transactions. Consistently, no liquid assets from forward starting transactions referring to contractually agreed but not yet settled purchases of liquid assets and forward purchases of liquid assets shall be reported in this template.

1.2.5. Liquid assets sub template

1.2.5.1. Instructions concerning specific columns

Column	Legal references and instructions
0010	**Amount/Market value** Credit institutions shall report in column 0010 the market value or the amount where applicable, of the liquid assets in accordance with Title II of Delegated Regulation (EU) 2015/61. The amount/market value reported in column 0010: — shall take into account net outflows and net inflows due to early close-out of hedges defined in Article 8(5) of the same Regulation; — shall not take into account haircuts specified in Title II of the same Regulation; — shall include the proportion of deposits referred to in point (a) of Article 16(1) of the same Regulation that are holding differing specific assets in the corresponding asset rows;

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Column	Legal references and instructions
	— shall be reduced, where applicable, by the amount of deposits defined in Article 16 placed at the central credit institution as referred to in Article 27(3) of the same Regulation. When referring to Article 8(5) of Delegated Regulation (EU) 2015/61, credit institutions shall take into account the net cash flow, either outflow or inflow, that would arise if the hedge was to be closed out at the reporting reference date. Credit institutions shall not take into account potential future value changes in the asset.
0020	**Standard weight** Column 0020 contains weights reflecting the amount obtained after the application of the respective haircuts specified in Title II of Delegated Regulation (EU) 2015/61. Weights are intended to reflect the reduction in value of the liquid assets after applying the appropriate haircuts.
0030	**Applicable weight** Credit institutions shall report in column 0030 the applicable weight applied to liquid assets set out in Title II of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. The figure reported in column 0030 shall not exceed the figure in column 0020.
0040	**Value in accordance with Article 9** Credit institutions shall report in column 0040 the value of the liquid asset determined in accordance with Article 9 of Delegated Regulation (EU) 2015/61, which shall be the amount/market value, taking into account net liquidity outflows and inflows due to early close-out of hedges, multiplied by the applicable weight.

1.2.5.2. Instructions concerning specific rows

Row	Legal references and instructions
0010	1. **TOTAL UNADJUSTED LIQUID ASSETS** Title II of Delegated Regulation (EU) 2015/61 Credit institutions shall report the total amount/market value of their Liquid assets in column 0010. Credit institutions shall report the total value calculated in accordance with Article 9 of their Liquid assets in column 0040.
0020	1.1. **Total unadjusted level 1 assets** Articles 10, 15, 16 and 19 of Delegated Regulation (EU) 2015/61 Assets reported in this section shall have been explicitly identified as or treated as Level 1 assets in accordance with Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
	Credit institutions shall report the total amount/market value of their Level 1 Liquid assets in column 0010. Credit institutions shall report the total value calculated in accordance with Article 9 of their Level 1 Liquid assets in column 0040.
0030	1.1.1. **Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds** Articles 10, 15, 16 and 19 of Delegated Regulation (EU) 2015/61 Assets reported in this subsection shall have been explicitly identified as or treated as Level 1 assets in accordance with Delegated Regulation (EU) 2015/61. Assets and underlying assets that qualify as extremely high quality covered bonds as referred to in point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61 shall not be reported in this subsection. Credit institutions shall report in column 0010 the sum of total market value/ amount of Level 1 assets, excluding extremely high quality covered bonds, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61. Credit institutions shall report in column 0040 the sum of total weighted amount of Level 1 assets, excluding extremely high quality covered bonds, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.
0040	1.1.1.1. **Coins and banknotes** Point (a) of Article 10(1) of Delegated Regulation (EU) 2015/61 Total amount of cash arising from coins and banknotes.
0050	1.1.1.2. **Withdrawable central bank reserves** Point (b)(iii) of Article 10(1) of Delegated Regulation (EU) 2015/61 Total amount of reserves, withdrawable at any time during periods of stress, held by the credit institution in the ECB, in a Member State's central bank or in a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI (external credit assessment institution) which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013. Eligible withdrawable amount shall be specified by an agreement between the competent authority of the credit institution and the central bank in which the reserves are held or in the applicable rules of the third country as referred to in point (b)(iii) of Article 10(1) of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0060	1.1.1.3. **Central bank assets** Points (b)(i) and (b)(ii) of Article 10(1) of Delegated Regulation (EU) 2015/61 Assets representing claims on or guaranteed by the ECB, a Member State's central bank or a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013.
0070	1.1.1.4. **Central government assets** Points (c)(i) and (c)(ii) of Article 10(1) of Delegated Regulation (EU) 2015/61 Assets representing claims on or guaranteed by the central government of a Member State or the central government of a third country, provided that those assets are assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013. Assets issued by credit institutions which benefit from a guarantee from the central government of a Member State in accordance with Article 35 of Delegated Regulation (EU) 2015/61 shall be reported in this row. Assets issued by Member State-sponsored impaired assets management agencies as referred to in Article 36 of Delegated Regulation (EU) 2015/61 shall be reported in this row.
0080	1.1.1.5. **Regional government/local authorities assets** Points (c)(iii) and (c)(iv) of Article 10(1) of Delegated Regulation (EU) 2015/61 Assets representing claims on or guaranteed by regional governments or local authorities in a Member State, provided that they are treated as exposures to the central government of the Member State in accordance with Article 115(2) of Regulation (EU) No 575/2013. Assets representing claims on or guaranteed by regional governments or local authorities in a third country, being assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013 and provided they are treated as exposures to the central government of the third country in accordance with Article 115(4) of Regulation (EU) No 575/2013. Assets issued by credit institutions which benefit from a guarantee from a regional government or a local authority in a Member State in accordance with Article 35 of Delegated Regulation (EU) 2015/61 shall be reported in this row.
0090	1.1.1.6. **Public Sector Entity assets** Points (c)(v) and (c)(vi) of Article 10(1) Delegated Regulation (EU) 2015/61

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Row	Legal references and instructions
	Assets representing claims on or guaranteed by public sector entities in a Member State or a third country, provided that those assets are treated as exposures to the central government, regional governments or local authorities of this Member State or third country in accordance with Article 116(4) of Regulation (EU) No 575/2013. Any exposures to central government of a third country referred to in a preceding paragraph shall be assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013. Any exposures to regional government or local authority of a third country referred to in this subsection shall be treated as exposures to the central government of the third country in accordance with Article 115(4) of Regulation (EU) No 575/2013.
0100	1.1.1.7. **Recognisable domestic and foreign currency central government and central bank assets** Point (d) of Article 10(1) of Delegated Regulation (EU) 2015/61 Assets representing claims on or guaranteed by the central government, or the central bank and reserves held in a central bank under the conditions of point (d)(ii) of Article 10(1) of Delegated Regulation (EU) 2015/61, of a third country which is not assigned a credit assessment by a nominated ECAI of at least credit quality step 1, provided that the credit institution recognises such assets in aggregate as Level 1 up to the amount of its stressed net liquidity outflows incurred in the same currency. Assets representing claims on or guaranteed by the central government, or the central bank and reserves held in a central bank under the conditions of point (d)(ii) of Article 10(1) of Delegated Regulation (EU) 2015/61, of a third country which is not assigned a credit assessment by a nominated ECAI of at least credit quality step 1, and those assets are not denominated in the domestic currency of that third country, provided that the credit institution recognises the assets as Level 1 up to the amount of its stressed net liquidity outflows in that foreign currency corresponding to its operations in the jurisdiction where the liquidity risk is being taken.
0110	1.1.1.8. **Credit institution (protected by Member State government, promotional lender) assets** Points (e)(i) and (e)(ii) of Article 10(1) of Delegated Regulation (EU) 2015/61 Assets issued by credit institutions incorporated or established by the central government, regional government or local authority of a Member State that is under the legal obligation to protect the economic basis of the credit institution and maintain its financial viability. Assets issued by promotional lender in accordance with point (e)(ii) of Article 10(1) of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
	Any exposures to regional government or local authority mentioned above shall be treated as exposures to the central government of the Member State in accordance with Article 115(2) of Regulation (EU) No 575/2013.
0120	1.1.1.9. **Multilateral development bank and international organisations assets** Point (g) of Article 10(1) of Delegated Regulation (EU) 2015/61 Assets representing claims on or guaranteed by the multilateral development banks and the international organisations as referred to in Article 117(2) and Article 118 of Regulation (EU) No 575/2013.
0130	1.1.1.10. **Qualifying CIU shares/units: underlying is coins/banknotes and/or central bank exposure** Point (a) of Article 15(2) of Delegated Regulation (EU) 2015/61 Shares or units in CIUs whose underlying assets correspond to coins, banknotes, and exposures to the ECB, a Member State's or a third country's central bank, provided that exposures to the third country's central bank or its central government are assigned a credit assessment by a nominated ECAI which is at least credit quality step 1 in accordance with Article 114(2) of Regulation (EU) No 575/2013.
0140	1.1.1.11. **Qualifying CIU shares/units: underlying is Level 1 assets excluding extremely high quality covered bonds** Point (b) of Article 15(2) of Delegated Regulation (EU) 2015/61 Shares or units in CIUs whose underlying assets correspond to assets that do qualify as Level 1 assets, except coins, banknotes, exposures to the ECB, to a Member State's or to a third country's central bank, and extremely high quality covered bonds as specified in point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61.
0150	1.1.1.12. **Alternative Liquidity Approaches: Central bank credit facility** Point (b) of Article 19(1) of Delegated Regulation (EU) 2015/61 Undrawn amount of credit facilities from the ECB, the central bank of a Member State or third country provided that the facility complies with the requirements laid down in points (b)(i) to (b)(iii) of Article 19(1) of Delegated Regulation (EU) 2015/61.
0160	1.1.1.13. **Central credit institutions: Level 1 assets excluding extremely high quality covered bonds which are considered liquid assets for the depositing credit institution** Article 27(3) of Delegated Regulation (EU) 2015/61

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Row	Legal references and instructions
	In accordance with Article 27(3) of Delegated Regulation (EU) 2015/61, liquid assets are to be identified which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. Those liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level. Central institutions, when reporting those assets, shall ensure that the reported amount of those liquid assets after haircut do not exceed the outflow from the corresponding deposits. Assets referred to in this row shall be level 1 assets excluding extremely high quality covered bonds.
0170	1.1.1.14. **Alternative Liquidity Approaches: Level 2A assets recognised as Level 1** Point (c) of Article 19(1) of Delegated Regulation (EU) 2015/61 Where there is a deficit of level 1 assets, credit institutions shall report the amount of Level 2A assets they are recognising as Level 1 and not reporting as Level 2A in accordance with point (c) of Article 19(1) of Delegated Regulation (EU) 2015/61. Those assets shall not be reported in the Level 2A assets section.
0180	1.1.2. **Total unadjusted Level 1 extremely high quality covered bonds** Articles 10, 15 and 16 of Delegated Regulation (EU) 2015/61 Assets reported in this subsection have been explicitly identified as or treated as Level 1 assets in accordance with Delegated Regulation (EU) 2015/61 and are, or whose underlying assets do qualify as, extremely high quality covered bonds as referred to in point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61. Credit institutions shall report in column 0010 the sum of total market value/ amount of Level 1 extremely high quality covered bonds, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61. Credit institutions shall report in column 0040 the sum of total weighted amount of Level 1 extremely high quality covered bonds, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.
0190	1.1.2.1. **Extremely high quality covered bonds** Point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61 Assets representing exposures in the form of extremely high quality covered bonds which comply with point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0200	1.1.2.2. **Qualifying CIU shares/units: underlying is extremely high quality covered bonds** Point (c) of Article 15(2) of Delegated Regulation (EU) 2015/61 Shares or units in CIUs whose underlying assets correspond to assets that do qualify as extremely high quality covered bonds as specified in point (f) of Article 10(1) of Delegated Regulation (EU) 2015/61.
0210	1.1.2.3. **Central credit institutions: Level 1 extremely high quality covered bonds which are considered liquid assets for the depositing credit institution** Article 27(3) of Delegated Regulation (EU) 2015/61 In accordance with Article 27(3) of Delegated Regulation (EU) 2015/61, liquid assets are to be identified which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. Those liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the calculations of the composition of the remaining liquidity buffer under Article 17 of Delegated Regulation (EU) 2015/61 for the central institution at individual level. Central institutions, when reporting those assets, shall ensure that the reported amount of those liquid assets after haircut does not exceed the outflow from the corresponding deposits. Assets referred to in this row are level 1 extremely high quality covered bonds.
0220	1.2. **Total unadjusted level 2 assets** Articles 11 to 16 and Article 19 of Delegated Regulation (EU) 2015/61 Assets reported in this section have been explicitly identified as, or treated similarly to, either Level 2A or Level 2B assets in accordance with Delegated Regulation (EU) 2015/61. Credit institutions shall report the total amount/market value of their Level 2 Liquid assets in column 0010. Credit institutions shall report the total value calculated in accordance with Article 9 of their Level 2 Liquid assets in column 0040.
0230	1.2.1. **Total unadjusted LEVEL 2A assets** Articles 11, 15 and 19 of Delegated Regulation (EU) 2015/61 Assets reported in this sub-section have been explicitly identified as or treated as Level 2A assets in accordance with Delegated Regulation (EU) 2015/61. Credit institutions shall report in column 0010 the sum of total market/value amount of Level 2A assets, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61. Credit institutions shall report in column 0040 the sum of total weighted amount of Level 2A assets, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0240	1.2.1.1. **Regional government/local authorities or Public Sector Entities assets (Member State, RW20 %)** Point (a) of Article 11(1) of Delegated Regulation (EU) 2015/61 Assets representing claims on or guaranteed by regional governments, local authorities or public sector entities in a Member State where exposures are assigned a risk weight of 20 %.
0250	1.2.1.2. **Central bank or central/regional government or local authorities or Public Sector Entities assets (Third Country, RW20 %)** Point (b) of Article 11(1) of Delegated Regulation (EU) 2015/61 Assets representing claims on or guaranteed by the central government or the central bank of a third country or by a regional government, local authority or public sector entity in a third country, provided those assets are assigned a 20 % risk weight.
0260	1.2.1.3. **High quality covered bonds (CQS2)** Point (c) of Article 11(1) of Delegated Regulation (EU) 2015/61 Assets representing exposures in the form of high quality covered bonds which comply with point (c) of Article 11(1) of Delegated Regulation (EU) 2015/61 provided that those assets are assigned a credit assessment by a nominated ECAI which is at least credit quality step 2 in accordance with Article 129(4) of Regulation (EU) No 575/2013.
0270	1.2.1.4. **High quality covered bonds (Third Country, CQS1)** Point (d) of Article 11(1) of Delegated Regulation (EU) 2015/61 Assets representing exposures in the form of covered bonds issued by credit institutions in third countries which comply with point (d) of Article 11(1) of Delegated Regulation (EU) 2015/61 provided that those assets are assigned a credit assessment by a nominated ECAI which is credit quality step 1 in accordance with Article 129(4) of Regulation (EU) No 575/2013.
0280	1.2.1.5. **Corporate debt securities (CQS1)** Point (e) of Article 11(1) of Delegated Regulation (EU) 2015/61 Corporate debt securities which comply with point (e) of Article 11(1) of Delegated Regulation (EU) 2015/61.
0290	1.2.1.6. **Qualifying CIU shares/units: underlying is Level 2A assets** Point (d) Article 15(2) of Delegated Regulation (EU) 2015/61 Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2A assets as specified in Article 11 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0300	1.2.1.7. **Central credit institutions: Level 2A assets which are considered liquid assets for the depositing credit institution** Article 27(3) of Delegated Regulation (EU) 2015/61 In accordance with Article 27(3) of Delegated Regulation (EU) 2015/61, liquid assets are to be identified which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. Those liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 of Delegated Regulation (EU) 2015/61 for the central institution at individual level. Central institutions, when reporting those assets, shall ensure that the reported amount of those liquid assets after haircut does not exceed the outflow from the corresponding deposits. Assets referred to in this row are level 2A assets.
0310	1.2.2. **Total unadjusted LEVEL 2B assets** Articles 12 to 16 and Article 19 of Delegated Regulation (EU) 2015/61 Assets reported in this subsection have been explicitly identified as Level 2B assets in accordance with Delegated Regulation (EU) 2015/61. Credit institutions shall report in column 0010 the sum of total market value/ amount of Level 2B assets, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61. Credit institutions shall report in column 0040 the sum of total weighted amount of Level 2B assets, without taking into account the requirements of Article 17 of Delegated Regulation (EU) 2015/61.
0320	1.2.2.1. **Asset-backed securities (residential, CQS1)** Point (a) of Article 12(1) and points (g)(i) and (g)(ii) of Article 13(2) of Delegated Regulation (EU) 2015/61 Exposures in the form of asset-backed securities which comply with the requirements of Article 13 of Delegated Regulation (EU) 2015/61, provided that they are backed by residential loans secured by first ranking mortgage or fully guaranteed residential loans in accordance with points (g)(i) and (g)(ii) of Article 13(2) of Delegated Regulation (EU) 2015/61. Assets which are subject to the transitional provision specified in Article 37 of Delegated Regulation (EU) 2015/61 shall be reported in this row.

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Row	Legal references and instructions
0330	1.2.2.2. **Asset-backed securities (auto, CQS1)** Point (a) of Article 12(1) and point (g)(iv) of Article 13(2) of Delegated Regulation (EU) 2015/61 Exposures in the form of asset-backed securities which comply with Article 13 of Delegated Regulation (EU) 2015/61, provided that they are backed by auto loans and leases in accordance with point (g)(iv) of Article 13(2) of Delegated Regulation (EU) 2015/61.
0340	1.2.2.3. **High quality covered bonds (RW35 %)** Point (e) of Article 12(1) of Delegated Regulation (EU) 2015/61 Assets representing exposures in the form of covered bonds issued by credit institutions which comply with point (e) of Article 12(1) of Delegated Regulation (EU) 2015/61, provided that the pool of underlying assets consist exclusively of exposures which qualify for a 35 % or lower risk weight under Article 125 of Regulation (EU) No 575/2013.
0350	1.2.2.4. **Asset-backed securities (commercial or individuals, Member State, CQS1)** Point (a) of Article 12(1) and points (g)(iii) and (g)(v) of Article 13(2) of Delegated Regulation (EU) 2015/61 Exposures in the form of asset-backed securities which comply with the requirements of Article 13 of Delegated Regulation (EU) 2015/61, provided that they are backed by assets as referred to in points (g)(iii) and (g)(v) of Article 13(2) of Delegated Regulation (EU) 2015/61. Note that for the purpose of point (g)(iii) of Article 13(2), at least 80 % of the borrowers in the pool shall be SMEs at the time of issuance of the securitisation.
0360	1.2.2.5. **Corporate debt securities (CQS2/3)** Point (b) of Article 12(1) of Delegated Regulation (EU) 2015/61 Corporate debt securities which comply with point (b) of Article 12(1) of Delegated Regulation (EU) 2015/61
0370	1.2.2.6. **Corporate debt securities – non-interest bearing assets (held by credit institutions for religious reasons) (CQS1/2/3)** Article 12(3) of Delegated Regulation (EU) 2015/61 A competent authority may allow credit institutions which, in accordance with their statutes of incorporation, are unable to hold interest bearing assets for reasons of religious observance, to derogate from points (b)(ii) and (b)(iii) of Article 12(1) of Delegated Regulation (EU) 2015/61, provided that there is evidence of insufficient availability of non-interest bearing assets meeting the requirements laid down in those points and that the non-interest bearing assets in question are adequately liquid in private markets.

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Row	Legal references and instructions
	Those credit institutions shall report corporate debt securities containing non-interest bearing assets as long as they meet the requirements of point (b)(i) of Article 12(1) of Delegated Regulation (EU) 2015/61 and have received proper derogation from their competent authority.
0380	1.2.2.7. **Shares (major stock index)** Point (c) of Article 12(1) of Delegated Regulation (EU) 2015/61 Shares, which comply with point (c) of Article 12(1) of Delegated Regulation (EU) 2015/61 and are denominated in the currency of the credit institution's home Member State. Credit institutions shall also report shares complying with point (c) of Article 12(1) and denominated in a different currency, provided that they are counted as level 2B assets only up to the amount to cover the liquidity outflows in that currency or in the jurisdiction where the liquidity risk is taken.
0390	1.2.2.8. **Non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)** Point (f) of Article 12(1) of Delegated Regulation (EU) 2015/61 For credit institutions which, in accordance with their statutes of incorporation, are unable to hold interest bearing assets for reasons of religious observance, non-interest bearing assets constituting a claim on or guaranteed by central banks or by the central government or the central bank of a third country or by a regional government, local authority or public sector entity in a third country, provided that those assets have a credit assessment by a nominated ECAI of at least credit quality step 5 in accordance with Article 114 of Regulation (EU) No 575/2013, or the equivalent credit-quality step in the event of a short-term credit assessment.
0400	1.2.2.9. **Restricted-use central bank committed liquidity facilities** Point (d) of Article 12(1) and Article 14 of Delegated Regulation (EU) 2015/61 Undrawn amount of restricted-use committed liquidity facilities provided by central banks which comply with Article 14 of Delegated Regulation (EU) 2015/61.
0410	1.2.2.10. **Qualifying CIU shares/units: underlying is asset-backed securities (residential or auto, CQS1)** Point (e) of Article 15(2) of Delegated Regulation (EU) 2015/61 Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in points (g)(i), (g)(ii) and (g)(iv) of Article 13(2) of Delegated Regulation (EC) No 2015/61.

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Row	Legal references and instructions
0420	1.2.2.11. **Qualifying CIU shares/units: underlying is High quality covered bonds (RW35 %)** Point (f) of Article 15(2) of Delegated Regulation (EU) 2015/61 Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in point (e) of Article 12(1) of Delegated Regulation (EU) 2015/61.
0430	1.2.2.12. **Qualifying CIU shares/units: underlying is asset-backed securities (commercial or individuals, Member State, CQS1)** Point (g) of Article 15(2) of Delegated Regulation (EU) 2015/61 Shares or units in CIUs whose underlying assets correspond to assets that do qualify as level 2B assets as specified in points (g)(iii) and (g)(v) of Article 13(2) of Delegated Regulation (EU) 2015/61. Note that for the purpose of point (g)(iii) of Article 13(2), at least 80 % of the borrowers in the pool shall be SMEs at the time of issuance of the securitisation.
0440	1.2.2.13. **Qualifying CIU shares/units: underlying is corporate debt securities (CQS2/3), shares (major stock index) or non-interest bearing assets (held by credit institutions for religious reasons) (CQS3-5)** Point (h) of Article 15(2) of Delegated Regulation (EU) 2015/61 Shares or units in CIUs whose underlying assets correspond to corporate debt securities that comply with point (b) of Article 12(1) of Delegated Regulation (EU) 2015/61, shares that comply with point (c) of Article 12(1) of the same Regulation or non-interest bearing assets that comply with point (f) of Article 12(1) of the same Regulation.
0450	1.2.2.14. **Deposits by network member with central institution (no obligated investment)** Point (b) of Article 16(1) of Delegated Regulation (EU) 2015/61 Minimum deposit that the credit institution maintains with the central credit institution, provided that it is part of an institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013, a network eligible for the waiver provided in Article 10 of the same Regulation or a cooperative network in a Member State governed by law or contract. Credit institutions shall ensure that the central institution is under no legal or contractual obligation to hold or invest the deposits in liquid assets of specified level or category.
0460	1.2.2.15. **Liquidity funding available to network member from central institution (non-specified collateralisation)** Article 16(2) of Delegated Regulation (EU) 2015/61 Undrawn amount of limited liquidity funding that complies with Article 16(2) of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0470	1.2.2.16. **Central credit institutions: Level 2B assets which are considered liquid assets for the depositing credit institution** Article 27(3) of Delegated Regulation (EU) 2015/61 In accordance with Article 27(3) of Delegated Regulation (EU) 2015/61, it is necessary to identify liquid assets which correspond to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution. These liquid assets shall not be counted to cover outflows other than from the corresponding deposits and shall be disregarded for the purposes of the calculations of the composition of the remaining liquidity buffer under Article 17 for the central institution at individual level. Central institutions, when reporting those assets, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits. Assets referred to in this row are level 2B assets.
MEMORANDUM ITEMS	
0485	2. **Deposits by network member with central institution (obligated investment)** Point (a) of Article 16(1) of Delegated Regulation (EU) 2015/61. Credit institutions shall report total amount of assets reported in the above sections as per the requirements in point (a) of Article 16(1) of Delegated Regulation (EU) 2015/61.
0580	3. **Level 1/2A/2B assets excluded due to currency reasons** Articles 8(6), point (d) of Article 10(1) and point (c) of Article 12(1) of Delegated Regulation (EU) 2015/61 Institution shall report the portion of Level 1, Level 2A and Level 2B assets referred to in Articles 10 to 16 which are not recognisable by institution in accordance with Article 8(6), point (d) of Article 10(1) and point (c) of Article 12(1).
0590	4. **Level 1/2A/2B assets excluded for operational reasons except for currency reasons** Article 8 of Delegated Regulation (EU) 2015/61 Credit institutions shall report assets in compliance with Article 7 of Delegated Regulation (EU) 2015/61 but that do not meet the requirements specified in Article 8 of Delegated Regulation (EU) 2015/61, provided that they have not been reported in row 0580 for currency reasons.

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PART 2. OUTFLOWS

1. Outflows

1.1. General remarks

1. This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured grey.

2. Credit institutions shall report the template in the corresponding currencies in accordance with Article 415(2) of Regulation (EU) No 575/2013.

3. Some memorandum items are included in the associated template to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. Those items provide necessary information to allow the competent authorities complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases, they represent a more granular breakdown of the items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.

4. In accordance with Article 22(1) of Delegated Regulation (EU) 2015/61, liquidity outflows shall:

   i. include the categories referred to in Article 22(2) of Delegated Regulation (EU) 2015/61

   ii. be calculated by multiplying the outstanding balances of various categories of liabilities and off-balance sheet commitments by the rates at which they are expected to run off or be drawn down as indicated in Delegated Regulation (EU) 2015/61.

5. Delegated Regulation (EU) 2015/61 only refers to rates and haircuts, and the word 'weight' just refers to these. In these instructions the word 'weighted' is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding).

6. Outflows within a group or an institutional protection scheme (except for outflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential outflow rate and outflows from operational deposits maintained in the context of an institutional Protection Scheme or a cooperative network) shall be reported in the relevant categories. Those outflows shall also be separately reported as memorandum items.

7. The liquidity outflows shall be reported only once in the template unless additional outflows in accordance with Article 30 of Delegated Regulation (EU) 2015/61 are applicable or where the item is an 'of which' item or a memorandum item.

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8. In the case of separate reporting as referred to in Article 415(2) of Regulation (EU) No 575/2013, the following shall always apply:

— only items and flows denominated in that currency shall be reported;

— in case of currency mismatch between legs of a transaction, only the leg in that currency shall be reported;

— where Delegated Regulation (EU) 2015/61 allows netting, it may only be applied to flows in that currency;

— where a flow has multicurrency optionality, the credit institution shall make an assessment of the currency in which the flow is likely to occur and shall report the item only in that separate currency.

9. The standard weights in column 0040 of template C 73.00 of Annex XXIV are those specified in Delegated Regulation (EU) 2015/61 by default and are provided here for information.

10. The template contains information about collateralised liquidity flows, referred to as 'secured lending and capital-market driven transactions' in Delegated Regulation (EU) 2015/61, and for the purpose of calculating LCR as defined in that Regulation. Where those transactions are made against a collateral pool, the identification of the specific assets pledged for the purposes of reporting in this template will be made, in accordance with the liquid assets categories specified in Title II, Chapter 2 of Delegated Regulation (EU) 2015/61, starting from the least liquid assets. Simultaneously, in case of transactions with different residual maturities made against a collateral pool, less liquid assets are assigned to the transactions with the longest residual maturities first.

11. A separate template is provided for collateral swaps, C 75.01 of Annex XXIV. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the outflow template C 73.00 of Annex XXIV, which only covers cash-versus-collateral transactions.

1.2. Specific remarks regarding settlement and forward starting transactions

12. Credit institutions shall report outflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30-day horizon and mature beyond the 30-day horizon where the initial leg produces an outflow. In the case of a reverse repo, the amount to be lent to the counterparty shall be considered as an outflow and reported in item 1.1.8.6. net of the market value of the asset to be received as collateral and after the application of the related LCR haircut if the asset qualifies as liquid asset. If the amount to be lent is lower than the market value of the asset (after LCR haircut) to be received as collateral, the difference shall be reported as an inflow. If the collateral to be received does not qualify as liquid asset, the outflow shall be reported in full. In the case of a repo, where the market value of the asset to be

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lent as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be received, the difference is to be reported as an outflow in the above mentioned row. If the amount to be received is larger than the market value of the asset (after LCR haircut) to be lent as collateral, the difference shall be reported as an inflow. For collateral swaps, where the net effect of the initial swap of liquid assets (taking into account LCR haircuts) gives rise to an outflow this outflow shall be reported in the above mentioned row.

Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR's 30-day horizon do not have any impact on a bank's LCR and can be ignored.

13. Decision tree for sections 1 of C 73.00 of Annex XXIV, the decision tree is without prejudice to the memorandum items reporting. The decision tree is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, credit institutions shall always comply with the rest of the instructions. For the sake of simplicity, the decision tree ignores totals and subtotals; this however does not mean that they shall not be reported as well. DA refers to Delegated Regulation (EU) 2015/61.

#	Item	Decision	Reporting
1	Forward starting transaction	Yes	# 2
		No	# 4
2	Forward transaction entered into subsequent to the reporting date;	Yes	**Do not report**
		No	# 3
3	Forward transaction that start within the 30 day time horizon and mature after the 30-day horizon where the initial leg produces a net outflow	Yes	ID 1.1.8.6.
		No	**Do not report**
4	An item requiring additional outflows in accordance with Article 30 of DA?	Yes	# 5 and subsequently # 51
		No	# 5
5	Retail deposit in accordance with Article 411(2) of Regulation (EU) No 575/2013?	Yes	# 6
		No	# 12

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#	Item	Decision	Reporting
6	Cancelled deposit with a residual maturity of less than 30 calendar days and where pay-out has been agreed to another credit institution?	Yes	ID 1.1.1.2.
		No	# 7
7	Deposit in accordance with Article 25(4) of DA?	Yes	ID 1.1.1.1.
		No	# 8
8	Deposit in accordance with Article 25(5) of DA?	Yes	ID 1.1.1.6.
		No	# 9
9	Deposit in accordance with Article 25(2) of DA?	Yes	Allocate into one relevant item of ID 1.1.1.3.
		No	# 10
10	Deposit in accordance with Article 24(4) of DA?	Yes	ID 1.1.1.5.
		No	# 11
11	Deposit in accordance with Article 24(1) of DA?	Yes	ID 1.1.1.4.
		No	ID 1.1.1.7.
12	Liability that become due, can be called for pay-out by the issuer or by the provider of the funding or entail an expectation by the provider of the funding that the credit institution would repay the liability during the next 30 calendar days?	Yes	# 13
		No	# 30
13	Liability resulting from the institution's own operating expenses?	Yes	ID 1.1.8.1.
		No	# 14
14	Liability in form of bond sold exclusively in the retail market and held in a retail account in accordance with Article 28(6) of DA?	Yes	Follow path for retail deposits (ie. answer yes for # 5 and treat accordingly)
		No	# 15
15	Liability in form of debt security?	Yes	ID 1.1.8.2.
		No	# 16
16	Deposit received as collateral?	Yes	Allocate across relevant items of ID 1.1.5.
		No	# 17

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#	Item	Decision	Reporting
17	Deposit arising out of a corresponding banking or from the prime brokerage?	Yes	ID1.1.4.1.
		No	# 18
18	Operational deposit in accordance with Article 27 of DA?	Yes	# 19
		No	# 24
19	Maintained in the context of IPS or a cooperative network?	Yes	# 20
		No	# 22
20	Treated as liquid assets for the depositing credit institution?	Yes	ID 1.1.2.2.2.
		No	# 21
21	Maintained to obtain cash clearing and central credit institution services within a network?	Yes	ID 1.1.2.4.
		No	ID 1.1.2.2.1.
22	Maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship?	Yes	Allocate into one relevant item of ID 1.1.2.1.
		No	# 23
23	Maintained in the context of an established operational relationship (other) with non-financial customers?	Yes	ID 1.1.2.3.
		No	# 24
24	Excess operational deposits?	Yes	Allocate into one relevant item of ID 1.1.3.
		No	# 25
25	Other deposit?	Yes	# 26
		No	# 27
26	Deposits by financial customers?	Yes	ID 1.1.4.2.
		No	Allocate into one relevant item of ID 1.1.4.3.
27	Liability from secured lending and capital market driven transaction with the exception of derivatives and collateral swaps?	Yes	Allocate into one relevant item of ID 1.2.
		No	# 28
28	Liability from collateral swaps?	Yes	Allocate into one relevant item of C75.01 and ID 1.3. where applicable.
		No	# 29

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#	Item	Decision	Reporting
29	Liability resulting in an outflow from derivatives in accordance with Article 30(4) of DA?	Yes	ID 1.1.5.5.
		No	# 30
30	Any other liability that becomes due in the next 30 days?	Yes	ID 1.1.8.3
		No	#31
31	Contractual commitments to extend funding to non-financial customers that is due in the next 30 days in excess of inflows from those customers?	Yes	One of the following IDs: 1.1.8.4.1 to 1.1.8.4.4
		No	#32
32	Other outflows that are due in the next 30 days not mentioned above?	Yes	ID 1.1.8.6
		No	#33
33	Undrawn amount that can be drawn from committed credit and liquidity facility in accordance with Article 31 of DA?	Yes	#34
		No	# 42
34	Committed credit facility?	Yes	# 35
		No	# 37
35	Within IPS or cooperative network treated as liquid asset by the depositing institution?	Yes	ID 1.1.6.1.6.
		No	# 36
36	Within a group or an IPS subject to preferential treatment?	Yes	ID 1.1.6.1.5.
		No	Allocate into one relevant remaining item of ID 1.1.6.1.
37	Committed liquidity facility?	Yes	#38
		n/a	n/a
38	Within IPS or cooperative network treated as liquid asset by the depositing institution?	Yes	ID 1.1.6.2.7.
		No	# 39
39	Within a group or an IPS subject to preferential treatment?	Yes	ID 1.1.6.2.6.
		No	# 40
40	To SSPEs?	Yes	Allocate into one relevant item of ID 1.1.6.2.4.
		No	#41

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#	Item	Decision	Reporting
41	To personal investment companies?	Yes	ID 1.1.6.2.3.
		No	Allocate into one relevant remaining item of ID 1.1.6.2.
42	Other product or service in accordance with Article 23 of DA?	Yes	# 43
		No	**Do not report**
43	Trade finance off balance sheet related product?	Yes	ID1.1.7.8.
		No	# 44
44	Undrawn loans and advances to wholesale counterparties?	Yes	ID 1.1.7.2.
		No	# 45
45	Mortgages that have been agreed but not yet drawn down	Yes	ID 1.1.7.3.
		No	# 46
46	Planned outflow related to renewal or extension of new retail or wholesale loans?	Yes	ID 1.1.7.6.
		No	# 47
47	Credit cards?	Yes	ID 1.1.7.4.
		No	# 48
48	Overdrafts?	Yes	ID 1.1.7.5.
		No	# 49
49	Derivatives payable?	Yes	ID1.1.7.7.
		No	# 50
50	Other off balance sheet and contingent funding obligation?	Yes	ID1.1.7.1.
		No	ID 1.1.7.9.
51	Debt security already reported in item 1.1.8.2 of C 73.00?	Yes	**Do not report**
		No	# 52
52	Liquidity requirement for derivatives in accordance with Article 30.4 of DA already considered in question # 29?	Yes	**Do not report**
		No	Allocate across relevant items of ID 1.1.5.

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1.3. Instructions concerning specific columns

Column	Legal references and instructions
0010	**Amount** 1.1. **Unsecured transactions/deposits specific instructions:** Credit institutions shall report here the outstanding balance of various categories of liabilities and off-balance sheet commitments as specified in Articles 22 to 31 of Delegated Regulation (EU) 2015/61. Subject to prior approval of the competent authority within each category of outflows, the amount of each item reported in column 0010 of template C 73.00 of Annex XXIV shall be netted by subtracting the relevant amount of interdependent inflow in accordance with Article 26. 1.2. **Secured lending and capital market-driven transactions specific instructions:** Credit institutions shall report here the outstanding balance of the liabilities which represent the cash leg of the secured transaction in accordance with Article 22(2) of Delegated Regulation (EU) 2015/61.
0020	**Market value of collateral extended** Secured lending and capital market-driven transactions specific instructions: Credit institutions shall report here the market value of extended collateral which is calculated as the current market value gross of haircut and net of flows resulting from unwinding associated hedges in accordance with Article 8(5) of Delegated Regulation (EU) 2015/61) and subject to the following conditions: — Where a credit institution may only recognise part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within the rows on Level 1, Level 2A and Level 2B assets in accordance with point (c)(ii) of Article 12(1) and point (d) of Article 10(1) of Delegated Regulation (EU) 2015/61. Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the non-liquid section; — Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach is being followed (i.e. do not move L2A to L1 in the secured transaction reporting).
0030	**Value of collateral extended in accordance with Article 9** Secured lending and capital market-driven transactions specific instructions: Credit institutions shall report here the value of extended collateral in accordance with Article 9 of Delegated Regulation (EU) 2015/61. This is calculated by multiplying column 0020 of template C 73.00 of Annex XXIV by the applicable weight/haircut from template C 72.00 of Annex XXIV corresponding to asset type. column 0030 of template C 73.00 of Annex XXIV is used in the calculation of the adjusted amount of liquid assets in template C 76.00 of Annex XXIV.

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Column	Legal references and instructions
0040	**Standard Weight** Articles 24 to 31a of Delegated Regulation (EU) 2015/61 The standard weights in column 0040 are those specified in Delegated Regulation (EU) 2015/61 by default and are provided for information only.
0050	**Applicable Weight** Both unsecured and secured: Credit institutions shall report here applicable weights. These weights are those specified in Articles 22 to 31a of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.
0060	**Outflow** Both unsecured and secured: Credit institutions shall report here the outflows. Those outflows are calculated by multiplying column 0010 C 73.00 of Annex XXIV by column 0050 C 73.00 of Annex XXIV.

1.4. Instructions concerning specific rows

Row	Legal references and instructions
0010	1. **OUTFLOWS** Chapter 2 of Title III of Delegated Regulation (EU) 2015/61 Credit institutions shall report here on outflows in accordance with Chapter 2 of Title III of Delegated Regulation (EU) 2015/61.
0020	1.1. **Outflows from unsecured transactions/deposits** Articles 20 to 31a of Delegated Regulation (EU) 2015/61 Credit institutions shall report here on outflows in accordance with Articles 21 to 31a of Delegated Regulation (EU) 2015/61, with the exception of outflows reported in accordance with Article 28(3) and (4) of that Delegated Regulation.
0030	1.1.1. **Retail deposits** Articles 24 and 25 of Delegated Regulation (EU) 2015/61 Credit institutions shall report here on retail deposits as defined in Article 411(2) of Regulation (EU) No 575/2013. Credit institutions shall also report within the appropriate retail deposit category the amount of the notes, bonds and other securities issued which are sold exclusively in the retail market and held in a retail account, as referred to in Article 28(6) of Delegated Regulation (EU) 2015/61. Credit institutions will consider for this category of liability the applicable outflow rates provided for by Delegated Regulation (EU) 2015/61 for the different categories of retail deposits. Accordingly, credit institutions shall report as applicable weigh the average of the relevant applicable weights for all these deposits.

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Row	Legal references and instructions
0035	1.1.1.1. **deposits exempted from the calculation of outflows** Article 25(4) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here those categories of retail deposits exempted from the calculation of outflows if the conditions of points (a) and (b) of Article 25(4) have been met.
0040	1.1.1.2. **deposits where the pay-out has been agreed within the following 30 days** Article 25(4) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here deposits with a residual maturity of less than 30 days where pay-out has been agreed.
0050	1.1.1.3. **deposits subject to higher outflows** Articles 25(2) and (3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here the full balance of the deposits subject to higher outflow rates in accordance with Article 25(2) and (3) of Delegated Regulation (EU) 2015/61. Those retail deposits where the assessment under Article 25(2) of Delegated Regulation (EU) 2015/61 for their categorization has not been carried out or is not completed shall also be reported here.
0060	1.1.1.3.1. **Category 1** Article 25(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of the whole outstanding balance of every retail deposit which fulfils the criteria in point (a) or two of the criteria in points (b) to (e) of Article 25(2) of Delegated Regulation (EU) 2015/61, unless these deposits have been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61 in which case they shall be reported within this latter category. Credit institutions shall report as applicable weight the average of the rates, either those standard rates envisaged by default in point (a) of Article 25(3) of Delegated Regulation (EU) 2015/61 or higher ones if applied by a competent authority, which have been effectively applied on the full amount of every deposit referred to in the preceding paragraph and weighted by the cited corresponding amounts.
0070	1.1.1.3.2. **Category 2** Article 25(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of the whole outstanding balance of every retail deposit which fulfils the criteria in point (a) of Article 25(2) of Delegated Regulation (EU) 2015/61 and at least another criterion referred to in Article 25(2) or three or more criteria of Article 25(2) unless these deposits have been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61, in which case they shall be reported within this latter category. Those retail deposits where the assessment under Article 25(2) for their categorization has not been carried out or is not completed shall also be reported here.

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Row	Legal references and instructions
	Credit institutions shall report as applicable weight the average of the rates, either those standard rates envisaged by default in point (b) of Article 25(3) of Delegated Regulation (EU) 2015/61, or higher ones if applied by a competent authority, which have been applied on the full amount of every deposit referred to in the preceding paragraphs and weighted by the cited corresponding amounts.
0080	1.1.1.4. **stable deposits** Article 24 of Delegated Regulation (EU) 2015/61 Credit institutions shall report the part of the amounts of retail deposits covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24(2) and (3) of Delegated Regulation (EU) 2015/61 respectively and where: — Those deposits do not fulfil the criteria for a higher outflow rate laid down in Article 25(2), (3) and (5) of Delegated Regulation (EU) 2015/61, in which case they shall be reported as deposits subject to higher outflows; or — Those deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61, in which case they shall be reported within this category; — The derogation specified in Article 24(4) of Delegated Regulation (EU) 2015/61 is not applicable.
0090	1.1.1.5. **Derogated stable deposits** Article 24(4) and (6) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the part of the amounts of retail deposits which is covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU up to a maximum level of EUR 100 000 and either is part of an established relationship making withdrawal highly unlikely or is held in a transactional account in accordance with Article 24(2) and (3) of Delegated Regulation (EU) 2015/61 respectively and where: Those deposits do not fulfil the criteria for a higher outflow rate laid down in Article 25(2), (3) and (5) of Delegated Regulation (EU) 2015/61 in which case they shall be reported as deposits subject to higher outflows; or — Those deposits have not been taken in third countries where a higher outflow is applied in accordance with Article 25(5) of Delegated Regulation (EU) 2015/61 in which case they shall be reported within this category; — The derogation envisaged in Article 24(4) of Delegated Regulation (EU) 2015/61 is applicable.
0100	1.1.1.6. **deposits in third countries where a higher outflow is applied** Article 25(5) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of retail deposits taken in a third country where a higher outflow is applied in accordance with the national law which sets out liquidity requirements in that third country.

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Row	Legal references and instructions
0110	1.1.1.7. **other retail deposits** Article 25(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of other retail deposits than those captured in the preceding items.
0120	1.1.2. **Operational deposits** Articles 27 of Delegated Regulation (EU) 2015/61 Credit institutions shall report here the part of the operational deposits determined in accordance with Article 27 of Delegated Regulation (EU) 2015/61, which are necessary for the provision of operational services. Deposits arising out of a correspondent banking relationship or from the provision of prime brokerage services shall be considered non-operational deposits as established in Article 27(5) of Delegated Regulation (EU) 2015/61. The part of the operational deposits in excess of the amount necessary for the provision of operational services shall not be reported here but shall be reported under id 1.1.3.
0130	1.1.2.1. **maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship** Point (a) of Article 27(1), Article 27(2) and (4) of Delegated Regulation (EU) 2015/61 Credit institutions shall report on deposits maintained by the depositor in order to obtain clearing, custody, cash management or other comparable services in the context of an established relationship, as referred to in point (a) of Article 27(1) of Delegated Regulation (EU) 2015/61, which are critically important to the depositor as referred to in Article 27(4) of Delegated Regulation (EU) 2015/61; funds in excess of those required for the provision of operational services shall be treated as non-operational deposits as referred to in the last sentence of Article 27(4) of Delegated Regulation (EU) 2015/61. Only deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely, as referred in the second sentence of Article 27(4) of Delegated Regulation (EU) 2015/61 shall be reported. Credit institutions shall report separately,, the amount of those deposits covered and not covered by a Deposit Guarantee Scheme or third country equivalent deposit guarantee scheme that are referred to in Article 27(2) of Delegated Regulation (EU) 2015/61, as specified in the following items of the instructions.
0140	1.1.2.1.1. **covered by DGS (Deposit Guarantee Scheme)** Point (a) of Article 27(1), Article 27(2) and (4) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the portion of the outstanding balance of operational deposits maintained in the context of an established operational relationship that fulfils the criteria set out in point (a) of Article 27(1) and Article 27(4) of Delegated Regulation (EU) 2015/61 and which is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.

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Row	Legal references and instructions
0150	1.1.2.1.2. **not covered by DGS** Point (a) of Article 27(1), Article 27(2) and (4) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the portion of the outstanding balance of operational deposits in the context of an established operational relationship that fulfils the criteria set out in point (a) of Article 27(1) and Article 27(4) of Delegated Regulation (EU) 2015/61 and which is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC, or Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.
0160	1.1.2.2. **maintained in the context of IPS (Institutional Protection Scheme) or a cooperative network** Point (b) of Article 27(1) and Article 27(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here on deposits maintained in the context of a common task sharing within an institutional protection scheme meeting the requirements of Article 113(7) of Regulation (EU) No 575/2013 or within a group of cooperative credit institutions permanently affiliated to a central body meeting the requirements of Article 113(6) of the same Regulation, or as a legal or contractually established minimum deposit by another credit institution that is a Member of the same institutional protection scheme or cooperative network, as set out in point (b) of Article 27(1) of Delegated Regulation (EU) 2015/61. Credit institutions shall report those deposits into different rows depending on whether they are treated as liquid assets by the depositing credit institution or not, in accordance with Article 27(3) of Delegated Regulation (EU) 2015/61.
0170	1.1.2.2.1. **not treated as liquid assets for the depositing institution** Point (b) of Article 27(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of the outstanding balance of deposits maintained in the context of a cooperative network or an institutional protection scheme in accordance with the criteria set out in point (b) of Article 27(1) of Delegated Regulation (EU) 2015/61, provided those deposits are not recognised as liquid assets for the depositing credit institution.
0180	1.1.2.2.2. **treated as liquid assets for the depositing credit institution** Point (b) Article 27(1) and Article 27(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report deposits from credit institutions placed at the central credit institution that are considered as liquid assets for the depositing credit institution in accordance with Article 16 of Delegated Regulation (EU) 2015/61. Credit institutions shall report the amount of these deposits up to the amount of the correspondent liquid assets after haircut, as set out in Article 27(3) of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0190	1.1.2.3. **maintained in the context of an established operational relationship (other) with non-financial customers** Point (c) of Article 27(1), Article 27(4) and (6) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of the outstanding balance of deposits maintained by a non-financial customer in the context of an established operational relationship other than that mentioned in point (a) of Article 27(1) of Delegated Regulation (EU) 2015/61 and subject to the requirements set out in Article 27(6) of Delegated Regulation (EU) 2015/61. Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely, as referred to in Article 27(4) of Delegated Regulation (EU) 2015/61, shall be reported.
0200	1.1.2.4. **maintained to obtain cash clearing and central credit institution services within a network** Point (d) Article 27(1) and Article 27(4) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of the outstanding balance of deposits maintained by the depositor to obtain cash clearing and central institution services and where the credit institution belongs to one of a network or schemes referred to in Article 16 of Delegated Regulation (EU) 2015/61, as set out in point (d) of Article 27(1) of Delegated Regulation (EU) 2015/61. Those cash clearing and central credit institution services only cover such services to the extent that they are rendered in the context of an established relationship which is critically important to the depositor as referred to in the first sentence of Article 27(4) of Delegated Regulation (EU) 2015/61; funds in excess of those required for the provision of operational services shall be treated as non-operational deposits as referred to in the last sentence of Article 27(4) of Delegated Regulation (EU) 2015/61). Only those deposits which have significant legal or operational limitations that make significant withdrawals within 30 calendar days unlikely, as referred to in Article 27(4) of Delegated Regulation (EU) 2015/61, shall be reported.
0203	1.1.3 **Excess operational deposits** Article 27(4) of Delegated Regulation (EU) 2015/61. Credit institutions shall report here the part of the operational deposits in excess of those required for the provision of operational services.
0204	1.1.3.1 **deposits by financial customers** Article 27(4) and 31a(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the part of the operational deposits from financial customers in excess of those required for the provision of the operational services in accordance with Article 27(4) of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0205	1.1.3.2 **deposits by other customers** Article 27(4) and 28(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the part of the operational deposits from customers other than financial customers, and excluding retail deposits, in excess of those required for the provision of the operational services as referred to in the last sentence of Article 27(4) of Delegated Regulation (EU) 2015/61. These excess operational deposits shall be reported in two different rows depending on whether or not the entire amount of the excess operational deposit is covered (by a Deposit Guarantee Scheme or third country equivalent Deposit Guarantee Scheme).
0206	1.1.3.2.1 **covered by DGS** Articles 27(4) and 28(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the entire amount of the outstanding balance of these excess operational deposits maintained by other customers if that entire amount is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country as referred to in Article 28(1) of Delegated Regulation (EU) 2015/61.
0207	1.1.3.2.2 **not covered by DGS** Article 27(4) and 28(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the entire amount of the outstanding balance of these excess operational deposits maintained by other customers if that entire amount is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country, as referred to in Article 28(1) of Delegated Regulation (EU) 2015/61.
0210	1.1.4. **Non-operational deposits** Articles 27(5), 28(1) and 31(9) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here on unsecured deposits referred to in Article 28(1) of Delegated Regulation (EU) 2015/61 and those arising out of a correspondent banking or from the provision of prime brokerage services, as referred to in Article 27(5) of Delegated Regulation (EU) 2015/61. Credit institutions shall report separately, with the exception of the liabilities arising out of correspondent banking relationship or from the provision of prime brokerage services, as referred to in Article 27(5) of Delegated Regulation (EU) 2015/61, the non-operational deposits covered and not covered by a Deposit Guarantee Scheme or third country equivalent deposit guarantee scheme, as specified in the following items of the instructions. The part of operational deposits in excess of those required for the provision of operational services shall not be reported here but shall be reported under id 1.1.3.

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Row	Legal references and instructions
0220	1.1.4.1. **correspondent banking and provisions of prime brokerage deposits** Article 27(5) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of the outstanding balance of deposits arising out of correspondent banking relationship or from the provision of prime brokerage, as referred to in Article 27(5) of Delegated Regulation (EU) 2015/61.
0230	1.1.4.2. **deposits by financial customers** Article 31a(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of the outstanding balance of deposits maintained by financial customers to the extent they are not considered as operational deposits in accordance with Article 27 of Delegated Regulation (EU) 2015/61.
0240	1.1.4.3. **deposits by other customers** Article 28(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report on deposits maintained by other customers (other than financial customers and customers considered for the retail deposits) as referred to in Article 28(1) of Delegated Regulation (EU) 2015/61, to the extent those deposits are not considered operational deposits in accordance with Article 27 of Delegated Regulation (EU) 2015/61. Those deposits shall be reported in two different rows depending on whether or not the entire amount of the deposit is covered (by a Deposit Guarantee Scheme or third country equivalent Deposit Guarantee Scheme).
0250	1.1.4.3.1. **covered by DGS** Article 28(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the entire amount of the outstanding balance of those deposits maintained by other customers if that entire amount is covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country, as referred to in Article 28(1) of Delegated Regulation (EU) 2015/61.
0260	1.1.4.3.2. **not covered by DGS** Article 28(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the entire amount of the outstanding balance of these deposits maintained by other customers if that entire amount is not covered by a Deposit Guarantee Scheme in accordance with Directive 94/19/EC or Directive 2014/48/EC or an equivalent Deposit Guarantee Scheme in a third country, as referred to in Article 28(1) of Delegated Regulation (EU) 2015/61.
0270	1.1.5. **Additional outflows** Article 30 of Delegated Regulation (EU) 2015/61 Credit institutions shall report here additional outflows as referred to in Article 30 of Delegated Regulation (EU) 2015/61. Deposits received as collateral, as referred in Article 30(7) of Delegated Regulation (EU) 2015/61, shall not be considered liabilities for the purposes of Article 24, 25, 27 or 31a of Delegated Regulation (EU) 2015/61, but shall be subject to Article 30(1) to (6) of Delegated Regulation (EU) 2015/61, where applicable.

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Row	Legal references and instructions
0280	1.1.5.1. **collateral other than Level 1 assets posted for derivatives** Article 30(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the market value of collateral other than Level 1 collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.
0290	1.1.5.2. **level 1 EHQ Covered Bonds assets collateral posted for derivatives** Article 30(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the market value of level 1 EHQ Covered Bonds collateral which is posted for contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives.
0300	1.1.5.3. **material outflows due to deterioration of own credit quality** Article 30(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report total amount of additional outflows they have calculated and notified to the competent authorities in accordance with Article 30(2) of Delegated Regulation (EU) 2015/61. If an amount subject to outflow due to deterioration of own credit quality has been reported elsewhere in a row with less than 100 % weight, then an amount shall also be reported in row 0300 such that the sum of the outflows is 100 % outflow in total for the transaction.
0310	1.1.5.4. **impact of an adverse market scenario on derivatives transactions** Article 30(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of outflows calculated in accordance with Commission Delegated Regulation (EU) 2017/208.
0340	1.1.5.5. **outflows from derivatives** Article 30(4) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of outflows expected over 30 calendar days from contracts listed in Annex II of Regulation (EU) No 575/2013 and from credit derivatives calculated in accordance with Article 21 of Delegated Regulation (EU) 2015/61. For the cases of reporting in a separate currency, in accordance with Article 415(2) of Regulation (EU) No 575/2013, only, credit institutions shall report outflows which occur only in the respective significant currency. Netting by counterparty may only be applied to flows in that currency, for instance Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties, for instance Counterparty A: EUR- 10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on C73.00 (and EUR40 inflow on C74.00).

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Row	Legal references and instructions
0350	1.1.5.6. **short positions** Article 30(5) of Delegated Regulation (EU) 2015/61 If the credit institution has a short position that is covered by an unsecured security borrowing, the credit institution shall add an additional outflow corresponding to 100 % of the market value of the securities or other assets sold short unless the terms upon which the credit institution has borrowed them require their return only after 30 calendar days. If the short position is covered by a collateralised securities financing transaction, the credit institution shall assume the short positon will be maintained throughout the 30 calendar day period and received a 0 % outflow.
0360	1.1.5.6.1. **covered by collateralised SFT (securities financing transactions)** Article 30(5) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the market value of securities or other assets sold short that are covered by collateralised securities financing transactions and to be delivered within 30 calendar days unless the credit institution has borrowed them at terms requiring their return only after the 30 calendar day period.
0370	1.1.5.6.2. **other** Article 30(5) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the market value of securities or other assets sold short other than those covered by collateralised securities financing transactions and to be delivered within 30 calendar days unless the credit institution has borrowed them at terms requiring their return only after the 30 calendar day period.
0380	1.1.5.7. **callable excess collateral** Point (a) of Article 30(6) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the market value of excess collateral that the institution holds and that can be contractually called at any times by the counterparty.
0390	1.1.5.8. **due collateral** Point (b) of Article 30(6) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the market value of collateral that is due to be posted to counterparty within the 30 calendar day period.
0400	1.1.5.9. **liquid asset collateral exchangeable for non liquid assets** Point (c) of Article 30(6) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the market value of collateral that qualifies as liquid assets for the purpose of Title II that can be substituted for assets corresponding to assets that would not qualify as liquid assets for the purpose of Title II without the consent of the institution.

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Row	Legal references and instructions
0410	1.1.5.10. **loss of funding on structured financing activities** Article 30(8) to 30(10) of Delegated Regulation (EU) 2015/61 Credit institutions shall assume 100 % outflow for loss of funding on asset backed securities, covered bonds and other structured financing instruments maturing within the 30 calendar day period issued by the credit institution or by sponsored conduits or SPVs. Credit institutions that are providers of liquidity facilities associated with financing programs reported here do not need to double count the maturing financing instrument and the liquidity facility for consolidated programs.
0420	1.1.5.10.1. **structured financing instruments** Article 30(8) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the current outstanding amount of own liabilities or liabilities of sponsored conduits or SPVs from asset backed securities, covered bonds and other structured financing instruments maturing within the 30 calendar day period.
0430	1.1.5.10.2. **financing facilities** Article 30(9) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maturing amount of liabilities from asset-backed commercial papers, conduits, securities investment vehicles and other such financing facilities, in so far they do not enter into the scope of definition of the instruments defined in item 1.1.5.10.1., or the amount of assets that could potentially be returned or the liquidity required in the scope of those instruments. All funding on asset-backed commercial paper, conduits, securities investment vehicles and other such financing facilities maturing or returnable within 30 days. Credit institutions having structured financing facilities that include the issuance of short-term debt instruments, such as asset backed commercial paper, shall report the potential liquidity outflows from these structures. These include, but are not limited to, (i) the inability to refinance maturing debt, and (ii) the existence of derivatives or derivative-like components contractually written into the documentation associated with the structure that would allow the 'return' of assets in a financing arrangement, or that require the original asset transferor to provide liquidity, effectively ending the financing arrangement ('liquidity puts') within the 30-day period. Where the structured financing activities are conducted through a special purpose entity (such as a special purpose vehicle, conduit or SIV), the credit institution shall, in determining the HQLA requirements, look through to the maturity of the debt instruments issued by the entity and any embedded options in financing arrangements that may potentially trigger the 'return' of assets or the need for liquidity, irrespective of whether or not the SPV is consolidated.

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Row	Legal references and instructions
0450	1.1.5.11. **internal netting of client's positions** Article 30(12) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here the market value of the non-liquid assets of a client that, in relation to prime brokerage services, the credit institution has used to cover short sales of another client by internally matching them.
0460	1.1.6. **Committed facilities** Article 31 of Delegated Regulation (EU) 2015/61 Credit institutions shall report here on outflows as defined in Article 31 of Delegated Regulation (EU) 2015/61. Credit institutions shall also report here on committed facilities in accordance with Article 29 of Delegated Regulation (EU) 2015/61. Maximum amount that could be drawn shall be assessed in accordance with Article 31(2) of Delegated Regulation (EU) 2015/61.
0470	1.1.6.1. **credit facilities** Credit institutions shall report here on committed credit facilities as defined in Article 31(1) of Delegated Regulation (EU) 2015/61.
0480	1.1.6.1.1. **to retail customers** Article 31(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities to retail customers as defined in Article 411(2) of Regulation (EU) No 575/2013.
0490	1.1.6.1.2. **to non-financial customers other than retail customers** Article 31(4) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities to customers that are neither financial customers in accordance with Article 411(1) of Regulation (EU) No 575/2013 nor retail customers in accordance with Article 411(2) of Regulation (EU) No 575/2013 and which have not been provided for the purpose of replacing funding of the client in situations where the client is unable to obtain funding requirements in the financial markets.
0500	1.1.6.1.3. **to credit institutions** Credit institutions shall report here on committed credit facilities provided to credit institutions.
0510	1.1.6.1.3.1. **for funding promotional loans of retail customers** Article 31(9) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers in accordance with Article 411(2) of Regulation (EU) No 575/2013.

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Row	Legal references and instructions
	Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.
0520	1.1.6.1.3.2. **for funding promotional loans of non-financial customers** Article 31(9) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers who are neither financial customers in accordance with Article 411(1) of Regulation (EU) No 575/2013 nor retail customers in accordance with Article 411(2) of Regulation (EU) No 575/2013. Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.
0530	1.1.6.1.3.3. **other** Point (a) of Article 31(8) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to credit institutions other than those reported above.
0540	1.1.6.1.4. **to regulated financial institutions other than credit institutions** Point (a) of Article 31(8) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities provided to regulated financial institutions other than credit institutions.
0550	1.1.6.1.5. **within a group or an IPS if subject to preferential treatment** Article 29 of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities for which they have received permission to apply a lower outflow rate in accordance with Article 29 of Delegated Regulation (EU) 2015/61.
0560	1.1.6.1.6. **within an IPS or cooperative network if treated as liquid asset by the depositing institution** Article 31(7) of Delegated Regulation (EU) 2015/61 Central institutions of a scheme or network referred to in Article 16 shall report the maximum amount that could be drawn from undrawn committed credit facilities to member credit institution where such member credit institution treat the facility as a liquid asset in accordance with Article 16(2) of the same Delegated Regulation.

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Row	Legal references and instructions
0570	1.1.6.1.7. **to other financial customers** Point (c) of Article 31(8) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities other than those reported above to other financial customers.
0580	1.1.6.2. **liquidity facilities** Article 31(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here on committed liquidity facilities as defined in Article 31(1) of Delegated Regulation (EU) 2015/61.
0590	1.1.6.2.1. **to retail customers** Article 31(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to retail customers as defined in Article 411(2) of Regulation (EU) No 575/2013.
0600	1.1.6.2.2. **to non-financial customers other than retail customers** Article 31(5) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to customers that are neither financial customers in accordance with Article 411(1) of Regulation (EU) No 575/2013 nor retail customers in accordance with Article 411(2) of Regulation (EU) No 575/2013.
0610	1.1.6.2.3. **to personal investment companies** Article 31(5) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amounts that could be drawn from undrawn committed liquidity facilities provided to private investment companies.
0620	1.1.6.2.4. **to SSPEs (securitization special purpose vehicle)** Credit institutions shall report here on committed liquidity facilities provided to SSPEs.
0630	1.1.6.2.4.1. **to purchase assets other than securities from non-financial customers** Article 31(6) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount of undrawn committed liquidity facilities provided to an SSPE for the purpose of enabling such SSPE to purchase assets, other than securities from clients that are not financial customers, to the extent that it exceeds the amount of as sets currently purchased from clients and where the maximum amount that can be drawn is contractually limited to the amount of assets currently purchased.

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Row	Legal references and instructions
0640	1.1.6.2.4.2. **other** Point (b) of Article 31(8) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to SSPEs for other than above mentioned reasons. This includes arrangements under which the institution is required to buy or swap assets from an SSPE.
0650	1.1.6.2.5. **to credit institutions** Credit institutions shall report here on committed liquidity facilities provided to credit institutions.
0660	1.1.5.2.5.1. **for funding promotional loans of retail customers** Article 31(9) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers in accordance with Article 411(2) of Regulation (EU) No 575/2013. Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.
0670	1.1.6.2.5.2. **for funding promotional loans of non-financial customers** Article 31(9) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities provided to credit institutions for the sole purpose of directly or indirectly funding promotional loans qualifying as exposures to customers who are neither financial customers in accordance with Article 411(1) of Regulation (EU) No 575/2013 nor retail customers in accordance with Article 411(2) of Regulation (EU) No 575/2013. Only credit institutions which have been set up and are sponsored by central or regional government of at least one Member State may report this item.
0680	1.1.6.2.5.3. **other** Point (a) of Article 31(8) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn of undrawn committed liquidity facilities provided to credit institutions not mentioned above.
0690	1.1.6.2.6. **within a group or an IPS if subject to preferential treatment** Article 29 of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities for which they have received permission to apply a lower outflow rate in accordance with Article 29 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0700	1.1.6.2.7. **within an IPS or cooperative network if treated as liquid asset by the depositing institution** Article 31(7) of Delegated Regulation (EU) 2015/61 Central institutions of a scheme or network referred to in Article 16 shall report the maximum amount that could be drawn from undrawn committed liquidity facilities to member credit institution where such member credit institution treat the facility as a liquid asset in accordance with Article 16(2) of the same Delegated Regulation.
0710	1.1.6.2.8. **to other financial customers** Point (c) of Article 31(8) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities other than those reported above to other financial customers.
0720	1.1.7. **Other products and services** Article 23(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here on those products or services referred to in Article 23(1) of Delegated Regulation (EU) 2015/61. The amount to be reported shall be the maximum amount that could be drawn from the products or services referred to in Article 23(1) of Delegated Regulation (EU) 2015/61. The applicable weight to be reported shall be the weight as determined by the competent authorities in accordance with the procedure set out in Article 23(2) of Delegated Regulation (EU) 2015/61.
0731	1.1.7.1. **Uncommitted funding facilities** Article 23(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of uncommitted funding facilities referred to in Article 23(1) of Delegated Regulation (EU) 2015/61. Guarantees shall not be reported in this row.
0740	1.1.7.2. **undrawn loans and advances to wholesale counterparties** Article 23(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of undrawn loans and advances to wholesale counterparties referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.
0750	1.1.7.3. **mortgages that have been agreed but not yet drawn down** Article 23(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of mortgages that have been agreed but not yet drawn down referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0760	1.1.7.4. **credit cards** Article 23(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of credit cards referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.
0770	1.1.7.5. **overdrafts** Article 23(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of overdrafts referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.
0780	1.1.7.6. **planned outflows related to renewal or extension of new retail or wholesale loans** Article 23(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of planned outflows related to renewal or extension of new retail or wholesale loans referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.
0850	1.1.7.7. **Derivatives payables** Article 23 of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of derivatives payables, other than the contracts listed in Annex II of Regulation (EU) No 575/2013 and credit derivatives, referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.
0860	1.1.7.8. **trade finance off-balance sheet related products** Credit institutions shall report the amount of the products or services related to trade finance off-balance sheet related products referred to in Article 23(1) of Delegated Regulation (EU) 2015/61.
0870	1.1.7.9. **others** Article 23(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of other products or services than those cited above referred to in Article 23(1) of Delegated Regulation (EU) 2015/61. Guarantees, among other items, shall be reported in this row. Contingent outflows due to triggers other than downgrade triggers referred to in Article 30(2) of Delegated Regulation (EU) 2015/61 shall be reported in this row.
0885	1.1.8. **Other liabilities and due commitments** Article 28(2) and (6) and Article 31a of Delegated Regulation (EU) 2015/61 Credit institutions shall report outflows from other liabilities and due commitments as provided in Article 28(2) and (6) and Article 31a of Delegated Regulation (EU) 2015/61. This item shall also include, where necessary, additional balances required to be kept in central bank reserves where agreed between the relevant competent authority and the ECB or the central bank in accordance with point (b)(iii) of Article 10(1) of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0890	1.1.8.1. **liabilities resulting from operating expenses** Article 28(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of the outstanding balance of liabilities resulting from the credit institution's own operating expenses as referred to in Article 28(2) of Delegated Regulation (EU) 2015/61.
0900	1.1.8.2. **in the form of debt securities if not treated as retail deposits** Article 28(6) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of the outstanding balance of notes, bonds and other debt securities, issued by the credit institution other than that reported as retail deposits as referred to in Article 28(6) of Delegated Regulation (EU) 2015/61. This amount includes also coupons that come due in the next 30 calendar days referred to all these securities.
0912	1.1.8.4 **Excess of funding to non-financial customers** Article 31a(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial customers and the amount of inflows from such customers referred to in point (a) of Article 32(3) of that Delegated Regulation when the former exceeds the latter.
0913	1.1.8.4.1 **excess of funding to retail customers** Credit institutions shall report here the difference between the contractual commitments to extend funding to retail customers and the amount of inflows from such customers referred to in point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 when the former exceeds the latter.
0914	1.1.8.4.2 **excess of funding to non-financial corporates** Credit institutions shall report here the difference between the contractual commitments to extend funding to non-financial corporates customers and the amount of inflows from such customers referred to in point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 when the former exceeds the latter.
0915	1.1.8.4.3 **excess of funding to sovereigns, MLDBs (multilateral development banks) and PSEs (public sector entities)** Credit institutions shall report here the difference between the contractual commitments to extend funding to sovereigns, multilateral development banks and public sector entities and the amount of inflows from such customers referred to in point (a) Article 32(3) of Delegated Regulation (EU) 2015/61 when the former exceeds the latter.

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Row	Legal references and instructions
0916	1.1.8.4.4 **excess of funding to other legal entities** Credit institutions shall report here the difference between the contractual commitments to extend funding to other legal entities and the amount of inflows from such customers referred to in point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 when the former exceeds the latter.
0917	1.1.8.5 **Assets borrowed on an unsecured basis** Article 28(7) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here assets borrowed on an unsecured basis and maturing within the 30 days. These assets shall be assumed to run off in full, leading to a 100 % outflow. Credit institutions shall report the market value of assets borrowed on an unsecured basis and maturing within the 30 days period where the credit institution does not own the securities and they do not form part of institutions liquidity buffer.
0918	1.1.8.6 **Others** Article 31a(1) of Delegated Regulation (EU) 2015/61 Credit institutions shall report the amount of the outstanding balance of any liabilities that come due in the next 30 calendar days other than those referred to in Articles 24 to 31 of Delegated Regulation (EU) 2015/61. This row shall only include any other outflows from unsecured transactions. Secured transactions shall be reported under ID 1.2. on 'Outflows from secured lending and capital market-driven transactions' and under ID 1.3. on 'Total outflows from collateral swaps'.
0920	1.2. **Outflows from secured lending and capital market-driven transactions** Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013. Collateral swap transactions (which cover collateral-versus- collateral transactions) shall be reported in template C 75.01 of Annex XXIV.
0930	1.2.1. **Counterparty is central bank** Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank.
0940	1.2.1.1. **level 1 excl. EHQ Covered Bonds collateral** Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61

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Row	Legal references and instructions
	Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 1 asset excluding extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid asset.
0945	1.2.1.1.1 **of which collateral extended meets operational requirements** Transactions in item 1.2.1.1 where the collateral, but for being used as collateral for those transactions, would qualify with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
0950	1.2.1.2. **level 1 EHQ Covered Bonds collateral** Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 1 asset which is extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid asset.
0955	1.2.1.2.1 **of which collateral extended meets operational requirements** Transactions in item 1.2.1.2 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
0960	1.2.1.3. **level 2A collateral** Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2A asset and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 11 of Delegated Regulation (EU) 2015/61 as liquid asset.
0965	1.2.1.3.1 **of which collateral extended meets operational requirements** Transactions in item 1.2.1.3 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.

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Row	Legal references and instructions
0970	1.2.1.4. **level 2B asset-backed securities (residential or automobile, CQS1) collateral** Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61. Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B asset backed securities which are residential or automobile backed and of credit quality step 1 and which comply with the conditions laid down in points (b)(i), (b)(ii) or (b)(iv) of Article 13(2) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid asset.
0975	1.2.1.4.1 **of which collateral extended meets operational requirements** Transactions in item 1.2.1.4 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
0980	1.2.1.5. **level 2B covered bonds** Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B high quality covered bonds which comply with the conditions laid down in point (e) of Article 12(1)(e) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid asset.
0985	1.2.1.5.1 **of which collateral extended meets operational requirements** Transactions in item 1.2.1.5 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
0990	1.2.1.6. **level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral** Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B asset backed securities which are backed by commercial loans, leases and credit facilities to undertakings or loans and credit facilities to individuals of a Member State and of credit quality step 1 and which comply with the conditions laid down points (g)(iii) or (g)(v) of Article 13(2)(g) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid asset.

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Row	Legal references and instructions
0995	1.2.1.6.1 **of which collateral extended meets operational requirements** Transactions in item 1.2.1.6 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset
1000	1.2.1.7. **other Level 2B assets collateral** Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is Level 2B asset not captured above and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid asset.
1005	1.2.1.7.1 **of which collateral extended meets operational requirements** Transactions in item 1.2.1.7 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1010	1.2.1.8. **non-liquid assets collateral** Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is a central bank and the collateral extended is non- liquid assets.
1020	1.2.2. **Counterparty is non-central bank** Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank.
1030	1.2.2.1. **level 1 excl. EHQ Covered Bonds collateral** Point (a) of Article 28(3) of Delegated Regulation (EU) 2015/61. Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 1 assets excluding extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid asset.

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Row	Legal references and instructions
1035	1.2.2.1.1. **of which collateral extended meets operational requirements** Transactions in item 1.2.2.1 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1040	1.2.2.2. **level 1 EHQ Covered Bonds collateral** Point (b) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 1 asset which is extremely high quality covered bonds and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid asset.
1045	1.2.2.2.1. **of which collateral extended meets operational requirements** Transactions in item 1.2.2.2 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1050	1.2.2.3. **level 2A collateral** Point (c) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2A collateral and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 11 of Delegated Regulation (EU) 2015/61 as liquid asset.
1055	1.2.2.3.1. **of which collateral extended meets operational requirements** Transactions in item 1.2.2.3 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1060	1.2.2.4. **level 2B asset-backed securities (residential or automobile, CQS1) collateral** Point (d) of Article 28(3) of Delegated Regulation (EU) 2015/61

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Row	Legal references and instructions
	Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B asset backed securities which are residential or automobile backed and of credit quality step 1 and which comply with the conditions laid down in points (g)(i), (g)(ii) or (g)(iv) of Article 13(2) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid asset.
1065	1.2.2.4.1. **of which collateral extended meets operational requirements** Transactions in item 1.2.2.4 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1070	1.2.2.5. **level 2B covered bonds** Point (e) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B high quality covered bonds which comply with the conditions laid down in point (e) of Article 12(1) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid asset.
1075	1.2.2.5.1. **of which collateral extended meets operational requirements** Transactions in item 1.2.2.5 those where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1080	1.2.2.6. **level 2B asset-backed securities (commercial or individuals, Member State, CQS1) collateral** Point (f) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B asset backed securities which are backed by commercial loans, leases and credit facilities to undertakings or loans and credit facilities to individuals of a Member State and of credit quality step 1 and which comply with the conditions laid down in points (f)(iii) or (f)(v) of Article 13(2) and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61as liquid asset..

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Row	Legal references and instructions
1085	1.2.2.6.1. **of which collateral extended meets operational requirements** Transactions in item 1.2.2.6 where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1090	1.2.2.7. **other Level 2B assets collateral** Point (g) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is Level 2B collateral not captured above and, but for being used as collateral for those transactions, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid asset.
1095	1.2.2.7.1. **of which collateral extended meets operational requirements** Transactions in item 1.2.2.7 those where the collateral, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1100	1.2.2.8. **non-liquid assets collateral** Point (h) of Article 28(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here outflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 where the counterparty is not a central bank and the collateral extended is non liquid assets collateral.
1130	1.3. **Total outflows from collateral swaps** The sum of outflows from C75.01 of Annex XXIV column 0070 shall be reported in column 0060.
MEMORANDUM ITEMS	
1170	2. **Liquidity outflows to be netted by interdependent inflows** Article 26 of Delegated Regulation (EU) 2015/61 Credit institutions shall report in column 0010 the amount of the outstanding balance of all liabilities and off- balance sheet commitments, whose liquidity outflows have been netted by the interdependent inflows in accordance with Article 26 of Delegated Regulation (EU) 2015/61. Credit institutions shall report in column 0060 the outflows that have been netted by the interdependent inflows in accordance with Article 26 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
	3. **Operational deposits maintained for clearing, custody, cash management or other comparable services in the context of an established operational relationship** Credit institutions shall report here on operational deposits referred to in item 1.1.2.1. broken down by the following counterparties: — Credit institutions; — financial customers other than credit institutions; — sovereigns, central banks, multilateral development banks and public sector entities; — other customers.
1180	3.1. **provided by credit institutions** Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by credit institutions.
1190	3.2. **provided by financial customers other than credit institutions** Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by financial customers other than credit institutions.
1200	3.3. **provided by sovereigns, central banks, MDBs and PSEs** Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by sovereigns, central banks, multilateral development banks and public sector entities.
1210	3.4. **provided by other customers** Credit institutions shall report the amount of the outstanding balance of operational deposits referred to in item 1.1.2.1. provided by other customers (other than those mentioned above and customers considered for the retail deposits).
	4. **Intra group or IPS outflows** Credit institutions shall report here all transactions reported in item 1 where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.
1290	4.1. **of which: to financial customer** Credit institutions shall report total amount reported in item 1.1. to financial customers within the scope of item 4.
1300	4.2. **of which: to non-financial customers** Credit institutions shall report total amount reported in item 1.1. to non-financial customers within the scope of item 4.

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Row	Legal references and instructions
1310	4.3. **of which: secured** Credit institutions shall report total amount of secured transactions reported in item 1.2. within the scope of item 4.
1320	4.4. **of which: credit facilities without preferential treatment** Credit institutions shall report the maximum amount that could be drawn from undrawn committed credit facilities reported in item 1.1.6.1. to entities within the scope of item 4 for which they have not received permission to apply a lower outflow rate in accordance with Article 29 of Delegated Regulation (EU) 2015/61.
1330	4.5. **of which: liquidity facilities without preferential treatment** Credit institutions shall report the maximum amount that could be drawn from undrawn committed liquidity facilities reported in item 1.1.6.2. to entities within the scope of item 4 for which they have not received permission to apply a lower outflow rate in accordance with Article 29 of Delegated Regulation (EU) 2015/61.
1340	4.6. **of which: operational deposits** Credit institutions shall report the amount of deposits referred to in item 1.1.2. to entities within the scope of item 4.
1345	4.7. **of which: excess operational deposits** Credit institutions shall report the amount of funds from operational deposits held in excess referred to in item 1.1.3. to entities within the scope of item 4.
1350	4.8. **of which: non-operational deposits** Credit institutions shall report the amount of the outstanding balance of the deposits referred to in item 1.1.4. from entities within the scope of item 4.
1360	4.9. **of which: liabilities in the form of debt securities if not treated as retail deposits** Credit institutions shall report the amount of the outstanding balance of debt securities reported in item 1.1.8.2. which are held by entities within the scope of item 4.
1370	5. **FX outflows** This item shall only be reported in case of reporting in currencies subject to separate reporting. For the cases of reporting in a separate currency, in accordance with Article 415(2) of Regulation (EU) No 575/2013, only, credit institutions shall report the portion of outflows from derivatives (reported in item 1.1.5.5.) which relate to FX principal flows in the respective significant currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flows in that currency, for instance Counterparty A: EUR+10 and Counterparty A: EUR-20 shall be reported as EUR10 outflow. No netting shall be made across counterparties, for instance Counterparty A: EUR-10, Counterparty B: EUR+40 shall be reported as EUR10 outflow on C73.00 (and EUR40 inflow on C74.00).

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Row	Legal references and instructions
	6. **Secured funding waived from Article 17(2) and (3)** Credit institutions shall report here secured funding transactions with a residual maturity up to 30 days where the counterparty is a central bank and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
1400	6.1 **of which: secured by L1 excl. EHQCB** Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 1 collateral excluding extremely high quality covered bonds and but for being used as collateral would meet the requirements laid down in Articles 7 and 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
1410	6.2 **of which: secured by L1 EHQCB** Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 1 collateral which is extremely high quality covered bonds and but for being used as collateral would meet the requirements laid down in Articles 7 and 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
1420	6.3 **of which: secured by L2A** Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 2A collateral and but for being used as collateral would meet the requirements laid down in Articles 7 and 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
1430	6.4 **of which: secured by L2B** Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is Level 2B collateral and but for being used as collateral would meet the requirements laid down in Articles 7 and 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).

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Row	Legal references and instructions
1440	6.5 **of which: secured by non-liquid assets** Credit institutions shall report here secured funding transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral extended is a non-liquid collateral and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).

PART 3: INFLOWS

1. Inflows

1.1. General remarks

1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured in grey.

2. Credit institutions shall submit the template in the corresponding currencies in accordance with Article 415(2) of Regulation (EU) No 575/2013.

3. In accordance with Article 32 of Delegated Regulation (EU) 2015/61, liquidity inflows shall:

   i. comprise only contractual inflows from exposures that are not past due and for which the credit institution has no reason to expect non-performance within the 30-day time horizon;

   ii. be calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates specified in Delegated Regulation (EU) 2015/61.

4. Inflows within a group or an institutional protection scheme (except for inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential inflow rate) shall be assigned to the relevant categories. Unweighted amounts shall additionally be reported as memorandum items under section 3 of the template (rows 0460-0510).

5. In accordance with Article 32(6) of Delegated Regulation (EU) 2015/61, credit institutions shall not report inflows from any of the liquid assets reported in accordance with Title II of that Regulation other than payments due on the assets that are not reflected in the market value of the asset.

6. Inflows which are to be received in third countries where there are transfer restrictions or which are denominated in non-convertible currencies shall be reported in the relevant rows of sections 1.1., 1.2. or 1.3. The inflows shall be reported in full, regardless of the amount of outflows in the third country or currency.

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7. Monies due from securities issued by the credit institution itself or by a SSPE with which the credit institution has close links shall be taken into account on a net basis with an inflow rate applied on the basis of the inflow rate applicable to the underlying assets pursuant to point (h) of Article 32(3) of Delegated Regulation (EU) 2015/61.

8. In accordance with Article 32(7) of Delegated Regulation (EU) 2015/61, credit institutions shall not report inflows from any new obligations entered into. This refers to contractual commitments which have not been contractually established at the reporting date, but will or may be entered into within the 30 day horizon.

9. In the case of a separate reporting in accordance with Article 415(2) of Regulation (EU) No 575/2013, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the relevant currency template. For instance, in case of FX derivatives, credit institutions may only net inflows and outflows in accordance with Article 21 of Delegated Regulation (EU) 2015/61 where they are denominated in the same currency.

10. The Column structure of this template is built to accommodate the different caps on inflows applicable pursuant to Article 33 of Delegated Regulation (EU) 2015/61. In this regard, the template is based on three sets of Columns, one set for each cap treatment (75 % cap, 90 % cap, and exempted from the cap). Credit institutions reporting on a consolidated basis may use more than one such set of Columns if different entities under the same consolidation qualify for different cap treatments.

11. In accordance with point (c) of Article 2(3) of Delegated Regulation (EU) 2015/61 regarding consolidation, liquidity inflows in a subsidiary undertaking in a third country which are subject under the national law of that third country to lower rates than those specified in Title III of the regulation shall be subject to consolidation in accordance with the lower rates specified in the national law of the third country.

12. Delegated Regulation (EU) 2015/61 only refers to rates and haircuts, and the word ‘weight’ in the template just refers to these in the appropriate context. The word ‘weighted’ in this Annex shall be understood as a general term for indicating the amount calculated after the application of the respective haircuts, rates and any other relevant additional instructions (e.g. in the case of secured lending and funding).

13. Some ‘memorandum items’ are included in the associated templates to these instructions. Among others, these items provide necessary information to allow the competent authority to complete an adequate assessment of credit institutions’ compliance with the liquidity requirements.

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1.2. Specific remarks regarding secured lending and capital market-driven transactions

14. The template categories collateralizsed flows by the quality of the underlying asset or HQLA eligibility. A separate template is provided for collateral swaps – C 75.01 of Annex XXIV. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the inflow template (C 74.00 of Annex XXIV) which only covers cash-versus-collateral transactions.

15. Where secured lending and capital market-driven transactions are secured by shares or units in CIUs, these transactions shall be reported as if they would be collateralised by the assets underlying the CIU. For instance, in case a secured lending transaction is collateralised by shares or units in a CIU that exclusively invests into Level 2A assets, the secured lending transaction shall be reported as if directly collateralised by Level 2A collateral. The potentially higher inflow rate for secured lending transactions backed by shares or units in CIUs shall be reflected in the relevant inflow rate to be reported.

16. In the case of a separate reporting in accordance with Article 415(2) of Regulation (EU) No 575/2013, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the relevant currency template. Hence a reverse repo transaction can result in a negative inflow. Reverse repo transactions reported in the same item shall be summed (positives and negatives). If the total is positive then this shall be reported on the inflow template. If the total is negative then this shall be reported on the outflow template. This approach shall be followed vice-versa for repos.

17. For the calculation of inflows, secured lending and capital market-driven transactions shall be reported irrespective of whether the underlying collateral received meets the operational requirements as provided under Article 8 of Delegated Regulation (EU) 2015/61. Furthermore, in order to allow for the calculation of the adjusted stock of liquid assets in accordance with Article 17(2) of Delegated Regulation (EU) 2015/61, credit institutions shall also report separately those transactions where the underlying collateral received additionally meets the operational requirements as provided under Article 8 of Delegated Regulation (EU) 2015/61.

18. Where a credit institution may only recognise part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognisable part shall be reported within the rows on Level 1, Level 2A and Level 2B assets in accordance with point (c)(ii) of Article 12(1) and point (d) of Article 10(1) of Delegated Regulation (EU) 2015/61. Where the particular asset is used as collateral but for an amount which is surplus to the portion which can be recognised as liquid assets, the surplus amount shall be reported in the non-liquid section. Level 2A assets shall be reported in the corresponding Level 2A asset row, even if the Alternative Liquidity Approach under Article 19 of Delegated Regulation (EU) 2015/61 is being followed.

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1.3. Specific remarks regarding settlement and forward starting transactions

19. Credit institutions shall report inflows stemming from forward starting repos that start within the 30 day horizon and mature beyond the 30 day horizon. The inflow to be received shall be reported in {C 74.00; r0260} (‘other inflows’), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the asset is not a ‘liquid asset’, the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in C 72.00 if the institution holds the asset in its book at the reference date and it fulfils the related conditions.

20. Credit institutions shall report inflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg produces an inflow. In the case of a repo, the inflow to be received shall be reported in {C 74.00; r0260} (‘other inflows’), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the amount to be received is lower than the market value of the asset (after LCR haircut) to be lent as collateral, the difference shall be reported as an outflow in C.73.00. If the asset is not a ‘liquid asset’, the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in C 72.00 where the institution holds the asset in its book at the reference date and it fulfils the related conditions. In the case of a reverse repo, where the market value of the asset to be received as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be lent, the difference is to be reported as an inflow in {C 74.00; r0260} (‘other inflows’). For collateral swaps, where the net effect of the initial swap of assets (taking into account LCR haircuts) gives rise to an inflow this inflow shall be reported {C 74.00; r0260} (‘other inflows’).

21. Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR’s 30 day horizon do not have any impact on a bank’s LCR and can be ignored.

1.4. Decision tree on LCR inflows in accordance with Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61

22. The decision tree is without prejudice to the reporting of the memorandum items. The decision tree is part of the instructions to specify prioritisation assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient – credit institutions shall comply with the rest of the instructions at all times.

23. For the sake of simplicity, the decision tree ignores totals and subtotals; this however does not necessarily imply that they shall not also be reported.

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1.4.1. Decision tree on rows in template C 74.00 of Annex XXIV

#	Item	Decision	Reporting
1	Inflow meeting the operational criteria as specified in Article 32, such as: — Exposure is not past due (Article 32(1)) — Credit institution has no reason to expect non-performance within 30 calendar days (Article 32(1)) — Credit institutions shall not take into account inflows from any new obligation entered into (Article 32(7)) — No inflows shall be reported in case inflows are already netted against outflows (Article 26) — Credit institutions shall not take into account any inflows from any of the liquid assets referred to in Title II other than payments due on the assets that are not reflected in the market value of the asset (Article 32(6))	No	No Reporting
		Yes	# 2
2	Forward starting transaction	Yes	# 3
		No	# 5
3	Forward transaction entered into subsequent to the reporting date;	Yes	No Reporting
		No	# 4
4	Forward transaction that start within the 30 day horizon and mature after the 30-day horizon where the initial leg produces a net inflow	Yes	Row 260, ID 1.1.11.
		No	No Reporting
5	Inflows within a group or an institutional protection scheme	Yes	# 6
		No	# 7
6	Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a higher inflow rate (Article 34)	Yes	Row 250, ID 1.1.10.
		No	# 7
7	Inflows from secured lending and capital markets-driven transactions with the exception of derivatives (Article 32(3)(b)-(c);(e)-(f))	Yes	# 23
		No	# 8

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#	Item	Decision	Reporting
8	Monies due from securities maturing within 30 calendar days (Article 32(2)(c))	Yes	Row 190, ID 1.1.5.
		No	# 9
9	Monies due from trade financing transactions with a residual maturity of no more than 30 days (Article 32(2)(b))	Yes	Row 180, ID 1.1.4.
		No	# 10
10	Loans with an undefined contractual end date (Article 32(3)(i))	Yes	# 11
		No	# 12
11	Interest and minimum payments from loans with an undefined contractual end date that are contractually due and that are subject to an actual cash inflow within the next 30 days	Yes	# 12
		No	Row 201, ID 1.1.6.
12	Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets (Article 32(2)(d))	Yes	Row 210, ID 1.1.7.
		No	# 13
13	Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets (Article 32(4))	Yes	Row 230, ID 1.1.8.
		No	# 14
14	Derivatives cash inflows net by counterparty and collateral (Article 32(5))	Yes	Row 240, ID 1.1.9.
		No	# 15
15	Inflows related to outflows in accordance with promotional loan commitments referred to in Article 31(9) (Article 32(3)(a))	Yes	Row 170, ID 1.1.3.
		No	# 16
16	Monies due from central banks and financial customers with a residual maturity of no more than 30 days (Article 32(2)(a))	Yes	# 20
		No	# 17
17	Monies due from non-financial customers (except for central banks) not corresponding to principal repayment (Article 32(2))	Yes	Row 040, ID 1.1.1.1.
		No	# 18

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#	Item			Decision	Reporting
18	Other monies due from non-financial customers (except for central banks) (Article 32(3)(a))			Yes	# 19
				No	Row 260, ID 1.1.11.
19	Other monies due from non-financial customers (except for central banks) (Article 32(3)(a))	# 19.1	Retail customers	Yes	Row 060, ID 1.1.1.2.1.
				No	# 19.2
		# 19.2	Non-financial corporates	Yes	Row 070, ID 1.1.1.2.2.
				No	# 19.3
		# 19.3	Sovereigns, MDBs and PSEs	Yes	Row 080, ID 1.1.1.2.3.
				No	Row 090, ID 1.1.1.2.4.
20	Inflows from financial customers being classified as operational deposits (Article 32(3)(d))			Yes	# 21
				No	# 22
21	Credit institution is able to establish a corresponding symmetrical inflow rate (Article 32(3)(d))			Yes	Row 120, ID 1.1.2.1.1.
				No	Row 130, ID 1.1.2.1.2.
22	Monies due from central banks (Article 32(2)(a))			Yes	Row 150, ID 1.1.2.2.1.
				No	Row 160, ID 1.1.2.2.2.
23	Collateral Swap Transaction (Article 32(3)(e))			Yes	Row 410, ID 1.3 ([2])
				No	# 24
24	Transaction is conducted with a central bank			Yes	#25
				No	# 31
25	Collateral is generally eligible as a liquid asset (irrespective or not whether it is re-used in another transaction and irrespective of whether the asset meets the operational requirement under Article 8)			Yes	# 26
				No	# 30

([2]) Collateral swap transactions additionally need to be reported in template C 75.01 of Annex XXIV.

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#	Item			Decision	Reporting
26	Collateral is used to cover short positions			Yes	Row 297, ID 1.2.1.2
				No	# 27
27	Collateral received meets the operational requirements under Article 8			Yes	# 28
				No	# 29
28	Secured funding transaction secured by (Article 32(3)(b)):	# 28.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 269, ID 1.2.1.1.1 + Row 271, ID 1.2.1.1.1.1
				No	# 28.2
		# 28.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 273, ID 1.2.1.1.2 + Row 275, ID 1.2.1.1.2.1
				No	# 28.3
		# 28.3	Level 2A collateral	Yes	Row 277, ID 1.2.1.1.3 + Row 279, ID 1.2.1.1.3.1
				No	# 28.4
		# 28.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 281, ID 1.2.1.1.4 + Row 283, ID 1.2.1.1.4.1
				No	# 28.5
		# 28.5	Level 2B high quality covered bonds collateral	Yes	Row 285, ID 1.2.1.1.5 + Row 287, ID 1.2.1.1.5.1
				No	# 28.6
		# 28.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 289, ID 1.2.1.1.6 + Row 291, ID 1.2.1.1.6.1
				No	Row 293, ID 1.2.1.1.7 + Row 295, ID 1.2.1.1.7.1

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#	Item			Decision	Reporting
29	Secured funding transaction secured by (Article 32(3)(b)):	# 29.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 269, ID 1.2.1.1.1
				No	# 29.2
		# 29.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 273, ID 1.2.1.1.2
				No	# 29.3
		# 29.3	Level 2A collateral	Yes	Row 277, ID 1.2.1.1.3
				No	# 29.4
		# 29.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 281, ID 1.2.1.1.4
				No	# 29.5
		# 29.5	Level 2B high quality covered bonds collateral	Yes	Row 285, ID 1.2.1.1.5
				No	# 29.6
		# 29.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 289, ID 1.2.1.1.6
				No	Row 293, ID 1.2.1.1.7
30	Collateral that does not qualify as a liquid asset (Article 32(3)(b)) and is non-liquid equity			Yes	Row 301, ID 1.2.1.3.1
				No	Row 303, ID 1.2.1.3.2
31	Collateral is generally eligible as a liquid asset (irrespective or not whether it is re-used in another transaction and irrespective of whether the asset meets the operational requirement under Article 8)			Yes	# 32
				No	# 36
32	Collateral is used to cover short positions			Yes	Row 337, ID 1.2.2.2
				No	# 33

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#	Item			Decision	Reporting
33	Collateral received meets the operational requirements under Article 8			Yes	# 34
				No	# 35
34	Secured funding transaction secured by (Article 32(3)(b))	# 34.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 309, ID 1.2.2.1.1 + Row 311, ID 1.2.2.1.1.1
				No	# 34.2
		# 34.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 313, ID 1.2.2.1.2 + Row 315, ID 1.2.2.1.2.1
				No	# 34.3
		# 34.3	Level 2A collateral	Yes	Row 317, ID 1.2.2.1.3 + Row 319, ID 1.2.2.1.3.1
				No	# 34.4
		# 34.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 321, ID 1.2.2.1.4 + Row 323, ID 1.2.2.1.4.1
				No	# 34.5
		# 34.5	Level 2B high quality covered bonds collateral	Yes	Row 325, ID 1.2.2.1.5 + Row 327, ID 1.2.2.1.5.1
				No	# 34.6
		# 34.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 329, ID 1.2.2.1.6 + Row 331, ID 1.2.2.1.6.1
				No	Row 333, ID 1.2.2.1.7 + Row 335, ID 1.2.2.1.7.1

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#	Item			Decision	Reporting
35	Secured funding transaction secured by (Article 32(3)(b))	# 35.1	Level 1 collateral excluding extremely high quality covered bonds	Yes	Row 309, ID 1.2.2.1.1
				No	# 35.2
		# 35.2	Level 1 collateral which is extremely high quality covered bonds	Yes	Row 313, ID 1.2.2.1.2
				No	# 35.3
		# 35.3	Level 2A collateral	Yes	Row 317, ID 1.2.2.1.3
				No	# 35.4
		# 35.4	Level 2B asset backed securities (residential or auto) collateral	Yes	Row 321, ID 1.2.2.1.4
				No	# 35.5
		# 35.5	Level 2B high quality covered bonds collateral	Yes	Row 325, ID 1.2.2.1.5
				No	# 35.6
		# 35.6	Level 2B asset backed securities (commercial or individuals) collateral	Yes	Row 329, ID 1.2.2.1.6
				No	Row 333, ID 1.2.2.1.7
36	Collateral that does not qualify as a liquid asset (Article 32(3)(b))	# 36.1	margin loans: collateral is non-liquid	Yes	Row 341, ID 1.2.2.3.1.
				No	# 36.2
		# 36.2	collateral is non-liquid equity	Yes	Row 343, ID 1.2.2.3.2.
				No	Row 345, ID 1.2.2.3.3.

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1.4.2. Decision tree on columns in template C 74.00 of Annex XXIV

#	Item			Decision	Reporting
1	Inflow to be reported in rows 0010-0430 of template C 74.00 of Annex XXIV in accordance with Article 32, Article 33 and Article 34 and in accordance with the classification as specified in section 1 (‘Decision tree on rows in template C 74.00’)			No	No Reporting
				Yes	# 2
2	Inflows from secured lending and capital markets-driven transactions with the exception of derivatives (Article 32(3)(b)-(c);(e)-(f))			Yes	# 11
				No	# 3
3	Partial exemption from the cap on inflows (Article 33(2)-(5))			Yes	# 4
				No	# 6
4	Partial exemption from the cap on inflows (Article 33(2)-(5))	# 4.1	Part of inflows exempted from the cap on inflows		# 5
		# 4.2	Part of inflows not exempted from the cap on inflows		# 7
5	Part of the inflows exempted from the 75 % cap on inflows subject to 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 9
				No	# 10
6	Inflow subject to the 75 % cap on inflows (Article 33(1))			Yes	# 7
				No	# 8
7	Inflow subject to the 75 % cap on inflows (Article 33(1))	#7.1	Monies due/ maximum amount that can be drawn		Column 0010
		# 7.2	Applicable Weight		Column 0080
		# 7.3	Inflow		Column 0140
8	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 9
				No	# 10

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#	Item			Decision	Reporting
9	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))	# 9.1	Monies due/ maximum amount that can be drawn		Column 0020
		# 9.2	Applicable Weight		Column 0090
		# 9.3	Inflow		Column 0150
10	Inflows that are fully exempted from the cap on inflows (Article 33(2)-(3))	# 10.1	Monies due/ maximum amount that can be drawn		Column 0030
		# 10.2	Applicable Weight		Column 0100
		# 10.3	Inflow		Column 0160
11	Secured funding transaction where the collateral is generally eligible as a liquid asset (irrespective or not whether it is re-used in another transaction and irrespective of whether the asset meets the operational requirement under Article 8)			Yes	# 12
				No	# 3
12	Partial exemption from the cap on inflows (Article 33(2)-(5))			Yes	# 13
				No	# 15
13	Partial exemption from the cap on inflows (Article 33(2)-(5))	# 13.1	Part of inflows exempted from the cap on inflows		# 14
		# 13.2	Part of inflows not exempted from the cap on inflows		# 16
14	Part of the inflows exempted from the 75 % cap on inflows subject to 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 18
				No	# 19
15	Inflow subject to the 75 % cap on inflows (Article 33(1))			Yes	# 16
				No	# 17

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#	Item			Decision	Reporting
16	Inflow subject to the 75 % cap on inflows (Article 33(1))	# 16.1	Monies due		Column 0010
		# 16.2	Market value of collateral received		Column 0040
		# 16.3	Applicable Weight		Column 0080
		# 16.4	Value of collateral received in accordance with Article 9 [only if the collateral received meets the operational requirements]		Column 0110
		# 16.5	Inflow		Column 0140
17	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))			Yes	# 18
				No	# 19
18	Inflow subject to the 90 % cap on inflows (Article 33(4) and Article 33(5))	# 18.1	Monies due		Column 0020
		# 18.2	Market value of collateral received		Column 0050
		# 18.3	Applicable Weight		Column 0090
		# 18.4	Value of collateral received in accordance with Article 9 [only if the collateral received meets the operational requirements]		Column 0120
		# 18.5	Inflow		Column 0150

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#	Item			Decision	Reporting
19	Inflows that are fully exempted from the cap on inflows (Article 33(2)-(3))	# 19.1	Monies due		Column 0030
		# 19.2	Market value of collateral received		Column 0060
		# 19.3	Applicable Weight		Column 0100
		# 19.4	Value of collateral received in accordance with Article 9 [only if the collateral received meets the operational requirements]		Column 0130
		# 19.5	Inflow		Column 0160

1.5. Inflows sub template

1.5.1. Instructions concerning specific columns

Column	Legal references and instructions
0010	**Amount – Subject to the 75 % cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0040, 0060-0090, 0120-0130, 0150-0260, 0269-0297, 0301-0303, 0309-0337, 0341-0345, 0450 and 0470-0510, credit institutions shall report in Column 0010 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61 and following the relevant instructions included here. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in column 0020 or 0030 and the part of the amount not subject to the exemption shall be reported in column 0010.
0020	**Amount – Subject to the 90 % cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0040, 0060-0090, 0120-0130, 0150-0260, 0269-0297, 0301-0303, 0309-0337, 0341-0345, 0450 and 0470-0510, credit institutions shall report in Column 0020 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61 and following the relevant instructions included here.

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Column	Legal references and instructions
	Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in column 0020 or 0030 and the part of the amount not subject to the exemption shall be reported in column 0010.
0030	**Amount – Exempted from the cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0040, 0060-0090, 0120-0130, 0150-0260, 0269-0297, 0301-0303, 0309-0337, 0341-0345, 0450 and 0470-0510, credit institutions shall report in Column 0030 the total amount of assets/monies due/maximum amounts that can be drawn that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61 and following the relevant instructions included here. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in column 0020 or 0030 and the part of the amount not subject to the exemption shall be reported in column 0010.
0040	**Market value of collateral received – Subject to the 75 % cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0269-0295, 0309-0335 and for row 0490, credit institutions shall report in column 0040 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in column 0050 or 0060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in column 0040.
0050	**Market value of collateral received – Subject to the 90 % cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0269-0295, 0309-0335 and for row 0490, credit institutions shall report in column 0050 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in column 0050 or 0060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in column 0040.

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Column	Legal references and instructions
0060	**Market value of collateral received – Exempted from the cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0269-0295, 0309-0335 and for row 0490, credit institutions shall report in column 0060 the market value of collateral received in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in column 0050 or 0060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in column 0040.
0070	**Standard Weight** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 The standard weights in column 0070 are those specified in Delegated Regulation (EU) 2015/61 by default and are provided for information only.
0080	**Applicable Weight- Subject to the 75 % cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 The Applicable Weight is the one specified in Articles 32 to 34 of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. For rows 0040, 0060-0090, 0120-0130, 0150-0260, 0269, 0273, 0277, 0281, 0285, 0289, 0293, 0301-0303, 0309, 0313, 0317, 0321, 0325, 0329, 0333, 0341-0345, 0450 and 0470-0510, credit institutions shall report in column 0080 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61.
0090	**Applicable Weight- Subject to the 90 % cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 The Applicable Weight are those specified in Articles 32 to 34 of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.

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Column	Legal references and instructions
	For rows 0040, 0060-0090, 0120-0130, 0150-0260, 0269, 0273, 0277, 0281, 0285, 0289, 0293, 0301-0303, 0309, 0313, 0317, 0321, 0325, 0329, 0333, 0341-0345, 0450 and 0470-0510, credit institutions shall report in column 0090 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61.
0100	**Applicable Weight – Exempted from the cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 The Applicable Weight are those specified in Articles 32 to 34 of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. For rows 0040, 0060-0090, 0120-0130, 0150-0260, 0269, 0273, 0277, 0281, 0285, 0289, 0293, 0301-0303, 0309, 0313, 0317, 0321, 0325, 0329, 0333, 0341-0345, 0450 and 0470 –0510, credit institutions shall report in column 0100 the average weight applied to assets/monies due/maximum amounts that can be drawn that are exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61.
0110	**Value of collateral received in accordance with Article 9 – Subject to the 75 % cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0271, 0275, 0279, 0283, 0287, 0291, 0295, 0311, 0315, 0319, 0323, 0327, 0331 and 0335, credit institutions shall report in column 0110 the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in column 0120 or 0130 and the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in column 0110.
0120	**Value of collateral received in accordance with Article 9 – Subject to the 90 % cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61

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Column	Legal references and instructions
	For rows 0271, 0275, 0279, 0283, 0287, 0291, 0295, 0311, 0315, 0319, 0323, 0327, 0331 and 0335, credit institutions shall report in column 0120 the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in column 0120 or 0130 and the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in column 0110.
0130	**Value of collateral received in accordance with Article 9 – Exempted from the cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0271, 0275, 0279, 0283, 0287, 0291, 0295, 0311, 0315, 0319, 0323, 0327, 0331 and 0335, credit institutions shall report in column 0130 the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in column 0120 or 0130 and the value of collateral received in accordance with Article 9 of Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in column 0110.
0140	**Inflow – Subject to the 75 % cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0040, 0060-0090, 0120-0130, 0150-0260, 0269, 0273, 0277, 0281, 0285, 0289, 0293, 0301-0303, 0309, 0313, 0317, 0321, 0325, 0329, 0333, 0341-0345, 0450 and 0470-510, credit institutions shall report in column 0140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from column 0010 with the relevant weight from column 0080. For row 0170, credit institutions shall report in column 0140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.

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Column	Legal references and instructions
0150	**Inflow – Subject to the 90 % cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0040, 0060-0090, 0120-0130, 0150-0260, 0269, 0273, 0277, 0281, 0285, 0289, 0293, 0301-0303, 0309, 0313, 0317, 0321, 0325, 0329, 0333, 0341-0345, 0450 and 0470-0510, credit institutions shall report in column 0150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from column 0020 with the relevant weight from column 0090. For row 0170, credit institutions shall report in column 0150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.
0160	**Inflow – Exempted from the cap on inflows** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 For rows 0040, 0060-0090, 0120-0130, 0150-0260, 0269, 0273, 0277, 0281, 0285, 0289, 0293, 0301-0303, 0309, 0313, 0317, 0321, 0325, 0329, 0333, 0341-0345, 0450 and 0470-0510, credit institutions shall report in column 0160 total inflows that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from column 0030 with the relevant weight from column 0100. For row 0170, credit institutions shall report in column 0160 total inflows that fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity.

1.5.2. Instructions concerning specific rows

Row	Legal references and instructions
0010	1. **TOTAL INFLOWS** Article 32, Article 33 and Article 34 of Delegated Regulation (EU) 2015/61 Credit institutions shall report in row 0010 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of assets/monies due/maximum amount that can be drawn as the sum of assets/monies due/maximum amount than can be drawn from unsecured transactions/ deposits and secured lending and capital market-driven transactions;

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Row	Legal references and instructions
	— for column 0140 total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies; and — for column 0150 and 0160 total inflows as the sum of inflows from unsecured transactions/deposits, secured lending and capital market-driven transactions and collateral swap transactions less the difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies and less the excess of inflows from a related specialised credit institution referred to in point (e) of Article 2(3) and Article 33(6) of Delegated Regulation (EU) 2015/61.
0020	1.1. **Inflows from unsecured transactions/deposits** Articles 32, 33 and 34 of Delegated Regulation (EU) 2015/61 Credit institutions shall report in row 0020 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of assets/monies due/maximum amount that can be drawn from unsecured transactions/deposits; and — for each column 0140, 0150 and 0160 total inflows from unsecured transactions/deposits.
0030	1.1.1. **monies due from non-financial customers (except for central banks)** Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report in row 0030 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of monies due from non-financial customers (except for central banks) (monies due from non-financial customers not corresponding to principal repayments as well as any other monies due from non-financial customers) and — for each column 0140, 0150 and 0160 total inflows from non-financial customers (except for central banks) (inflows from non-financial customers not corresponding to principal repayments as well as any other inflows from non-financial customers). Non-financial customers shall include, but not be limited to, natural persons, SMEs, corporates, sovereigns, multilateral development banks and public sector entities in accordance with Article 31a of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
	Monies due from secured lending and capital market driven transactions with a non-financial customer that are collateralised by liquid assets in accordance with Title II of Delegated Regulation (EU) 2015/61, where these transactions are specified in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013, shall be reported in section 1.2. and shall not be reported in section 1.1.1. Monies due from such transactions that are collateralised by transferable securities that do not qualify as liquid assets in accordance with Title II of Delegated Regulation (EU) 2015/61 shall be reported in section 1.2. and shall not be reported in section 1.1.1. Monies due from such transactions with non-financial customers that are collateralised by non-transferable assets that do not qualify as liquid assets in accordance with Title II of Delegated Regulation (EU) 2015/61 shall be reported in the relevant row of section 1.1.1. Monies due from central banks shall be reported in section 1.1.2. and shall not be reported here. Monies due from trade finance transactions with a residual maturity of no more than 30 days shall be reported in section 1.1.4. and shall not be reported here. Monies due from securities maturing within 30 calendar days shall be reported in section 1.1.5. and shall not be reported here.
0040	1.1.1.1. **monies due from non-financial customers (except for central banks) not corresponding to principal repayment** Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 Monies due from non-financial customers (except for central banks) with a residual maturity of no more than 30 days not corresponding to principal repayment. These inflows include interest and fees due from non-financial customers (except for central banks).Monies due from central banks not corresponding to principal repayment shall be reported in section 1.1.2. and shall not be reported here.
0050	1.1.1.2. **other monies due from non-financial customers (except for central banks)** Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report in row 0050 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of other monies due from non-financial customers (except for central banks) as the sum of monies due from non-financial customers by counterparty and — for each column 0140, 0150 and 0160 total other inflows from non-financial customers (except for central banks) as the sum of other inflows from non-financial customers by counterparty. Monies due from non-financial customers (except for central banks) not corresponding to principal repayment shall be reported in section 1.1.1.1. and shall not be reported here. Other monies due from central banks shall be reported in section 1.1.2. and shall not be reported here.

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Row	Legal references and instructions
	Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61 shall be reported in section 1.1.3. and shall not be reported here.
0060	1.1.1.2.1. **monies due from retail customers** Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 Monies due from retail customers with a residual maturity of no more than 30 days.
0070	1.1.1.2.2. **monies due from non-financial corporates** Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 Monies due from non-financial corporates with a residual maturity of no more than 30 days.
0080	1.1.1.2.3. **monies due from sovereigns, multilateral development banks and public sector entities** Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 Monies due from sovereigns, multilateral development banks and public sector entities with a residual maturity of no more than 30 days.
0090	1.1.1.2.4. **monies due from other legal entities** Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 Monies due from other legal entities not included anywhere above with a residual maturity of no more than 30 days.
0100	1.1.2. **monies due from central banks and financial customers** Point (a) of Article 32(2) and point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61 Credit institutions shall report in row 0100 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of monies due from central banks and financial customers (operational as well as non-operational deposits); and — for each column 0140, 0150 and 0160 total inflows from central banks and financial customers (operational as well as non-operational deposits). Credit institutions shall report here monies due with a residual maturity of no more than 30 days from central banks and financial customers, that are not past due and for which the bank has no reason to expect non-performance within the 30-day time horizon. Monies due from central banks and financial customers not corresponding to principal repayment shall be reported in the relevant section.

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Row	Legal references and instructions
	Deposits at the central institution referred to in Article 27(3) of Delegated Regulation (EU) 2015/61 shall not be reported as an inflow. Monies due from trade finance transactions with a residual maturity of no more than 30 days shall be reported in section 1.1.4. and shall not be reported here. Monies due from securities maturing within 30 calendar days shall be reported in section 1.1.5. and shall not be reported here.
0110	1.1.2.1. **monies due from financial customers being classified as operational deposits** Point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61 Credit institutions shall report in row 0110 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of monies due from financial customers being classified as operational deposits (disregarding whether the credit institution is able to establish a corresponding symmetrical inflow rate or not); and — for each column 0140, 0150 and 0160 total inflows from financial customers being classified as operational deposits (disregarding whether the credit institution is able to establish a corresponding symmetrical inflow rate or not). Credit institutions shall report here monies due from financial customers in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Delegated Regulation (EU) 2015/61.
0120	1.1.2.1.1. **monies due from financial customers being classified as operational deposits where the credit institution is able to establish a corresponding symmetrical inflow rate** Point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61 Monies due from financial customers with a residual maturity of no more than 30 days in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Delegated Regulation (EU) 2015/61 where the credit institution is able to establish a corresponding symmetrical inflow rate.
0130	1.1.2.1.2. **monies due from financial customers being classified as operational deposits where the credit institution is not able to establish a corresponding symmetrical inflow rate** Point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61 Monies due from financial customers with a residual maturity of no more than 30 days in order, for the credit institution, to obtain clearing, custody or cash management services in accordance with Article 27 of Delegated Regulation (EU) 2015/61 where the credit institution is not able to establish a corresponding symmetrical inflow rate. For these items, a 5 % inflow rate shall be applied.

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Row	Legal references and instructions
0140	1.1.2.2. **monies due from central banks and financial customers not being classified as operational deposits** Point (a) of Article 32(2) of Delegated Regulation (EU) 2015/61 Credit institutions shall report in row 140 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of monies due from central banks and financial customers not being classified as operational deposits and — for each column 0140, 0150 and 0160 total inflows from central banks and financial customers not being classified as operational deposits. Credit institutions shall report here monies due from central banks and financial customers which do not qualify for the treatment as operational deposits as specified in point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61.
0150	1.1.2.2.1. **monies due from central banks** Point (a) of Article 32(2) of Delegated Regulation (EU) 2015/61 Monies due from central banks with a residual maturity of no more than 30 days in accordance with point (a) of Article 32(2) of Delegated Regulation (EU) 2015/61.
0160	1.1.2.2.2. **monies due from financial customers** Point (a) of Article 32(2) of Delegated Regulation (EU) 2015/61 Monies due from financial customers with a residual maturity of no more than 30 days which do not qualify for the treatment as operational deposits as specified in point (d) of Article 32(3) in conjunction with Article 27 of Delegated Regulation (EU) 2015/61. Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61 shall be reported in section 1.1.3. and shall not be reported here.
0170	1.1.3. **inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61** Point (a) of Article 32(3) of Delegated Regulation (EU) 2015/61 Inflows corresponding to outflows in accordance with promotional loan commitments referred to in Article 31(9) of Delegated Regulation (EU) 2015/61.
0180	1.1.4. **monies due from trade financing transactions** Point (b) of Article 32(2) of Delegated Regulation (EU) 2015/61 Monies due from trade financing transactions with a residual maturity of no more than 30 days in accordance with point (b) of Article 32(2) of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0190	1.1.5. **monies due from securities maturing within 30 days** Point (c) of Article 32(2) of Delegated Regulation (EU) 2015/61 Monies due from securities maturing within 30 calendar days in accordance with point (c) of Article 32(2) of Delegated Regulation (EU) 2015/61.
0201	1.1.6. **loans with an undefined contractual end date** Point (i) of Article 32(3) of Delegated Regulation (EU) 2015/61 Loans with an undefined contractual end date in accordance with point (i) of Article 32(3) of Delegated Regulation (EU) 2015/61. The credit institution shall only consider those loans where the contract allows the credit institution to withdraw or to request payment within 30 calendar days. Interest and minimum payments to be debited against the client account within 30 calendar days shall be included in the amount reported. Interest and minimum payments from loans with an undefined contractual end date that are contractually due and give rise to an actual cash inflow within the next 30 calendar days shall be considered as monies due and shall be reported in the relevant row, following the treatment prescribed by Article 32 for monies due. Credit institutions shall not report other interest that accrues, but that is neither debited against the client account nor giving rise to an actual cash inflow over the next 30 calendar days.
0210	1.1.7. **monies due from positions in major index equity instruments provided that there is no double counting with liquid assets** Point (d) of Article 32(2) of Delegated Regulation (EU) 2015/61 Monies due from positions in major index equity instruments provided that there is no double counting with liquid assets in accordance with point (d) of Article 32(2) of Delegated Regulation (EU) 2015/61. Position shall include monies contractually due within 30 calendar days, such as cash dividends from those major indexes and cash due from those equity instruments sold but not yet settled, if they are not recognised as liquid assets in accordance with Title II of Delegated Regulation (EU) 2015/61.
0230	1.1.8. **inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets** Article 32(4) of Delegated Regulation (EU) 2015/61 Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets in accordance with Article 32(4) of Delegated Regulation (EU) 2015/61. Inflows shall only be considered if these balances are maintained in liquid assets as specified in Title II of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0240	1.1.9. **inflows from derivatives** Article 32(5) in conjunction with Article 21 of Delegated Regulation (EU) 2015/61 The net amount of receivables expected over 30 calendar days period from the contracts listed in Annex II of Regulation (EU) No 575/2013 and from credit derivatives. Credit institutions shall calculate inflows expected over 30 calendar days on a net basis by counterparty subject to the existence of bilateral netting agreements in accordance with Article 295 of Regulation (EU) No 575/2013. Net basis shall mean also net of collateral received provided that it qualifies as a liquid asset under Title II of Delegated Regulation (EU) 2015/61. Cash outflows and inflows arising from foreign currency derivative or credit derivative transactions that involve a full exchange of principal amounts on a simultaneous basis (or within the same day) shall be calculated on a net basis, even where those transactions are not covered by a bilateral netting agreement. In the case of a separate reporting in accordance with Article 415(2) of Regulation (EU) No 575/2013, derivative or credit derivative transactions shall be separated into each respective currency. Netting by counterparty may only be applied to flows in that currency.
0250	1.1.10. **inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authorities have granted permission to apply a higher inflow rate** Article 34 of Delegated Regulation (EU) 2015/61 Inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a higher inflow rate in accordance with Article 34 of Delegated Regulation (EU) 2015/61.
0260	1.1.11. **other inflows** Article 32(2) of Delegated Regulation (EU) 2015/61 All other inflows in accordance with Article 32(2) of Delegated Regulation (EU) 2015/61 not reported anywhere else in the template.
0263	1.2. **Inflows from secured lending and capital market-driven transactions** Points (b), (c) and (f) of Article 32(3) of Delegated Regulation (EU) 2015/61 refer to inflows resulting from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days. Credit institutions shall report in row 0263 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of monies due from secured lending and capital market-driven transactions; and

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Row	Legal references and instructions
	— for each column 0140, 0150 and 0160 total inflows from secured lending and capital market driven transactions. Collateral swap transactions maturing within 30 calendar days shall be reported in template C 75.01 of Annex XXIV and shall not be reported here.
0265	1.2.1. **counterparty is central bank** Credit institutions shall report here inflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 with a residual maturity of no more than 30 days where the counterparty is a central bank. Credit institutions shall report in row 0265 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of monies due from secured lending and capital market-driven transactions where the counterparty is a central bank; and — for each column 0140, 0150 and 0160 total inflows from secured lending and capital market driven transactions where the counterparty is a central bank.
0267	1.2.1.1. **collateral that qualifies as a liquid asset** Credit institutions shall report in row 0267 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of monies due from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by liquid assets; and — for each column 0140, 0150 and 0160 total inflows from secured lending and capital market driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by liquid assets. Credit institutions shall report secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by liquid assets, whether or not they are re-used in another transaction and irrespective of whether the liquid assets received meet the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0269	1.2.1.1.1. **Level 1 collateral excluding extremely high quality covered bonds** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61

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Row	Legal references and instructions
	Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 1 asset referred to in Article 10 with the exception of extremely high quality covered bonds referred to in point (f) of Article 10(1).
0271	1.2.1.1.1.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.1.1.1, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0273	1.2.1.1.2. **Level 1 collateral which is extremely high quality covered bonds** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid assets of the category referred to in point (f) of Article 10(1).
0275	1.2.1.1.2.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.1.1.2, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0277	1.2.1.1.3. **Level 2A collateral** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 11 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2A asset referred to in Article 11.

▼B

Row	Legal references and instructions
0279	1.2.1.1.3.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.1.1.3, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0281	1.2.1.1.4. **Level 2B asset backed securities (residential or auto) collateral** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (g)(i), (g)(ii) or (g)(iv) of Article 13(2).
0283	1.2.1.1.4.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.1.1.4, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0285	1.2.1.1.5. **Level 2B high quality covered bonds collateral** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid assets of the category of level 2B asset referred to in point (e) of Article 12(1).
0287	1.2.1.1.5.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.1.1.5, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0289	1.2.1.1.6. **Level 2B asset backed securities (commercial or individuals) collateral** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (g)(iii) or (g)(v) of Article 13(2).
0291	1.2.1.1.6.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.1.1.6, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0293	1.2.1.1.7. **Level 2B collateral not already captured in section 1.2.1.1.4., 1.2.1.1.5. or 1.2.1.1.6.** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (b), (c) or (f) of Article 12(1).
0295	1.2.1.1.7.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.1.1.7, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0297	1.2.1.2. **collateral is used to cover a short position** Point (b) of Article 32(3)of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by assets which are used to cover a short position in accordance with the second sentence of Article 30(5). Where collateral of any type is used to cover a short, this shall be reported here and not in any of the lines above. There shall be no double-counting.

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Row	Legal references and instructions
0299	1.2.1.3. **collateral that does not qualify as a liquid asset** Credit institutions shall report in row 0299 of C 74.00 of Annex XXIV secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the collateral does not qualify as a liquid asset. Credit institutions shall report — for each column 0010, 0020 and 0030 the total amount of monies due from those transactions as the sum of monies due from secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral; and — for each column 0140, 0150 and 0160 total inflows from those transactions as the sum of inflows from secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral.
0301	1.2.1.3.1. **collateral is non-liquid equity** Point (b) of Article 32(3)of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised non-liquid equity.
0303	1.2.1.3.2. **all other non-liquid collateral** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the transaction is collateralised by non-liquid assets not already captured in section 1.2.1.3.1.
0305	1.2.2. **counterparty is non-central bank** Credit institutions shall report here inflows resulting from secured lending and capital market-driven transactions as defined in points (2) and (3) of Article 192 of Regulation (EU) No 575/2013 with a residual maturity of no more than 30 days where the counterparty is not a central bank. Credit institutions shall report in row 0305 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of monies due from secured lending and capital market-driven transactions where the counterparty is not a central bank; and — for each column 0140, 0150 and 0160 total inflows from secured lending and capital market driven transactions where the counterparty is not a central bank.

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Row	Legal references and instructions
0307	1.2.2.1. **collateral that qualifies as a liquid asset** Credit institutions shall report in row 0307 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of monies due from secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by liquid assets; and — for each column 0140, 0150 and 0160 total inflows from secured lending and capital market driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by liquid assets. Credit institutions shall report secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by liquid assets, whether or not they are re-used in another transaction and irrespective of whether the liquid assets received meet the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0309	1.2.2.1.1. **Level 1 collateral excluding extremely high quality covered bonds** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 1 asset referred to in Article 10 with the exception of extremely high quality covered bonds referred to in point (f) of Article 10(1).
0311	1.2.2.1.1.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.2.1.1, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0313	1.2.2.1.2. **Level 1 collateral which is extremely high quality covered bonds** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 10 of Delegated Regulation (EU) 2015/61 as liquid assets of the category referred to in point (f) of Article 10(1).

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Row	Legal references and instructions
0315	1.2.2.1.2.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.2.1.2, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0317	1.2.2.1.3. **Level 2A collateral** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61. Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 11 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2A asset referred to in Article 11.
0319	1.2.2.1.3.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61. Of the transactions in item 1.2.2.1.3, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0321	1.2.2.1.4. **Level 2B asset backed securities (residential or auto) collateral** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (g)(i), (g)(ii) or (g)(iv) of Article 13(2).
0323	1.2.2.1.4.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.2.1.4, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0325	1.2.2.1.5. **Level 2B high quality covered bonds collateral** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid assets of the category of level 2B asset referred to in point (e) of Article 12(1).
0327	1.2.2.1.5.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.2.1.5, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0329	1.2.2.1.6. **Level 2B asset backed securities (commercial or individuals) collateral** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 13 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (g)(iii) or (g)(v) of Article 13(2).
0331	1.2.1.1.6.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.2.1.6, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0333	1.2.2.1.7. **Level 2B collateral not already captured in section 1.2.2.1.4., 1.2.2.1.5. or 1.2.2.1.6.** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets that, whether or not they are re-used in another transaction, would qualify in accordance with Articles 7 and 12 of Delegated Regulation (EU) 2015/61 as liquid assets of any of the categories of level 2B asset referred to in point (b), (c) or (f) of Article 12(1).

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Row	Legal references and instructions
0335	1.2.2.1.7.1. **of which collateral received meets operational requirements** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Of the transactions in item 1.2.2.1.7, those transactions where the collateral received meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0337	1.2.2.2. **collateral is used to cover a short position** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by assets which are used to cover a short position in accordance with the second sentence of Article 30(5). Where collateral of any type is used to cover a short, this shall be reported here and not in any of the lines above. There shall be no double-counting.
0339	1.2.2.3. **collateral that does not qualify as a liquid asset** Credit institutions shall report in row 0339 of C 74.00 of Annex XXIV secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the collateral does not qualify as a liquid asset. Credit institutions shall report — for each column 0010, 0020 and 0030 the total amount of monies due from those transactions as the sum of monies due from margin loans where the collateral is non-liquid, secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral; and — for each column 0140, 0150 and 0160 total inflows from those transactions as the sum of inflows from margin loans where the collateral is non-liquid, secured lending and capital market-driven transactions where the collateral is non-liquid equity and secured lending and capital market-driven transactions backed by any other non-liquid collateral.
0341	1.2.2.3.1. **margin loans: collateral is non-liquid** Point (c) of Article 32(3) of Delegated Regulation (EU) 2015/61 Margin loans made against non-liquid assets with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the assets received are not used to cover short positions as outlined in Point (c) of Article 32(3) of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0343	1.2.2.3.2. **collateral is non-liquid equity** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised non-liquid equity.
0345	1.2.2.3.3. **all other non-liquid collateral** Point (b) of Article 32(3) of Delegated Regulation (EU) 2015/61 Secured lending and capital market-driven transactions with a residual maturity of no more than 30 days where the counterparty is not a central bank and where the transaction is collateralised by non-liquid assets not already captured in section 1.2.2.3.1 or 1.2.2.3.2.
0410	1.3. **Total inflows from collateral swaps** Credit institutions shall report here the sum of total inflows from collateral swaps as calculated in template C 75.01 of Annex XXIV.
0420	1.4. **(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)** Article 32(8) of Delegated Regulation (EU) 2015/61 Institutions shall report in the relevant column 0140, 0150 and 0160 the sum of total weighted inflows from third countries where there are transfer restrictions or which are denominated in non-convertible currencies less the sum of total weighted outflows to third countries where there are transfer restrictions or which are denominated in non-convertible currencies as reported in C 73.00 of Annex XXIV. In case this amount is negative, institutions shall report '0'.
0430	1.5. **(Excess inflows from a related specialised credit institution)** Point (e) of Article 2(3) and Article 33(6) of Delegated Regulation (EU) 2015/61 Credit institutions reporting on a consolidated basis shall report in the relevant column 0140, 0150 or 0160, the amount of the inflows arising from a related specialised credit institution referred to in Article 33(3) and (4) of Delegated Regulation (EU) 2015/61 that are in excess of the amount of outflows arising from the same undertaking.
MEMORANDUM ITEMS	
0450	2. **FX inflows** This memorandum item shall only be reported in case of a separate reporting of the reporting currency or of a currency other than the reporting currency in accordance with Article 415(2) of Regulation (EU) No 575/2013.

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Row	Legal references and instructions
	Credit institutions shall report the portion of inflows from derivatives (reported in section 1.1.9.) which relate to FX principal flows in the respective currency from cross-currency swaps, FX spot and forward transactions maturing within the 30 day period. Netting by counterparty may only be applied to flows in that currency.
0460	3. **Inflows within a group or an institutional protection scheme** Credit institutions shall report here as memorandum items all transactions reported in section 1 (excluding section 1.1.10.) where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013. Credit institutions shall report in row 0460 of C 74.00 of Annex XXIV — for each column 0010, 0020 and 0030 the total amount of monies due/maximum amount that can be drawn within a group or an institutional protection scheme as the sum of monies due/maximum amount that can be drawn within a group or an institutional protection scheme by type of transaction and counterparty; and — for each column 0140, 0150 and 0160 total inflows within group or an institutional protection scheme as the sum of inflows within a group or an institutional protection scheme by type of transaction and counterparty.
0470	3.1. **Monies due from non-financial customers (except for central banks)** Credit institutions shall report here all monies due from non-financial customers reported in section 1.1.1. where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central credit institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.
0480	3.2. **Monies due from financial customers** Credit institutions shall report here all monies due from financial customers reported in section 1.1.2. where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.

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Row	Legal references and instructions
0490	3.3. **Secured transactions** Credit institutions shall report here all monies due from secured lending and capital market driven transaction as well as the total market value of received collateral reported in section 1.2., where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.
0500	3.4. **Monies due from maturing securities within 30 days** Credit institutions shall report here all monies due from maturing securities within 30 days reported in section 1.1.5. where the issuer is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.
0510	3.5. **Any other inflows within a group or an institutional protection scheme** Credit institutions shall report here any other inflows within a group or an institutional protection scheme reported in section 1.1.3. to 1.1.11. (excluding section 1.1.5. and 1.1.10.) where the counterparty is a parent or a subsidiary of the credit institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.
	4. **Secured lending waived from Article 17(2) and (3)** Credit institutions shall report here secured lending transactions with a residual maturity up to 30 days where the counterparty is a central bank and where the relevant transactions are exempted from the application Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
0530	4.1. **of which: secured by L1 excl. EHQCB** Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 1 collateral excluding extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).

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Row	Legal references and instructions
0540	4.2. **of which: secured by L1 EHQCB** Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 1 collateral which is extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
0550	4.3. **of which: secured by L2A** Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 2A collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
0560	4.4. **of which: secured by L2B** Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is Level 2B collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
0570	4.5. **of which: secured by non-liquid assets** Credit institutions shall report here secured lending transactions maturing within 30 calendar days where the counterparty is a central bank, the collateral received is a non-liquid collateral and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).

PART 4: COLLATERAL SWAPS

1. Collateral swaps

1.1. General remarks

1. Any transaction maturing within the next 30 calendar days in which non-cash assets are swapped for other non-cash assets, shall be reported in this template. Items which do not need to be completed by institutions are coloured grey.

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2. Collateral swap transactions that mature within the next 30 calendar days shall lead to an outflow if the asset borrowed is subject to a lower haircut under Chapter 2 of Delegated Regulation (EU) 2015/61 than the asset lent. The outflow shall be calculated by multiplying the market value of the asset borrowed by the difference between the outflow rate applicable to the asset lent and the outflow rate applicable to the asset borrowed in secured funding transactions maturing within the next 30 calendar days. In the case that the counterparty is the credit institution's domestic central bank, the outflow rate to be applied to the market value of the asset borrowed shall be 0 %. The meaning of the credit institution's domestic central bank follows the definition provided under Article 28(8) of Delegated Regulation (EU) 2015/61.

3. Collateral swaps that mature within the next 30 calendar days shall lead to an inflow where, under Chapter 2 of Delegated Regulation (EU) 2015/61, the asset lent is subject to a lower haircut than the asset borrowed. The inflow shall be calculated by multiplying the market value of the asset lent by the difference between the inflow rate applicable to the asset borrowed and the inflow rate applicable to the asset lent in secured lending transactions maturing within the next 30 calendar days. If the collateral obtained is used to cover short positions that can be extended beyond 30 calendar days no inflow shall be recognised.

4. For liquid assets the liquidity value is calculated in accordance with Article 9 of Delegated Regulation (EU) 2015/61.

5. Each collateral swap transaction shall be assessed individually and the flow reported as either an outflow or an inflow (per transaction) in the corresponding row. If one trade contains multiple categories of collateral type (e.g. a basket of collateral) then for reporting it shall be split into parts corresponding with the template rows and assessed in parts. In the context of swap transactions of collateral baskets or pools that are maturing within the next 30 calendar days, non-cash assets lent shall be assigned individually to non-cash assets borrowed, in accordance with the liquid assets categories as defined in Chapter 2 of Title II of Delegated Regulation (EU) 2015/61, starting from the least liquid combination (i.e. non-liquid non-cash assets lent, non-liquid non-cash assets borrowed). Any excess collateral within one combination is moved to the higher category, so that up to the most liquid combination, the relevant combinations are fully matched. Any overall excess collateral is then captured in the most liquid combination.

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6. Collateral swap transactions involving shares or units in CIUs shall be reported as if the transactions would involve the assets underlying the CIU. The different haircuts applied to shares or units in CIUs shall be reflected in the relevant outflow or inflow rate to be reported.

7. Credit institutions shall report the template in the corresponding currencies in accordance with Article 415(2) of Regulation (EU) No 575/2013. In this case, the reported balances shall comprise only those which are denominated in the relevant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the relevant currency template, with corresponding impact on the excess liquidity value.

1.2. Specific remarks

8. For the calculation of inflows or outflows, collateral swap transactions shall be reported irrespective of whether the underlying collateral involved meets, or would meet if not already being used to secure this transaction, the operational requirements as provided under Article 8 of Delegated Regulation (EU) 2015/61. Furthermore, in order to allow for the calculation of the adjusted stock of liquid assets in accordance with Article 17(2) of Delegated Regulation (EU) 2015/61, credit institutions shall also report separately those transactions where at least one collateral leg meets the operational requirements as provided under Article 8 of Delegated Regulation (EU) 2015/61.

9. Where an institution may only recognise part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within rows on the Level 1, Level 2A and Level 2B assets in accordance with point (c)(ii) of Article 12(1) and point (d) of Article 10(1) of Delegated Regulation (EU) 2015/61. Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the non-liquid section.

10. Collateral Swaps involving Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach is being followed (i.e. do not move L2A to L1 in the collateral swaps reporting).

1.3. Collateral swaps sub template

1.3.1. Instructions concerning specific columns

Column	Legal references and instructions
0010	**Market value of collateral lent** The market value of the collateral lent shall be reported in column 0010. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges in accordance with Article 8(5) of Delegated Regulation (EU) 2015/61.

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Column	Legal references and instructions
0020	**Liquidity value of collateral lent** The liquidity value of the collateral lent shall be reported in column 0020. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut.
0030	**Market value of collateral borrowed** The market value of the collateral borrowed shall be reported in column 0030. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges in accordance with Article 8(5) of Delegated Regulation (EU) 2015/61.
0040	**Liquidity value of collateral borrowed** The liquidity value of the collateral borrowed shall be reported in column 0040. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut.
0050	**Standard weight** Articles 28 and 32 of Delegated Regulation (EU) 2015/61 The standard weights in column 0050 are those specified in Delegated Regulation (EU) 2015/61 by default and are provided for information only.
0060	**Applicable weight** Articles 28 and 32 of Delegated Regulation (EU) 2015/61 The applicable weights are those specified in Articles 28 and 32 of Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.
0070	**Outflows** Credit institutions shall report here the outflows. This is calculated by multiplying column 0060 by column 0030, both from C75.01 of Annex XXIV.
0080	**Inflows subject to the 75 % cap on inflows** Credit institutions shall report here the inflows of transactions subject to the 75 % cap on inflows. The inflows are calculated by multiplying column 0060 by column 0010, both from C 75.01 of Annex XXIV.
0090	**Inflows subject to the 90 % cap on inflows** Credit institutions shall report here the inflows of transactions subject to the 90 % cap on inflows. The inflows are calculated by multiplying column 0060 by column 0010, both from C 75.01 of Annex XXIV.
0100	**Inflows exempted from the cap on inflows** Credit institutions shall report here the inflows of transactions exempt from the cap on inflows. The inflows are calculated by multiplying column 0060 by column 0010, both from C 75.01 of Annex XXIV.

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1.3.2. Instructions concerning specific rows

Row	Legal references and instructions
0010	1. **TOTAL COLLATERAL SWAPS (counterparty is central bank)** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps.
0020	1.1. **Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for each relevant column, the total values of collateral swaps for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent.
0030	1.1.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)
0040	1.1.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.1.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0050	1.1.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed).
0060	1.1.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.1.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0070	1.1.3. **Level 2A assets** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2A assets (borrowed)
0080	1.1.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.1.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0090	1.1.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).
0100	1.1.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.1.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0110	1.1.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B high quality covered bonds (borrowed).
0120	1.1.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.1.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0130	1.1.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
0140	1.1.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.1.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0150	1.1.7. **Other Level 2B** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Other Level 2B (borrowed)
0160	1.1.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.1.7., credit institutions shall report — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0170	1.1.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Non-liquid assets (borrowed)
0180	1.1.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.1.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.

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Row	Legal references and instructions
0190	1.2. **Totals for transactions in which Level 1 extremely high quality covered bonds are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 1 extremely high quality covered bonds are lent.
0200	1.2.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).
0210	1.2.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.2.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0220	1.2.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed)
0230	1.2.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.2.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0240	1.2.3. **Level 2A assets** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2A assets (borrowed)

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Row	Legal references and instructions
0250	1.2.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.2.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0260	1.2.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
0270	1.2.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.2.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0280	1.2.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed)
0290	1.2.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.2.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0300	1.2.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
0310	1.2.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.2.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0320	1.2.7. **Other Level 2B** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Other Level 2B (borrowed)
0330	1.2.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.2.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0340	1.2.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Non-liquid assets (borrowed)
0350	1.2.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.2.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.

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Row	Legal references and instructions
0360	1.3. **Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2A assets are lent.
0370	1.3.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)
0380	1.3.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.3.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0390	1.3.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 extremely high quality covered bonds (borrowed)
0400	1.3.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.3.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0410	1.3.3. **Level 2A assets** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2A assets (borrowed)

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Row	Legal references and instructions
0420	1.3.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.3.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0430	1.3.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
0440	1.3.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.3.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0450	1.3.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B high quality covered bonds (borrowed)
0460	1.3.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.3.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0470	1.3.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
0480	1.3.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.3.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0490	1.3.7. **Other Level 2B** Such transactions in which the institution has swapped Level 2A assets (lent) for Other Level 2B (borrowed).
0500	1.3.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.3.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0510	1.3.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 2A assets (lent) for Non-liquid assets (borrowed)
0520	1.3.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.3.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.

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Row	Legal references and instructions
0530	1.4. **Totals for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent.
0540	1.4.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)
0550	1.4.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.4.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0560	1.4.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed)
0570	1.4.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.4.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0580	1.4.3. **Level 2A assets** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2A assets (borrowed)

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Row	Legal references and instructions
0590	1.4.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.4.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0600	1.4.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
0610	1.4.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.4.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0620	1.4.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B high quality covered bonds (borrowed)
0630	1.4.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.4.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

▼B

Row	Legal references and instructions
0640	1.4.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
0650	1.4.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.4.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0660	1.4.7. **Other Level 2B** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Other Level 2B (borrowed)
0670	1.4.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.4.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0680	1.4.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Non-liquid assets (borrowed)
0690	1.4.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.4.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.

▼B

Row	Legal references and instructions
0700	1.5. **Totals for transactions in which Level 2B high quality covered bonds are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B high quality covered bonds are lent.
0710	1.5.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).
0720	1.5.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.5.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0730	1.5.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed)
0740	1.5.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.5.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0750	1.5.3. **Level 2A assets** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2A assets (borrowed)

▼B

Row	Legal references and instructions
0760	1.5.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.5.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0770	1.5.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
0780	1.5.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.5.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0790	1.5.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed)
0800	1.5.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.5.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0810	1.5.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)

▼B

Row	Legal references and instructions
0820	1.5.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.5.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0830	1.5.7. **Other Level 2B** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Other Level 2B (borrowed)
0840	1.5.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.5.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0850	1.5.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Non-liquid assets (borrowed)
0860	1.5.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.5.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
0870	1.6. **Totals for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent.

▼B

Row	Legal references and instructions
0880	1.6.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)
0890	1.6.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.6.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0900	1.6.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed)
0910	1.6.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.6.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0920	1.6.3. **Level 2A assets** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2A assets (borrowed)
0930	1.6.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.6.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
0940	1.6.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
0950	1.6.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.6.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0960	1.6.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B high quality covered bonds (borrowed)
0970	1.6.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.6.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
0980	1.6.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
0990	1.6.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.6.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and

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Row	Legal references and instructions
	— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1000	1.6.7. **Other Level 2B** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Other Level 2B (borrowed)
1010	1.6.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.6.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1020	1.6.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Non-liquid assets (borrowed)
1030	1.6.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.6.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1040	1.7. **Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Other Level 2B assets are lent.
1050	1.7.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).

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Row	Legal references and instructions
1060	1.7.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.7.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1070	1.7.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 extremely high quality covered bonds (borrowed)
1080	1.7.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.7.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1090	1.7.3. **Level 2A assets** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2A assets (borrowed)
1100	1.7.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.7.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1110	1.7.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)

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Row	Legal references and instructions
1120	1.7.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.7.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1130	1.7.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B high quality covered bonds (borrowed)
1140	1.7.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.7.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1150	1.7.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
1160	1.7.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.7.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1170	1.7.7. **Other Level 2B** Such transactions in which the institution has swapped Other Level 2B (lent) for Other Level 2B (borrowed)

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Row	Legal references and instructions
1180	1.7.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.7.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1190	1.7.8. **Non-liquid assets** Such transactions in which the institution has swapped Other Level 2B (lent) for Non-liquid assets (borrowed)
1200	1.7.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.7.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1210	1.8. **Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Non-liquid assets are lent.
1220	1.8.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)
1230	1.8.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.8.1., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1240	1.8.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 extremely high quality covered bonds (borrowed)

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Row	Legal references and instructions
1250	1.8.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.8.2., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1260	1.8.3. **Level 2A assets** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2A assets (borrowed)
1270	1.8.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.8.3., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1280	1.8.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
1290	1.8.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.8.4., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1300	1.8.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B high quality covered bonds (borrowed)
1310	1.8.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.8.5., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1320	1.8.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)

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Row	Legal references and instructions
1330	1.8.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.8.6., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1340	1.8.7. **Other Level 2B** Such transactions in which the institution has swapped Non-liquid assets (lent) for Other Level 2B (borrowed)
1350	1.8.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 1.8.7., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1360	1.8.8. **Non-liquid assets** Such transactions in which the institution has swapped Non-liquid assets (lent) for Non-liquid assets (borrowed)
1370	2. **TOTAL COLLATERAL SWAPS (counterparty is non-central bank)** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps.
1380	2.1. **Totals for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for each relevant column, the total values of collateral swaps for transactions in which Level 1 assets (excl. EHQ covered bonds) are lent.
1390	2.1.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)

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Row	Legal references and instructions
1400	2.1.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.1.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1410	2.1.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed)
1420	2.1.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.1.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1430	2.1.3. **Level 2A assets** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2A assets (borrowed)
1440	2.1.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.1.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1450	2.1.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)

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Row	Legal references and instructions
1460	2.1.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.1.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1470	2.1.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B high quality covered bonds (borrowed)
1480	2.1.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.1.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1490	2.1.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
1500	2.1.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.1.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
1510	2.1.7. **Other Level 2B** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Other Level 2B (borrowed)
1520	2.1.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.1.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1530	2.1.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 1 assets excl. EHQ covered bonds (lent) for Non-liquid assets (borrowed)
1540	2.1.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.1.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1550	2.2. **Totals for transactions in which Level 1 extremely high quality covered bonds are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 1 extremely high quality covered bonds are lent.
1560	2.2.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)

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Row	Legal references and instructions
1570	2.2.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.2.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1580	2.2.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed)
1590	2.2.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.2.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1600	2.2.3. **Level 2A assets** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2A assets (borrowed)
1610	2.2.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.2.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1620	2.2.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)

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Row	Legal references and instructions
1630	2.2.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.2.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1640	2.2.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed)
1650	2.2.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.2.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1660	2.2.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
1670	2.2.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.2.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1680	2.2.7. **Other Level 2B** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Other Level 2B (borrowed)

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Row	Legal references and instructions
1690	2.2.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.2.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1700	2.2.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 1 extremely high quality covered bonds (lent) for Non-liquid assets (borrowed)
1710	2.2.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.2.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1720	2.3. **Totals for transactions in which Level 2A assets are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2A assets are lent.
1730	2.3.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed).
1740	2.3.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.3.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
1750	2.3.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 1 extremely high quality covered bonds (borrowed)
1760	2.3.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.3.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1770	2.3.3. **Level 2A assets** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2A assets (borrowed)
1780	2.3.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.3.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1790	2.3.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
1800	2.3.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.3.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
1810	2.3.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B high quality covered bonds (borrowed)
1820	2.3.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.3.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1830	2.3.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 2A assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
1840	2.3.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.3.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1850	2.3.7. **Other Level 2B** Such transactions in which the institution has swapped Level 2A assets (lent) for Other Level 2B (borrowed)
1860	2.3.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.3.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
1870	2.3.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 2A assets (lent) for Non-liquid assets (borrowed)
1880	2.3.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.3.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
1890	2.4. **Totals for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (residential or automobile, CQS1) are lent.
1900	2.4.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)
1910	2.4.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.4.1., credit institutions shall report: — the leg of the collateral lent, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1920	2.4.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed)

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Row	Legal references and instructions
1930	2.4.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.4.2., credit institutions shall report: — the leg of the collateral lent, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1940	2.4.3. **Level 2A assets** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2A assets (borrowed)
1950	2.4.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.4.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
1960	2.4.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
1970	2.4.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.4.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
1980	2.4.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B high quality covered bonds (borrowed)
1990	2.4.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.4.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2000	2.4.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
2010	2.4.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.4.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2020	2.4.7. **Other Level 2B** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Other Level 2B (borrowed)
2030	2.4.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.4.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
2040	2.4.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 2B asset-backed securities (residential or automobile, CQS1) (lent) for Non-liquid assets (borrowed)
2050	2.4.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.4.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
2060	2.5. **Totals for transactions in which Level 2B high quality covered bonds are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B high quality covered bonds are lent.
2070	2.5.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)
2080	2.5.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.5.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2090	2.5.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 1 extremely high quality covered bonds (borrowed)

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Row	Legal references and instructions
2100	2.5.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.5.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2110	2.5.3. **Level 2A assets** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2A assets (borrowed)
2120	2.5.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.5.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2130	2.5.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
2140	2.5.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.5.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2150	2.5.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B high quality covered bonds (borrowed)

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Row	Legal references and instructions
2160	2.5.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.5.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2170	2.5.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
2180	2.5.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.5.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2190	2.5.7. **Other Level 2B** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Other Level 2B (borrowed)
2200	2.5.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.5.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2210	2.5.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 2B high quality covered bonds (lent) for Non-liquid assets (borrowed)

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Row	Legal references and instructions
2220	2.5.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.5.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
2230	2.6. **Totals for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) are lent.
2240	2.6.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)
2250	2.6.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.6.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2260	2.6.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 1 extremely high quality covered bonds (borrowed)
2270	2.6.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.6.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and

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Row	Legal references and instructions
	— the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2280	2.6.3. **Level 2A assets** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2A assets (borrowed)
2290	2.6.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.6.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2300	2.6.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed).
2310	2.6.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.6.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2320	2.6.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B high quality covered bonds (borrowed)

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Row	Legal references and instructions
2330	2.6.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.6.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2340	2.6.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed).
2350	2.6.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.6.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2360	2.6.7. **Other Level 2B** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Other Level 2B (borrowed)
2370	2.6.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.6.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
2380	2.6.8. **Non-liquid assets** Such transactions in which the institution has swapped Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (lent) for Non-liquid assets (borrowed)
2390	2.6.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.6.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
2400	2.7. **Totals for transactions in which Other Level 2B assets are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Other Level 2B assets are lent.
2410	2.7.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)
2420	2.7.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.7.1., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2430	2.7.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 1 extremely high quality covered bonds (borrowed)

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Row	Legal references and instructions
2440	2.7.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.7.2., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2450	2.7.3. **Level 2A assets** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2A assets (borrowed)
2460	2.7.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.7.3., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2470	2.7.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
2480	2.7.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.7.4., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2490	2.7.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B high quality covered bonds (borrowed)

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Row	Legal references and instructions
2500	2.7.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.7.5., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2510	2.7.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Other Level 2B (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
2520	2.7.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.7.6., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2530	2.7.7. **Other Level 2B** Such transactions in which the institution has swapped Other Level 2B (lent) for Other Level 2B (borrowed)
2540	2.7.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.7.7., credit institutions shall report: — the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset; and — the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2550	2.7.8. **Non-liquid assets** Such transactions in which the institution has swapped Other Level 2B (lent) for Non-liquid assets (borrowed)

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Row	Legal references and instructions
2560	2.7.8.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.7.8., credit institutions shall report the leg of the collateral lent that, but for being used as collateral for those transactions, would qualify in accordance with Article 8 of Delegated Regulation (EU) 2015/61 as liquid asset.
2570	2.8. **Totals for transactions in which Non-liquid assets are lent and the following collateral is borrowed:** Articles 28(4) and 32(3) of Delegated Regulation (EU) 2015/61 Credit institutions shall report here, for the relevant columns, the total values of collateral swaps for transactions in which Non-liquid assets are lent.
2580	2.8.1. **Level 1 assets (excl. EHQ covered bonds)** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 assets excl. EHQ covered bonds (borrowed)
2590	2.8.1.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.8.1., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2600	2.8.2. **Level 1 extremely high quality covered bonds** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 1 extremely high quality covered bonds (borrowed)
2610	2.8.2.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.8.2., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2620	2.8.3. **Level 2A assets** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2A assets (borrowed)
2630	2.8.3.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.8.3., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
2640	2.8.4. **Level 2B asset-backed securities (residential or automobile, CQS1)** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (residential or automobile, CQS1) (borrowed)
2650	2.8.4.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.8.4., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2660	2.8.5. **Level 2B high quality covered bonds** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B high quality covered bonds (borrowed)
2670	2.8.5.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.8.5., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2680	2.8.6. **Level 2B asset-backed securities (commercial or individuals, Member State, CQS1)** Such transactions in which the institution has swapped Non-liquid assets (lent) for Level 2B asset-backed securities (commercial or individuals, Member State, CQS1) (borrowed)
2690	2.8.6.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.8.6., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.
2700	2.8.7. **Other Level 2B** Such transactions in which the institution has swapped Non-liquid assets (lent) for Other Level 2B (borrowed)
2710	2.8.7.1. **Of which collateral swapped meets operational requirements** Of the transactions in item 2.8.7., credit institutions shall report the leg of the collateral borrowed if it meets the operational requirements under Article 8 of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
2720	2.8.8. **Non-liquid assets** Such transactions in which the institution has swapped Non-liquid assets (lent) for Non-liquid assets (borrowed)
MEMORANDUM ITEMS	
2730	3. **Total collateral swaps (all counterparties) where borrowed collateral has been used to cover short positions** Institutions shall report here the total collateral swaps (all counterparties) reported in the above lines where borrowed collateral has been used to cover short positions where a 0 % outflow rate has been applied.
2740	4. **Total collateral swaps with intragroup counterparties** Institutions shall report here the total collateral swaps reported in the above lines that are with intragroup counterparties.
	5. **Collateral swaps waived from Article 17(2) and (3)** Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
2750	5.1. **of which: collateral borrowed is L1 excl. EHQCB** Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 1 collateral excluding extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
2760	5.2. **of which: collateral borrowed is L1 EHQCB** Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 1 collateral which is extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).

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Row	Legal references and instructions
2770	5.3. **of which: collateral borrowed is L2A** Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 2A collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
2780	5.4. **of which: collateral borrowed is L2B** Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral borrowed is Level 2B collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
2790	5.5. **of which: collateral lent is L1 excl. EHQCB** Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 1 collateral excluding extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
2800	5.6. **of which: collateral lent is L1 EHQCB** Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 1 collateral which is extremely high quality covered bonds and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).
2810	5.7. **of which: collateral lent is L2A** Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 2A collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).

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Row	Legal references and instructions
2820	5.8. **of which: collateral lent is L2B** Credit institutions shall report here the part of collateral swap transactions with a residual maturity of no more than 30 days where the counterparty is a central bank, the collateral lent is Level 2B collateral and meeting the operational requirements laid down in Article 8 of Delegated Regulation (EU) 2015/61, and where the relevant transactions are exempted from the application of Article 17(2) and (3) of Delegated Regulation (EU) 2015/61 by its Article 17(4).

PART 5: CALCULATIONS

1. Calculations

1.1. General remarks

1. This is a summary template which contains information about calculations for the purpose of reporting the liquidity coverage requirement as specified in Delegated Regulation (EU) 2015/61. Items which do not need to be completed by institutions are coloured grey.

1.2. Specific remarks

2. Cell references are given in the format: template; row; column. For example, {C 72.00; r0130; c0040} refers to Liquid Assets template; row 0130; column 0040.

1.3. Calculations sub template – Instructions concerning specific rows

Row	Legal references and instructions
CALCULATIONS	
	Numerator, Denominator, Ratio Article 4 of Delegated Regulation (EU) 2015/61 The Liquidity Coverage Ratio numerator, denominator and ratio. Enter all below data into column 0010 of given row.
0010	1. **Liquidity Buffer** Institutions shall report figure from {C 76.00; r0290; c0010}.
0020	2. **Net Liquidity Outflow** Institutions shall report figure from {C 76.00; r0370; c0010}.
0030	3. **Liquidity Coverage Ratio (%)** Institutions shall report the liquidity coverage ratio calculated as specified in Article 4(1) of Delegated Regulation (EU) 2015/61. The liquidity coverage ratio shall be equal to the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage.

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Row	Legal references and instructions
	If {C 76.00; r0020; c0010} is zero (causing a ratio of infinity) then report the value 999 999.
	Numerator calculations Article 17 and Annex I of Delegated Regulation (EU) 2015/61 Formula for the calculation of the Liquidity Buffer. Enter all below data into column 0010 of given row.
0040	4. **L1 excl. EHQCB liquidity buffer (value in accordance with Article 9): unadjusted** Institutions shall report figure from {C 72.00; r0030; c0040}.
0050	5. **L1 excl. EHQCB collateral 30 day outflows** Institutions shall report outflows of Level 1 (excluding extremely high quality covered bonds) liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0060	6. **L1 excl. EHQCB collateral 30 day inflows** Institutions shall report inflows of Level 1 (excluding extremely high quality covered bonds) liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0070	7. **Secured cash outflows** Institutions shall report outflows of cash (a Level 1 asset) upon the unwind of any secured funding or secured lending transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0080	8. **Secured cash inflows** Institutions shall report inflows of cash (a Level 1 asset) upon the unwind of any secured funding or secured lending transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0091	9. **L1 excl. EHQCB 'adjusted amount'** This is referred to in subparagraph (a) of Annex I (3) Institutions shall report the adjusted non-covered bond level 1 asset amount before cap application.

▼B

Row	Legal references and instructions
	The adjusted amount shall take into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0100	10. **L1 EHQCB value in accordance with Article 9: unadjusted** Institutions shall report figure from {C 72.00; r0180; c0040}.
0110	11. **L1 EHQCB collateral 30 day outflows** Institutions shall report outflows of Level 1 extremely high quality covered bonds upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0120	12. **L1 EHQCB collateral 30 day inflows** Institutions shall report inflows of Level 1 extremely high quality covered bonds upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0131	13. **L1 EHQCB 'adjusted amount'** This is referred to by subparagraph (b) of Annex I (3) Institutions shall report the adjusted covered bond level 1 asset amount before cap application. The adjusted amount shall take into account the unwind of secured funding, secured lending, or collateral swap transactions that mature within 30 calendar days from the reference date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0160	14. **L2A value in accordance with Article 9: unadjusted** Institutions shall report figure from {C 72.00; r0230; c0040}.
0170	15. **L2A collateral 30 day outflows** Institutions shall report outflows of Level 2A liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0180	16. **L2A collateral 30 day inflows** Institutions shall report inflows of Level 2A liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.

▼B

Row	Legal references and instructions
0191	17. **L2A 'adjusted amount'** This is referred to by subparagraph (c) in Annex I (3). Institutions shall report the adjusted level 2A asset amount before cap application. The adjusted amount shall take into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0220	18. **L2B value in accordance with Article 9: unadjusted** Institutions shall report figure from {C 72.00; r0310; c0040}.
0230	19. **L2B collateral 30 day outflows** Institutions shall report outflows of Level 2B liquid securities upon the unwind of any secured funding, secured lending, or collateral swap transaction that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0240	20. **L2B collateral 30 day inflows** Institutions shall report inflows of Level 2B liquid securities upon the unwind of any secured funding, secured lending or collateral swap transaction, that matures within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0251	21. **L2B 'adjusted amount'** This is referred to by subparagraph (d) in Annex I (3). Institutions shall report the adjusted level 2B asset amount before cap application. The adjusted amount shall take into account the unwind of secured funding, secured lending or collateral swap transactions, that mature within 30 calendar days from the calculation date unless the transaction is waived as per Article 17(4) of Delegated Regulation (EU) 2015/61.
0280	22. **Excess liquid asset amount** Annex I(4) Institutions shall report the 'excess liquid assets amount': this amount shall be equal to: (a) the adjusted non-covered bond level 1 asset amount; plus (b) the adjusted level 1 covered bond amount; plus (c) the adjusted level 2A asset amount; plus (d) the adjusted level 2B asset amount;

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Row	Legal references and instructions
	minus the lesser of: (e) the sum of (a),(b),(c) and (d); (f) 100/30 times (a); (g) 100/60 times the sum of (a) and (b); (h) 100/85 times the sum of (a), (b) and (c).
0290	23. **LIQUIDITY BUFFER** Annex I (2) Institutions shall report the liquidity buffer which shall be equal to: (a) the level 1 asset amount; plus (b) the level 2A asset amount; plus (c) the level 2B asset amount; minus the lesser of: (d) the sum of (a), (b), and (c); or (e) the 'excess liquid assets amount'.
Denominator calculations Annex II of Delegated Regulation (EU) 2015/61 Formula for the calculation of the net liquidity outflow Where, NLO = Net liquidity outflow TO = Total outflows TI = Total inflows FEI = Fully exempted inflows IHC = Inflows subject to higher cap of 90 % outflows IC = Inflows subject to cap of 75 % of outflows Institutions shall enter all below data in to column 0010 of a given row.	
0300	24. **Total Outflows** TO = from Outflow sheet Institutions shall report figure from {C 73.00; r0010; c0060}.
0310	25. **Fully Exempt Inflows** FEI = from Inflows sheet Institutions shall report figure from {C 74.00; r0010; c0160}.
0320	26. **Inflows Subject to 90 % Cap** IHC = from Inflows sheet Institutions shall report figure from {C 74.00; r0010; c0150}.
0330	27. **Inflows Subject to 75 % Cap** IC = from Inflows sheet Institutions shall report figure from {C 74.00; r0010; c0140}.

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Row	Legal references and instructions
0340	28. **Reduction for Fully Exempt Inflows** Institutions shall report the following part of the NLO calculation: = MIN (FEI, TO).
0350	29. **Reduction for Inflows Subject to 90 % Cap** Institutions shall report the following part of the NLO calculation: = MIN (IHC, 0.9*MAX(TO-FEI, 0)).
0360	30. **Reduction for Inflows Subject to 75 % Cap** Institutions shall report the following part of the NLO calculation: = MIN (IC, 0.75*MAX(TO-FEI-IHC/0.9, 0)).
0370	31. **NET LIQUIDITY OUTFLOW** Institutions shall report the net liquidity outflow which equals total outflows less the reduction for fully exempt inflows less the reduction for inflows subject to the 90 % cap less the reduction for inflows subject to the 75 % cap. NLO = TO – MIN(FEI, TO) – MIN(IHC, 0.9*MAX(TO-FEI, 0)) – MIN(IC, 0.75*MAX(T0-FEI-IHC/0.9,0))
Pillar 2	
0380	32. **PILLAR 2 REQUIREMENT** Article 105 CRD Institutions shall report the Pillar 2 requirement.

PART 6: PERIMETER OF CONSOLIDATION

1. Perimeter of consolidation

1.1. General remarks

1. This is a template that, for the only purposes of LCR at a consolidated level, identifies the entities to which the information reported in templates C 72.00, C 73.00, C 74.00, C 75.01 and C 76.00 refers. This template identifies all the entities that form part of the perimeter of consolidation of the LCR in accordance with Articles 8 and 10, Article 11(3) and (5) of Regulation (EU) No 575/2013, as applicable. This template shall have as many rows as entities are in the perimeter of consolidation.

1.2. Instructions concerning specific columns

Column	Legal references and instructions
0005	**Parent or subsidiary** 'Parent' shall be reported in the case the entity in the row is: — the EU parent institution, EU parent financial holding company or EU parent mixed financial holding company as envisaged in Article 11(3) of Regulation (EU) No 575/2013;

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Column	Legal references and instructions
	the parent institution or subsidiary institution that need to comply with the LCR on a consolidated basis or in a sub-consolidated basis, respectively, in the context of a single liquidity subgroup as per Article 8 of Regulation (EU) No 575/2013; — the relevant institution required to comply with the LCR on a sub-consolidated basis as per Article 11(5) of Regulation (EU) No 575/2013; — the EU central institution. 'Subsidiary' shall be reported in the rest of the rows.
0010	**Name** The name of each entity in the perimeter of consolidation shall be reported in column 0010.
0020	**Code** The code as part of a row identifier must be unique for each reported entity. For institutions and insurance undertakings the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value.
0021	**Type of code** The institutions shall identify the type of code reported in column 0020 as a 'LEI code' or 'Non-LEI code'. The type of code shall always be reported.
0022	**National code** Institutions may additionally report the national code when they report LEI code as identifier as in the 'Code' column.
0040	**Country code** ISO code 3166-1-alpha-2 of the country of incorporation of each entity in the perimeter of consolidation shall be reported in column 0020.
0050	**Type of entity** Entities reported in column 0010 shall be assigned an entity type corresponding to its legal form as per the following list: 'Credit institution'; 'Investment firm'; 'Other'.

▼M2

ANNEX XXVI

SUPPLEMENTARY REPORTING FOR THE PURPOSE OF IDENTIFYING AND ASSIGNING G-SII BUFFER RATES

TEMPLATES			
Template number	**Template code**	**Name of the template /group of templates**	**Short name**
		G-SII INDICATORS AND EBU ITEMS	
1	G 01.00	G-SII INDICATORS AND EBU ITEMS	GSII

▼M2

G 01.00 - G-SII indicators and EBU items		
Rows	**Item**	**Amount**
	G-SII indicators	
0010	**Total exposures, including insurance subsidiaries**	
0020	**Intra-financial system assets, including insurance subsidiaries**	
0030	**Intra-financial system liabilities, including insurance subsidiaries**	
0040	**Securities outstanding, including securities issued by insurance subsidiaries**	
0050	**Payments activity**	
0060	**Assets under custody**	
0070	**Underwriting activity**	
0081	**Trading volume - fixed income**	
0085	**Trading volume - equities and other securities**	
0090	**Notional amount of OTC derivatives, including insurance subsidiaries**	
0100	**Trading and AFS securities**	
0110	**Level 3 assets, including insurance subsidiaries**	
0120	**Cross-jurisdictional claims**	
0130	**Cross-jurisdictional liabilities**	
	Items considering the European Banking Union as a single jurisdiction	
0140	**Total foreign claims on an ultimate risk basis**	
0150	**Foreign derivatives claims on an ultimate risk basis**	
0160	**Foreign liabilities on an immediate risk basis, including derivatives**	

▼M2

ANNEX XXVII

REPORTING INSTRUCTIONS FOR THE PURPOSE OF IDENTIFYING G-SIIs AND ASSIGNING G-SII BUFFER RATES

Table of Contents

PART I: GENERAL INSTRUCTIONS

1. STRUCTURE AND CONVENTIONS

1.1. STRUCTURE

1.2. NUMBERING CONVENTION

1.3. SIGN CONVENTION

PART II: TEMPLATE RELATED INSTRUCTIONS

1. GENERAL REMARKS

2. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

1. This reporting requirements aiming to support the identification of globally systemically important institutions (G-SIIs) and assigning corresponding G-SII buffer rates consist of one template capturing information on indicators of global systemic importance and particular items needed for the application of the Union's methodology for identifying G-SIIs and assigning corresponding G-SII buffer rates.

1.2. Numbering convention

2. The document follows the labelling convention set in points 3 to 5, when referring to the columns, rows and cells of the templates. Those numerical codes are extensively used in the validation rules.

3. The following general notation is followed in the instructions: {Template; Row; Column}.

4. Where references are made inside a template, and therefore only data points of that template are used, the notation does not include a template: {Row; Column}. Where templates have only one column, only rows are referred to {Template; Row}.

5. An asterisk sign is used to express that the reference captures the rows or columns specified before.

1.3. Sign convention

6. Any amount that increases the value of the indicator, the assets, liabilities or exposures shall be reported as a positive figure. Any amount that reduces the the value of the indicator, the assets, liabilities or exposures shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item, no positive figure is expected to be reported for that item.

▼M2

PART II: TEMPLATE RELATED INSTRUCTIONS

1. General remarks

8. The template is divided into two sections. The upper section on G-SII indicators includes the indicators for identifying globally systemically important institutions as defined in the methodology developed by the Basel Committee on Banking Supervision. The lower section contains a number of items needed to calculate the relevant indicators in accordance with the methodology defined on the basis of Article 131(18) of Directive 2013/36/EU ([1]).

9. Where relevant, the information provided in this template shall be consistent with the information provided to relevant authorities for the purposes of the collection of the indicator values by relevant authorities as set out in Article 3(2) of Commission Delegated Regulation (EU) No 1222/2014 ([2]).

2. Instructions concerning specific positions

Row	Legal references and instructions
0010 – 0130	**G-SII indicators** The definition of the indicators shall be the same as the definition applied for the purposes of determining the information listed in the Annex to Commission Delegated Regulation (EU) No 1222/2014. In case of changes to the definitions in that methodolgy, those amended definitions in the methodology applicable for determing the indicators values as of the end of the financial year (‘year-end methodology’) shall be used for the purposes of reporting information as of the end of the first, second and third quarter of that same financial year. Where the template of Annex XXVI is subject to amendments in the course of the financial year in question, the year-end methodology shall be applied from the first applicable reference dates after the entry into force of the amending Regulation. Indicators that are flow measures shall be reported on a cumulative basis since the beginning of the calendar or financial year, as applicable.
0010	**Total exposures, including insurance subsidiaries**
0020	**Intra-financial system assets, including insurance subsidiaries**
0030	**Intra-financial system liabilities, including insurance subsidiaries**
0040	**Securities outstanding, including securities issued by insurance subsidiaries**
0050	**Payments activity**

([1]) Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176 27.6.2013, p. 338).

([2]) Commission Delegated Regulation (EU) No 1222/2014 of 8 October 2014 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards for the specification of the methodology for the identification of global systemically important institutions and for the definition of subcategories of global systemically important institutions (OJ L 330, 15.11.2014, p. 27).

▼M2

Row	Legal references and instructions
0060	**Assets under custody**
0070	**Underwriting activity**
0081	**Trading volume – fixed income**
0085	**Trading volume – equities and other securities**
0090	**Notional amount of OTC derivatives, including insurance subsidiaries**
0100	**Trading and AFS securities**
0110	**Level 3 assets, including insurance subsidiaries**
0120	**Cross-jurisdictional claims**
0130	**Cross-jurisdictional liabilities**
0140 – 0160	**Items considering the European Banking Union as a single jurisdiction** For the purposes of determining the items specified below and in the absence of specifications in the instructions below, the definitions and concepts applied shall be aligned, to the extent possible, with the definitions and concepts defined in the Guidelines for reporting the BIS international banking statistics. By derogation from that, the reporting entities' activities across participating Member States as referred to in Article 4 of Regulation (EU) No 806/2014 of the European Parliament and of the Council ([1]) shall be excluded, i.e. the Participating Member States shall be considered as one single jurisdiction.
0140	**Total foreign claims on an ultimate risk basis** Total foreign claims shall be the sum of cross-border claims and local claims of foreign affiliates in local or foreign currency. Claims from positions in derivative contracts shall be excluded. 'Claims', 'cross-border claims', 'local claims of foreign affiliates in foreign and local currency' shall have the same meaning as defined in the Guidelines for reporting the BIS international banking statistics. 'On an ultimate risk basis' shall mean that, for the purposes of determining whether a claim is a cross-border or local claim, the position is allocated to a third party that has contracted to assume the debts or obligations of the primary counterparty if that party fails to perform, where such a third party exists. This allocation shall be made in accordance with the provisions on risk transfers provided in the Guidelines for reporting the BIS international banking statistics.
0150	**Foreign derivatives claims on an ultimate risk basis** The positive fair value of all derivative claims that are cross-border claims, or local claims of foreign affiliates in local or foreign currency.

▼M2

Row	Legal references and instructions
	Derivatives include forwards, swaps, and options related to foreign exchange, interest rate, equity, commodity, and credit instruments. This includes purchased credit derivatives that hedge or offset credit protection sold or are held for trading purposes. In case of such purchased credit derivatives, the value shall not be capped at the value of the immediate claim it was purchased to guarantee. The positive fair values of derivative contracts may be offset against negative fair values only if the positions were executed with the same counterparty under a legally enforceable netting agreement. Only netting sets with a positive value shall be included in this item. The derivative claims shall be reported gross of any cash collateral. For the purposes of reporting information on an ultimate risk basis, the following shall apply: a) When the final risk lies with the counterparty, a derivative is considered foreign if the counterparty is not in the reporting entities' home jurisdiction. b) When the final risk lies with the guarantor, a derivative is considered foreign if the guarantor is not in the reporting entities' home jurisdiction.
0160	**Foreign liabilities on an immediate risk basis, including derivatives** Foreign liabilities, including derivatives, shall be the sum of foreign liabilities and foreign liabilities arising from derivatives. Securities liabilities that are tradable financial assets issued by the reporting institution shall be excluded from this item. The definition of derivatives shall be the same as applied for row 0150. The negative fair values of derivative contracts may be offset against positive fair values only if the positions were executed with the same counterparty under a legally enforceable netting agreement. Derivatives liabilities shall be reported gross of any collateral (cash and non-cash). 'On an immediate risk basis' shall mean that, for the purposes of determining whether a claim is a cross-border or local claim, the position is allocated to the direct counterparty of the contract.

([1]) Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund and amending Regulation (EU) No 1093/2010 (OJ L 225, 30.7.2014, p. 1).

▼M3

ANNEX XXVIII

REPORTING ON INTEREST RATE RISK IN THE BANKING BOOK

IRRBB TEMPLATES			
Template number	**Template code**	**Adressees**	**Name of the template /group of templates**
EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES [QUARTERLY]			
1	J 01.00	All institutions	EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES
BREAKDOWN OF SENSITIVITY ESTIMATES [QUARTERLY]			
2	J 02.00	Large institutions	BREAKDOWN OF SENSITIVITY ESTIMATES
3	J 03.00	‘Other’ institutions	BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR ‘OTHER’ INSTITUTIONS)
4	J 04.00	SNCIs	BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR SNCIS)
REPRICING CASH FLOWS [QUARTERLY]			
5	J 05.00	Large institutions	REPRICING CASH FLOWS
6	J 06.00	‘Other’ institutions	REPRICING CASH FLOWS (SIMPLIFIED FOR ‘OTHER’ INSTITUTIONS)
7	J 07.00	SNCIs	REPRICING CASH FLOWS (SIMPLIFIED FOR SNCIS)
RELEVANT PARAMETERS [QUARTERLY]			
8	J 08.00	Large institutions	RELEVANT PARAMETERS
9	J 09.00	‘Other’ institutions and SNCIs	RELEVANT PARAMETERS (SIMPLIFIED FOR SNCIS AND ‘OTHER’ INSTITUTIONS)
QUALITATIVE INFORMATION [ANNUALLY]			
10,1	J 10.01	Large institutions	GENERAL QUALITATIVE INFORMATION
10,2	J 10.02	Large institutions	QUALITATIVE INFORMATION ‘CURRENCY BY CURRENCY’
11,1	J 11.01	‘Other’ institutions and SNCIs	GENERAL QUALITATIVE INFORMATION (SIMPLIFIED FOR SNCIS AND ‘OTHER’ INSTITUTIONS)
11,2	J 11.02	‘Other’ institutions and SNCIs	QUALITATIVE INFORMATION ‘CURRENCY BY CURRENCY’ (SIMPLIFIED FOR SNCIS AND ‘OTHER’ INSTITUTIONS)

02021R0451 — EN — 01.09.2024 — 003.001 — 2208

▼M3

J 01.00 – EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES

Currency:

		Amount
		0010
Economic value of equity		
Δ EVE under worst scenario	0010	
Δ EVE ratio under worst scenario	0020	
EVE under baseline and supervisory shock scenarios		
Level of EVE under baseline scenario	0030	
Δ EVE under parallel shock up	0040	
Δ EVE under parallel shock down	0050	
Δ EVE under steepener shock	0060	
Δ EVE under flattener shock	0070	
Δ EVE under short rates shock up	0080	
Δ EVE under short rates shock down	0090	
Net interest income		
Δ NII under worst scenario	0100	
Δ NII ratio under worst scenario	0110	
NII under baseline and supervisory shock scenarios		
Level of NII under baseline scenario	0120	
Δ NII under parallel shock up	0130	
Δ NII under parallel shock down	0140	

▼M3

		Amount
		0010
IMS Market value changes		
MV under baseline and supervisory shock scenarios		
Level of market value under baseline scenario	0150	
Δ MV under parallel shock up	0160	
Δ MV under parallel shock down	0170	
Other currencies: Size of interest rate shocks		
Parallel shock	0180	
Short rate shock	0190	
Long rate shock	0200	

02021R0451 — EN — 01.09.2024 — 003.001 — 2210

▼M3

J 02.00 – BREAKDOWN OF SENSITIVITY ESTIMATES

Currency:

		Carrying amount	Duration	Bank estimate of IRRBB sensivitities including behavioural, conditional and automatic optionality													
				Economic value of equity							Net interest income			Market value			
				Level of EVE – Baseline scenario	Δ EVE – Parallel shock up	ΔEVE – Parallel shock down	ΔEVE – Steepener shock	ΔEVE – Flattener shock	ΔEVE – Short rates shock up	ΔEVE – Short rates shock down	Level of NII – Baseline scenario	ΔNII – Parallel shock up	ΔNII – Parallel shock down	Level of MV – Baseline scenario	ΔMV – Parallel shock up	ΔMV – Parallel shock down	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	
TOTAL ASSETS	0010																
of which: due to automatic optionality	0020																
Central bank	0030																
Interbank	0040																
Loans and advances	0050																
of which: fixed rate	0060																
of which: non-performing	0070																
Retail	0080																
of which: secured by residential real estate	0090																
Wholesale non-financial	0100																
Wholesale financial	0110																
Debt securities	0120																
of which: fixed rate	0130																
Derivatives hedging assets	0140																
of which: fixed rate	0150																
Hedging debt securities	0160																
Hedging other assets	0170																
Other	0180																
Off-balance sheet assets: contingent assets	0190																

▼M3

		Carrying amount	Duration	Bank estimate of IRRBB sensivitities including behavioural, conditional and automatic optionality													
				Economic value of equity							Net interest income			Market value			
				Level of EVE – Baseline scenario	Δ EVE – Parallel shock up	ΔEVE – Parallel shock down	ΔEVE – Steepener shock	ΔEVE – Flattener shock	ΔEVE – Short rates shock up	ΔEVE – Short rates shock down	Level of NII – Baseline scenario	ΔNII – Parallel shock up	ΔNII – Parallel shock down	Level of MV – Baseline scenario	ΔMV – Parallel shock up	ΔMV – Parallel shock down	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	
TOTAL LIABILITIES	0200																
of which: due to automatic optionality	0210																
Central bank	0220																
Interbank	0230																
Debt securities issued	0240																
of which: fixed rate	0250																
of which: AT1 or T2	0260																
NMDs: Retail transactional	0270																
of which: fixed rate	0280																
of which: core component	0290																
of which: exempted from the 5Y cap	0300																
NMDs: Retail non-transactional	0310																
of which: fixed rate	0320																
of which: core component	0330																
of which: exempted from the 5Y cap	0340																
NMDs: Wholesale non-financial	0350																
of which: fixed rate	0360																
of which: core component	0370																
of which: exempted from the 5Y cap	0380																
NMDs: Wholesale financial	0390																
of which: fixed rate	0400																
of which: operational deposits	0410																
Term deposits	0420																
of which: fixed rate	0430																

02021R0451 — EN — 01.09.2024 — 003.001 — 2212

▼M3

		Carrying amount	Duration	Bank estimate of IRRBB sensivitities including behavioural, conditional and automatic optionality												
				Economic value of equity							Net interest income			Market value		
				Level of EVE – Baseline scenario	Δ EVE – Parallel shock up	ΔEVE – Parallel shock down	ΔEVE – Steepener shock	ΔEVE – Flattener shock	ΔEVE – Short rates shock up	ΔEVE – Short rates shock down	Level of NII – Baseline scenario	ΔNII – Parallel shock up	ΔNII – Parallel shock down	Level of MV – Baseline scenario	ΔMV – Parallel shock up	ΔMV – Parallel shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150
Retail	0440															
Wholesale non-financial	0450															
Wholesale financial	0460															
Derivatives hedging liabilities	0470															
of which: fixed rate	0480															
Hedging debt securities	0490															
Hedging other liabilities	0500															
Other	0510															
Off-balance sheet liabilities: Contingent liabilities	0520															
Other derivatives (Net asset/liability)	0530															
MEMORANDUM ITEMS																
Net derivatives	0540															
Net interest rate position without derivatives	0550															
Net interest rate position with derivatives	0560															
Total Assets with MV impact	0570															
Debt securities	0580															
Derivatives	0590															
Other	0600															
Total Liabilities with MV impact	0610															
Debt securities issued	0620															
Derivatives	0630															
Other	0640															

02021R0451 — EN — 01.09.2024 — 003.001 — 2213

▼M3

J 03.00 – BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR 'OTHER' INSTITUTIONS)

Currency:

		Carrying amount	Duration	Bank estimate of IRRBB sensivitities including behavioural, conditional and automatic optionality													
				Economic value of equity							Net interest income			Market value			
				Level of EVE – Baseline scenario	Δ EVE – Parallel shock up	ΔEVE – Parallel shock down	ΔEVE – Steepener shock	ΔEVE – Flattener shock	ΔEVE – Short rates shock up	ΔEVE – Short rates shock down	Level of NII – Baseline scenario	ΔNII – Parallel shock up	ΔNII – Parallel shock down	Level of MV - Baseline scenario	ΔMV – Parallel shock up	ΔMV – Parallel shock down	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	
TOTAL ASSETS	0010																
Central bank	0030																
Interbank	0040																
Loans and advances	0050																
Debt securities	0120																
Derivatives hedging assets	0140																
Hedging debt securities	0160																
Hedging other assets	0170																
Other	0180																
Off-balance sheet assets: contingent assets	0190																
TOTAL LIABILITIES	0200																
Central bank	0220																
Interbank	0230																
Debt securities issued	0240																
NMDs: Retail transactional	0270																
NMDs: Retail non-transactional	0310																
NMDs: Wholesale non-financial	0350																
NMDs: Wholesale financial	0390																

02021R0451 — EN — 01.09.2024 — 003.001 — 2214

▼M3

		Carrying amount	Duration	Bank estimate of IRRBB sensivitities including behavioural, conditional and automatic optionality												
				Economic value of equity							Net interest income			Market value		
				Level of EVE – Baseline scenario	Δ EVE – Parallel shock up	ΔEVE – Parallel shock down	ΔEVE – Steepener shock	ΔEVE – Flattener shock	ΔEVE – Short rates shock up	ΔEVE – Short rates shock down	Level of NII – Baseline scenario	ΔNII – Parallel shock up	ΔNII – Parallel shock down	Level of MV - Baseline scenario	ΔMV – Parallel shock up	ΔMV – Parallel shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150
Term deposits	0420															
Derivatives hedging liabilities	0470															
Hedging debt securities	0490															
Hedging other liabilities	0500															
Other	0510															
Off-balance sheet liabilities: Contingent liabilities	0520															
Other derivatives (Net asset/liability)	0530															
MEMORANDUM ITEMS																
Net derivatives	0540															
Net interest rate position without derivatives	0550															
Net interest rate position with derivatives	0560															
Total Assets with MV impact	0570															
Debt securities	0580															
Derivatives	0590															
Other	0600															
Total Liabilities with MV impact	0610															
Debt securities issued	0620															
Derivatives	0630															
Other	0640															

02021R0451 — EN — 01.09.2024 — 003.001 — 2215

▼M3

J 04.00 – BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR SNCIS)

Currency:

		Carrying amount	Duration	Bank estimate of IRRBB sensivitities including behavioural, conditional and automatic optionality													
				Economic value of equity							Net interest income			Market value			
				Level of EVE – Baseline scenario	Δ EVE – Parallel shock up	ΔEVE – Parallel shock down	ΔEVE – Steepener shock	ΔEVE – Flattener shock	ΔEVE – Short rates shock up	ΔEVE – Short rates shock down	Level of NII – Baseline scenario	ΔNII – Parallel shock up	ΔNII – Parallel shock down	Level of MV – Baseline scenario	ΔMV – Parallel shock up	ΔMV – Parallel shock down	
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	
TOTAL ASSETS	0010																
Off-balance sheet assets: contingent assets	0190																
TOTAL LIABILITIES	0200																
Off-balance sheet liabilities: contingent liabilities	0520																
MEMORANDUM ITEMS																	
Total Assets with MV impact	0570																
Debt securities	0580																
Derivatives	0590																
Other	0600																
Total Liabilities with MV impact	0610																
Debt securities issued	0620																
Derivatives	0630																
Other	0640																

▼M3

J 05.00 – REPRICING CASH FLOWS

Currency:

Modelling:

		Fixed rate																									Floating rate											
								Repricing schedule for all notional repricing cash flows																							Repricing schedule for all notional repricing cash flows										
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years	Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years
			Bought	Sold																								Bought	Sold										
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
TOTAL ASSETS	0010																																						
Central bank	0030																																						
Interbank	0040																																						
Loans and advances	0050																																						
of which: non-performing	0070																																						
Retail	0080																																						
of which: secured by residential real estate	0090																																						
Wholesale non-financial	0100																																						
Wholesale financial	0110																																						
Debt securities	0120																																						
Derivatives hedging assets	0140																																						
Hedging debt securities	0160																																						
Hedging other assets	0170																																						
Other	0180																																						
Off-balance sheet assets: contingent assets	0190																																						
TOTAL LIABILITIES	0200																																						
Central bank	0220																																						
Interbank	0230																																						
Debt securities issued	0240																																						
of which: AT1 or T2	0260																																						
NMD: Retail transactional	0270																																						
of which: core component	0290																																						
of which: exempted from the 5Y cap	0300																																						

02021R0451 — EN — 01.09.2024 — 003.001 — 2217

▼M3

		Fixed rate																									Floating rate										
								Repricing schedule for all notional repricing cash flows																							Repricing schedule for all notional repricing cash flows								
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years	Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years
			Bought	Sold																								Bought	Sold									
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
NMDs: Retail non-transactional	0310																																					
of which: core component	0330																																					
of which: exempted from the 5Y cap	0340																																					
NMDs: Wholesale non-financial	0350																																					
of which: core component	0370																																					
of which: exempted from the 5Y cap	0380																																					
NMDs: Wholesale financial	0390																																					
of which: operational deposits	0410																																					
Term deposits	0420																																					
Retail	0440																																					
Wholesale non-financial	0450																																					
Wholesale financial	0460																																					
Derivatives hedging liabilities	0470																																					
Hedging debt securities	0490																																					
Hedging other liabilities	0500																																					
Other	0510																																					
Off-balance sheet liabilities: contingent liabilities	0520																																					
Other derivatives (Net asset/ liability)	0530																																					
MEMORANDUM ITEMS																																						
Total Assets with MV impact	0570																																					
Debt securities	0580																																					
Derivatives	0590																																					
Other	0600																																					
Total Liabilities with MV impact	0610																																					
Debt securities issued	0620																																					
Derivatives	0630																																					
Other	0640																																					

▼M3

J 06.00 – REPRICING CASH FLOWS (SIMPLIFIED FOR 'OTHER' INSTITUTIONS)

Currency:

Modelling:

		Fixed rate																									Floating rate											
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows																			Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows							
			Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years		Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
TOTAL ASSETS	0010																																						
Central bank	0030																																						
Interbank	0040																																						
Loans and advances	0050																																						
Debt securities	0120																																						
Derivatives hedging assets	0140																																						
Hedging debt securities	0160																																						
Hedging other assets	0170																																						
Other	0180																																						
Off-balance sheet assets: contingent assets	0190																																						
TOTAL LIABILITIES	0200																																						
Central bank	0220																																						
Interbank	0230																																						
Debt securities issued	0240																																						
of which: AT1 or T2	0260																																						

▼M3

		Fixed rate																									Floating rate											
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows																			Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows								
			Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years		Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
NMD: Retail transactional	0270																																						
of which: core component	0290																																						
of which: exempted from the 5Y cap	0300																																						
NMDs: Retail non-transactional	0310																																						
of which: core component	0330																																						
of which: exempted from the 5Y cap	0340																																						
NMDs: Wholesale non-financial	0350																																						
of which: core component	0370																																						
of which: exempted from the 5Y cap	0380																																						
NMDs: Wholesale financial	0390																																						
of which: operational deposits	0410																																						
Term deposits	0420																																						
Retail	0440																																						
Wholesale non-financial	0450																																						
Wholesale financial	0460																																						
Derivatives hedging liabilities	0470																																						
Hedging debt securities	0490																																						
Hedging other liabilities	0500																																						
Other	0510																																						

▼M3

		Fixed rate																									Floating rate											
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows																			Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows							
			Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years		Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
Off-balance sheet liabilities: contingent liabilities	0520																																						
Other derivatives (Net asset/ liability)	0530																																						
MEMORANDUM ITEMS																																							
Total Assets with MV impact	0570																																						
Debt securities	0580																																						
Derivatives	0590																																						
Other	0600																																						
Total Liabilities with MV impact	0610																																						
Debt securities issued	0620																																						
Derivatives	0630																																						
Other	0640																																						

02021R0451 — EN — 01.09.2024 — 003.001 — 2221

▼M3

J 07.00 – REPRICING CASH FLOWS (SIMPLIFIED FOR SNCIS)

Currency:

Modelling:

		Fixed rate																									Floating rate																									
								Repricing schedule for all notional repricing cash flows																												Repricing schedule for all notional repricing cash flows																				
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years	Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years
			Bought	Sold																								Bought	Sold																				
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
TOTAL ASSETS	0010																																																		
Central bank	0030																																																	
Interbank	0040																																																	
Loans and advances	0050																																																	
Debt securities	0120																																																	
Derivatives hedging assets	0140																																																	
Other	0180																																																	
Off-balance sheet assets: contingent assets	0190.																																																	
TOTAL LIABILITIES	0200																																																	
Central bank	0220																																																	
Interbank	0230																																																	
Debt securities issued	0240																																																	
NMD: Retail transactional	0270																																																	
of which: core component	0290																																																	
of which: exempted from the 5Y cap	0300																																																	

02021R0451 — EN — 01.09.2024 — 003.001 — 2222

▼M3

		Fixed rate																									Floating rate											
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows																			Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows							
			Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years		Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
NMDs: Retail non-transactional	0310																																						
of which: core component	0330																																						
of which: exempted from the 5Y cap	0340																																						
NMDs: Wholesale non-financial	0350																																						
of which: core component	0370																																						
of which: exempted from the 5Y cap	0380																																						
NMDs: Wholesale financial	0390																																						
of which: operational deposits	0410																																						
Term deposits	0420																																						
Retail	0440																																						
Wholesale non-financial	0450																																						
Wholesale financial	0460																																						
Derivatives hedging liabilities	0470																																						
Other	0510																																						
Off-balance sheet liabilities: contingent liabilities	0520																																						
Other derivatives (Net asset/ liability)	0530																																						
MEMORANDUM ITEMS																																							
Total Assets with MV impact	0570																																						
Debt securities	0580																																						

02021R0451 — EN — 01.09.2024 — 003.001 — 2223

▼M3

		Fixed rate																									Floating rate											
		Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows																			Notional amount	% With embedded or explicity automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows							
			Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years		Bought	Sold				Overnight	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1,5 years	Greater than 1,5 years up to 2 years
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
Derivatives	0590																																						
Other	0600																																						
Total Liabilities with MV impact	0610																																						
Debt securities issued	0620																																						
Derivatives	0630																																						
Other	0640																																						

02021R0451 — EN — 01.09.2024 — 003.001 — 2224

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J 08.00 – RELEVANT PARAMETERS

Currency:

		Notional amount	Subject to behavioural modelling (%)	Baseline scenario (contractual)	Baseline scenario (behavioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
NMDs - Behavioural modelling											
Average repricing dates before and after modelling											
NMDs: Retail transactional	0010										
of which: core component	0020										
of which: exempted from 5Y cap	0030										
NMDs: Retail non-transactional	0040										
of which: core component	0050										
of which: exempted from 5Y cap	0060										
NMDs: Wholesale non-financial	0070										
of which: core component	0080										
of which: exempted from 5Y cap	0090										
NMDs: Wholesale financial	0100										
of which: operational deposits	0110										

02021R0451 — EN — 01.09.2024 — 003.001 — 2225

▼M3

		Notional amount	Subject to behavioural modelling (%)	Baseline scenario (contractual)	Baseline scenario (behavioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
PTR over 1 year horizon											
NMDs: Retail transactional	0120										
NMDs: Retail non-transactional	0130										
NMDs: Wholesale non-financial	0140										
NMDs: Wholesale financial	0150										
Fixed Rate - Prepayment risk											
Average repricing dates before and after modelling											
Loans and advances	0160										
of which: non-performing	0170										
Retail	0180										
of which: secured by residential real estate	0190										
Wholesale non-financial	0200										
Wholesale financial	0210										
Debt securities	0220										
Conditional prepayment rates (annualised average)											
Loans and advances	0230										
of which: non-performing	0240										

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		Notional amount	Subject to behavioural modelling (%)	Baseline scenario (contractual)	Baseline scenario (behavioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
Retail	0250										
of which: secured by residential real estate	0260										
Wholesale non-financial	0270										
Wholesale financial	0280										
Debt securities	0290										
Fixed Rate - early redemption											
Average repricing dates before and after modelling											
Term deposits	0300										
Retail	0310										
Wholesale non-financial	0320										
Wholesale financial	0330										
Early redemtpion rates (cumulative average)											
Term deposits	0340										
Retail	0350										
Wholesale non-financial	0360										
Wholesale financial	0370										

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J 09.00 – RELEVANT PARAMETERS (SIMPLIFIED FOR SNCIS AND 'OTHER' INSTITUTIONS)

Currency:

		Notional amount	Subject to behavioural modelling (%)	Baseline scenario (contractual)	Baseline scenario (behavioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
NMDs - Behavioural modelling											
Average repricing dates before and after modelling											
NMDs: Retail transactional	0010										
of which: core component	0020										
of which: exempted from 5Y cap	0030										
NMDs: Retail non-transactional	0040										
of which: core component	0050										
of which: exempted from 5Y cap	0060										
NMDs: Wholesale non-financial	0070										
of which: core component	0080										
of which: exempted from 5Y cap	0090										
NMDs: Wholesale financial	0100										
of which: operational deposits	0110										

02021R0451 — EN — 01.09.2024 — 003.001 — 2228

▼M3

		Notional amount	Subject to behavioural modelling (%)	Baseline scenario (contractual)	Baseline scenario (behavioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
Fixed Rate - Prepayment risk											
Average repricing dates before and after modelling											
Loans and advances	0160										
Debt securities	0220										
Conditional Prepayment Rates (average)											
Loans and advances	0230										
Debt securities	0290										
Fixed Rate - Early Redemption											
Average repricing dates before and after modelling											
Term deposits	0300										
Early redemtpion rates (average)											
Term deposits	0340										

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J 10.00 – QUALITATIVE INFORMATION		

10.1 **General qualitative information**

Approach NII and EVE SOT estimates		
Approach used for the purpose of the SOT (NII/EVE)	0010	
Requirement from the Competent Authority (NII/EVE)	0020	
NII methodology		
Methodology (NII)	0030	
Conditional Cash Flows (NII)	0040	
Option Risk (NII)	0050	
Basis Risk (NII)	0060	
EVE methodology		
Methodology (EVE)	0070	
Conditional Cash Flows (EVE)	0080	
Option Risk (EVE)	0090	
Basis Risk (EVE)	0100	
Commercial margins/other spread components (EVE)	0110	
Scope/Materiality Thresholds (NII/EVE)		
Penalty fees from loan prepayments	0120	
Pension obligations/pension plan assets	0130	
Non-performing exposures	0140	
Fixed rate loan committments	0150	
Risk of prepayment	0160	
Risk of early redemption	0170	

02021R0451 — EN — 01.09.2024 — 003.001 — 2230

▼M3

Additional qualitative information		
General approach for NMD modelling	0180	
Identification of core component NMD balances	0190	
Relevant drivers for NMD balances	0200	
NMD core component balances (slotting of core component balances)	0210	
5-year NMD repricing cap on IRRBB risk management	0220	
Exemptions to the 5-year NMD repricing cap	0230	
Modelling of operational NMDs from financial customers	0240	
Changes in balance sheet structure due to interest rates	0250	
IRRBB mitigation and hedging strategies (EVE)	0260	
IRRBB mitigation and hedging strategies (NII)	0270	
SOT on NII risk measure under the IMS Approach – PTR of Retail Term deposits	0280	
SOT on NII risk measure under the IMS Approach – PTR of Fixed Retail Loans	0290	
Basis risk	0300	
CSRBB	0310	

10.2 **Qualitative information 'currency by currency'**

Currency:

Risk-free yield curve (discounting in EVE SOT)	0320	
Risk-free yield curve (internal risk measures of EVE)	0330	
Change of material assumptions (EVE)	0340	
Change of material assumptions (NII)	0350	
Post-shock interest rate floor (NII/EVE)	0360	

02021R0451 — EN — 01.09.2024 — 003.001 — 2231

▼M3

J 11.00 – QUALITATIVE INFORMATION (SIMPLIFIED FOR SNCIS AND 'OTHER' INSTITUTIONS)		

11.1 **General qualitative information (Simplified)**

Approach NII and EVE SOT estimates		
Approach used for the purpose of the SOT (NII/EVE)	0010	
Requirement from the Competent Authority (NII/EVE)	0020	
NII methodology		
Methodology (NII)	0030	
Conditional Cash Flows (NII)	0040	
Option Risk (NII)	0050	
Basis Risk (NII)	0060	
EVE methodology		
Methodology (EVE)	0070	
Conditional Cash Flows (EVE)	0080	
Option Risk (EVE)	0090	
Basis Risk (EVE)	0100	
Commercial margins/other spread components (EVE)	0110	
Scope/Materiality Thresholds (NII/EVE)		
Penalty fees from loan prepayments	0120	
Pension obligations/pension plan assets	0130	
Non-performing exposures	0140	
Fixed rate loan committments	0150	
Risk of prepayment	0160	
Risk of early redemption	0170	

▼M3

Additional qualitative information		
General approach for NMD modelling	0180	
Identification of core component NMD balances	0190	
Relevant drivers for NMD balances	0200	
NMD core component balances (slotting of core component balances)	0210	
5-year NMD repricing cap on IRRBB risk management	0220	
Exemptions to the 5-year NMD repricing cap	0230	
Modelling of operational NMDs from financial customers	0240	
IRRBB mitigation and hedging strategies (EVE)	0260	
IRRBB mitigation and hedging strategies (NII)	0270	
SOT on NII risk measure under the IMS Approach – PTR of Retail Term deposits	0280	
SOT on NII risk measure under the IMS Approach – PTR of Fixed Retail Loans	0290	
Basis risk	0300	
CSRBB	0310	

11.2 **Qualitative information 'currency by currency' (Simplified)**

Currency:

Risk-free yield curve (discounting in EVE SOT)	0320	
Risk-free yield curve (internal risk measures of EVE)	0330	
Post-shock interest rate floor (NII/EVE)	0360	

▼M3

ANNEX XXIX

REPORTING INSTRUCTIONS FOR THE PURPOSE OF INTEREST RATE RISK IN THE BANKING BOOK

Table of Contents

PART I

GENERAL INSTRUCTIONS

1. Structure
2. Scope of reporting
3. Treatment of fixed/floating rate instruments
4. Treatment of options
5. Sign convention
6. Abbreviations
7. Other conventions

PART II

EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES (J 01.00)

1. General remarks
2. Instructions concerning specific positions

PART III

BREAKDOWN OF SENSITIVITY ESTIMATES (J 02.00, J 03.00 and J 04.00)

1. General remarks
2. Instructions concerning specific positions

PART IV

REPRICING CASH FLOWS (J 05.00, J 06.00 and J 07.00)

1. General remarks
2. Instructions concerning specific positions:

PART V

RELEVANT PARAMETERS (J 08.00 and J 09.00)

1. General remarks
2. Instructions concerning specific positions

PART VI

QUALITATIVE INFORMATION (J 10.00 and J 11.00)

1. General remarks
2. Instructions concerning specific positions

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PART I

GENERAL INSTRUCTIONS

1. **Structure**

1.1. This Annex contains the instructions for the reporting of the Interest Rate Risk in the Banking Book (IRRBB) templates.

1.2. This Annex consists of five different sets of templates:

(a) evaluation of the IRRBB: Economic Value of Equity (EVE) and Net Interest Income (NII) Supervisory Outlier Tests (SOT) and Market Value (MV) changes (J 01.00);

(b) breakdown of IRRBB sensitivity estimates (J 02.00, J 03.00 and J 04.00);

(c) IRRBB repricing cash flows (J 05.00, J 06.00 and J 07.00);

(d) relevant parameters on behavioural modelling (J 08.00 and J 09.00);

(e) qualitative information (J 10.00 and J 11.00).

1.3. For each template, legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates and instructions concerning specific positions are included in this Annex.

1.4. Institutions shall report the templates in the reporting currency, regardless of the actual denomination of assets, liabilities and off-balance sheet items. Currencies other than the reporting currency shall be converted to the reporting currency at the ECB FX reference rate on the reference date. Institutions shall separately report the templates broken down by the corresponding currencies in accordance with Commission Delegated Regulation (EU) 2024/856 ([1]).

1.5. In accordance with Article 3(2), point (c), of Delegated Regulation (EU) 2024/856, institutions shall reflect automatic and behavioural options in their calculations, where applicable, except in cases where otherwise specified.

2. **Scope of reporting**

Institutions shall project their IRRBB estimates and provide information on their interest rate exposures arising from the interest rate-sensitive positions in the banking book in scope of the SOTs (Articles 3 and 4 of Delegated Regulation (EU) 2024/856. In particular, institutions shall consider all instruments in accordance with Article 3(2), points (a) to (f), and Article 3(3), (4) and (5) of Delegated Regulation (EU) 2024/856.

3. **Treatment of fixed/floating rate instruments**

Where separate information is requested for fixed or floating rate instruments, the following definitions shall apply:

(a) ‘fixed rate instrument’ means ‘fixed rate instrument’ as defined in Article 1, point (4), of Commission Delegated Regulation (EU) 2024/857 ([2]). Specifically:

([1]) Commission Delegated Regulation (EU) 2024/856 of 1 December 2023 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards specifying the supervisory shock scenarios, the common modelling and parametric assumptions and what constitutes a large decline (OJ L, 2024/856, 24.4.2024, ELI: http://data.europa.eu/eli/reg_del/2024/856/oj).

([2]) Commission Delegated Regulation (EU) 2024/857 of 1 December 2023 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards specifying a standardised methodology and a simplified standardised methodology to evaluate the risks arising from potential changes in interest rates that affect both the economic value of equity and the net interest income of an institution’s non-trading book activities (OJ L, 2024/857, 24.4.2024, ELI: http://data.europa.eu/eli/reg_del/2024/857/oj).

▼M3

(i) instruments without a specific contractual maturity (i.e. non-maturity products), whose cash flows of interest payments are not contractually or legally linked to movements on an external benchmark or an institution's internally managed index, but instead, are at the discretion of the institution or a government agency;

(ii) instruments with a specific contractual maturity, whose cash flows of interest payments are fixed from the inception and until the maturity of the instrument, or where the contractual repricing is above 1 year; or where changes in its remuneration – at any time during the life of the contract – are discretional to the institution or a government agency.

(b) 'floating rate instrument' means 'floating rate instrument' as defined in Article 1, point (5) of Delegated Regulation (EU) 2024/857. Specifically:

(i) instruments without a specific contractual maturity (i.e. non-maturity products), where the cash flows of interest payments are not discretional to the institution or a government agency, but instead contractually or legally linked to movements of an external benchmark or institution's internally managed index;

(ii) instruments with a specific contractual maturity, whose cash flows of interest payments are not fixed from the inception and until the maturity of the instrument, where its contractual repricing is below or equal to 1 year, and where changes in its remuneration during the life of the contract are not at the discretion of the institution or a government agency.

4. **Treatment of options**

Where separate information on options is requested, institutions shall report in the following way:

(a) embedded options together with their relevant host instrument;

(b) explicit/standalone options separately to any other kind of balance sheet items as derivative instruments (i.e. they shall report those options together with the hedged item).

5. **Sign convention**

5.1. Generally, institutions shall report values positively across the templates. Figures expressed in monetary units referring to the level of EVE, level of NII and MV level shall in general be reported as a positive figure, irrespective of whether it refers to an asset or a liability, although exceptions shall be observed: that shall be the case where the NII level is negative if the interest expenses are bigger than the interest incomes in the baseline scenario, or in the case of derivatives where netted values of the derivative legs need to be reported.

5.2. Institutions shall report the changes (Δ) of EVE, NII and MV with positive or negative values, depending on the variation. Institutions shall calculate the Δ as the difference between the EVE/NII/MV under the shock scenarios minus baseline scenario. EVE (and MV) sensitivities of a specific asset or liability shall be reported as positive if the EVE (and MV) of that asset or liability increases under a specific IR scenario. Similarly, NII sensitivities of a specific asset, or liability, shall be reported as positive when the interest income of that asset, or the interest expense of that liability, increases under a concrete IR scenario.

5.3. In data points related to notional exposures or carrying amounts, the same rule applies, institutions shall report values positively for assets and liabilities.

▼M3

5.4. Institutions shall report parameters positively irrespective of whether these parameters refer to an asset or liability, and irrespective of whether these parameters increase or decrease the value of the IRRBB metrics. There might be some exceptional cases where institutions report negative figures for parameters, including the average yield of assets/liabilities if the last interest rate reset was based on a negative market interest rate environment.

6. **Abbreviations**

Economic Value of Equity is referred to as 'EVE', Net Interest Income as 'NII', Market Value as 'MV', Supervisory Outlier Test as 'SOT', Non-Maturity Deposits as 'NMDs' and Internal Measurement System as 'IMS', standardised approach as 'SA'.

7. **Other conventions**

7.1. Throughout this Annex, references are made to Delegated Regulation (EU) 2024/856 or 'RTS on SOT' and Delegated Regulation (EU) 2024/857 or 'RTS on SA'. Where the text refers to definitions laid down in Delegated Regulation (EU) 2024/857, those definitions shall be applied to all reporting institutions (and not only the ones applying SA).

7.2. The definitions laid down in Article 1 of Delegated Regulation (EU) 2024/857 shall apply to this Annex.

PART II

EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES (J 01.00)

1. **General remarks**

1.1. Template J 01.00 contains the levels and changes of EVE (ΔEVE) and levels and changes of NII (ΔNII), calculated as set out in Delegated Regulation (EU) 2024/856, and also the level and changes of MV, computed according to the internal risk management criteria, considering a one-year horizon and a constant balance sheet assumption. It contains, among others, the specified size of interest rate shocks for currencies not referred to in Part A of the Annex to Delegated Regulation (EU) 2024/856 and ratios of ΔEVE and ΔNII to Tier 1 Capital according to Article 25 of Regulation (EU) No 575/2013, the ΔEVE and ΔNII under the worst scenarios and the level of EVE and NII under baseline scenario as well as ΔEVE, ΔNII and ΔMV under certain regulatory interest rate shock scenarios.

1.2. This template shall be reported separately for each currency included in the calculation of the SOT in accordance with Article 1(3) and (4) of Delegated Regulation (EU) 2024/856, as well as for the aggregate of all currencies for which Article 1(4) of that Delegated Regulation applies. When calculating the aggregate changes (for all currencies) for each interest rate shock scenario, Article 3(8) of Delegated Regulation (EU) 2024/856 shall apply.

2. **Instructions concerning specific positions**

Row	Legal references and instructions
0010-0090	**Economic value of equity** EVE estimates calculated in accordance with Article 98(5), point (a), of Directive 2013/36/EU and Article 1 to 3 of Delegated Regulation (EU) 2024/856. With regard to the modelling and parametric assumptions that are not specified in Article 3 of that Delegated Regulation, institutions shall use those assumptions that they employ in their IRRBB measurement and management, i.e. their internal measurement methodologies, the standardised approach or the simplified standardised approach, as applicable.

▼M3

Row	Legal references and instructions
0010	**Δ EVE under worst scenario** The change of the EVE under the supervisory shock scenarios referred to in Article 1(1) of Delegated Regulation (EU) 2024/856 causing the largest decline of EVE. The worst outcome from the values in rows 0040 to 0090 shall be reported in this row.
0020	**Δ EVE ratio under worst scenario** The ratio of the value reported in row 0010, to the Tier 1 capital determined in accordance with Article 25 of Regulation (EU) No 575/2013.
0030-0090	**EVE under baseline and supervisory shock scenarios** EVE level under the baseline scenario and the changes of the EVE (i.e. Δ EVE) under supervisory shock scenarios referred to in Article 1(1) of Delegated Regulation (EU) 2024/856.
0030	**Level of EVE under baseline scenario** EVE level under the baseline interest rate scenarios of the reference date.
0040	**Δ EVE under parallel shock up** The change of the EVE under the ‘parallel shock up’ scenario referred to in Article 1(1), point (a), and Article 2 of Delegated Regulation (EU) 2024/856.
0050	**Δ EVE under parallel shock down** The change of the EVE under the ‘parallel shock down’ scenario referred to in Article 1(1), point (b), and Article 2 of Delegated Regulation (EU) 2024/856.
0060	**Δ EVE under steepener shock** The change of the EVE under the ‘steepener shock’ scenario referred to in Article 1(1), point (c), and Article 2 of Delegated Regulation (EU) 2024/856.
0070	**Δ EVE under flattener shock** The change of the EVE under the ‘flattener shock’ scenario referred to in Article 1(1), point (d), and Article 2 of Delegated Regulation (EU) 2024/856.
0080	**Δ EVE under short rates shock up** The change of the EVE under the ‘short rates shock up’ scenario referred to in Article 1(1), point (e), and Article 2 of Delegated Regulation (EU) 2024/856.
0090	**Δ EVE short rates shock down** The change of the EVE under the ‘short rates shock down’ scenario referred to in Article 1(1), point (f), and Article 2 of Delegated Regulation (EU) 2024/856.

▼M3

Row	Legal references and instructions
0100-0140	**Net interest income** NII as referred to in Article 98(5), point (b), of Directive 2013/36/EU and specified in Article 4 of Delegated Regulation (EU) 2024/856. With regard to the modelling and parametric assumptions that are not specified in Article 4 of that Delegated Regulation, institutions shall use those assumptions that they employ in their IRRBB measurement and management, i.e. their internal measurement methodologies, the standardised approach or the simplified standardised approach, as applicable. Institutions shall consider the accounting treatment of hedges (i.e. hedge accounting) and shall not include the effects of items referred to in Article 33(1), point (a), of Regulation (EU) No 575/2013.
0100	**Δ NII under worst scenario** The change of the one-year NII under the supervisory shock scenarios referred to in Article 1(2) of Delegated Regulation (EU) 2024/856 causing the largest decline of NII. The worst outcome from the values in rows 0130 to 0140 shall be reported in this row.
0110	**Δ NII ratio under worst scenario** The ratio of the value reported in row 0100 to Tier 1 capital determined in accordance with Article 25 of Regulation (EU) No 575/2013.
0120-0140	**NII under baseline and supervisory shock scenarios** NII level under the baseline scenario and Δ NII under supervisory shock scenarios referred to in Article 1(2) of Delegated Regulation (EU) 2024/856.
0120	**Level of NII under baseline scenario** NII level under the baseline interest rate scenario as of the reference date.
0130	**ΔNII under parallel shock up** The change of the NII under the ‘parallel shock up’ scenario referred to in Article 1(2), point (a), and Article 2 of Delegated Regulation (EU) 2024/856.
0140	**ΔNII under parallel shock down** The change of the NII under the ‘parallel shock down’ scenario referred to in Article 1(2), point (b), and Article 2 of Delegated Regulation (EU) 2024/856.
0150-0170	**IMS Market value changes** **MV under baseline and supervisory shock scenarios** Forecasts of the MV changes (**Δ**MV) of the carrying amount over a one-year horizon under the baseline and supervisory shock scenarios shall be shown either in the profit and loss account or directly in equity (such as via other comprehensive income). Institutions shall report the **Δ**MV net of the effect of accounting hedges (i.e. hedge accounting) and shall disregard the effects of items referred to in Article 33(1), point (a), of Regulation (EU) No 575/2013 (effective component of cash-flow hedge accounting derivatives hedging amortised cost items). Institutions shall use the forecasts of the ΔMV according to the institution’s IRRBB IMS or, where applicable, Article 22 of Delegated Regulation (EU) 2024/857, for the supervisory shock scenarios referred to in Article 1(2) of Delegated Regulation (EU) 2024/856.

▼M3

Row	Legal references and instructions
	The total size and composition of the amount of which the value is sensitive to ΔMV shall be maintained by replacing maturing instruments with new instruments that have comparable features (including currency and nominal amount of the instruments). Risk estimates, from which relevant parameters are derived, shall be equivalent to those used for the SOT calculation, including, where applicable, behavioural modelling and automatic optionality.
0150	**Level of MV value under baseline scenario** MV level under the baseline interest rate scenario as of the reference date.
0160	**ΔMV under parallel shock up** The change of MV under the 'parallel shock up' scenario referred to in Article 1(2), point (a), and Article 2 of Delegated Regulation (EU) 2024/856.
0170	**ΔMV under parallel shock down** The change of MV under the 'parallel shock down' scenario referred to in Article 1(2), point (b), and Article 2 of Delegated Regulation (EU) 2024/856.
0180-0200	**Other currencies: Size of interest rate shocks** Part B of the Annex to Delegated Regulation (EU) 2024/856. Interest rate shocks for currencies calibrated in accordance with Part B of the Annex to Delegated Regulation (EU) 2024/856 and Article 2 of that Delegated Regulation. The size of the interest rate shocks shall be reported in basis points and in absolute value. The shock size represents the difference (ΔR) to the risk-free interest rate. These rows shall not be reported for currencies referred to in Part A of the Annex to of Delegated Regulation (EU) 2024/856. They shall only be reported for the currencies considered in the SOT, in accordance with Article 1(4) of that Delegated Regulation.
0180	**Parallel Shock** Size of parallel shock of interest rates in basis points calibrated in accordance with Part B of the Annex to Delegated Regulation (EU) 2024/856 and Article 2(1) of that Delegated Regulation.
0190	**Short rate shock** Size of short shock of interest rates in basis points calibrated according to the short shock referred to in Part B of the Annex to Delegated Regulation (EU) 2024/856 and Article 2(2) of that Delegated Regulation.
0200	**Long rate shock** Size of long shock of interest rates in basis points calibrated according to the long shock referred to in Part B of the Annex to Delegated Regulation (EU) 2024/856 and Article 2(3) of that Delegated Regulation.

Columns	Legal references and instructions
0010	**Amount** The specified size of interest rate shocks shall be reported in basis points (bps), the **Δ**EVE's and **Δ**NII's shall be reported both as ratios and amounts (as specified in the instructions on rows). Amounts shall be reported in the reporting currency.

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PART III

BREAKDOWN OF SENSITIVITY ESTIMATES (J 02.00, J 03.00 and J 04.00)

1. **General remarks**

1.1. Templates J 02.00, J 03.00 and J 04.00 provide further breakdowns of an institution's estimates of the SOT IRRBB sensitivities (Delegated Regulation (EU) 2024/856) and MV changes (Internal Risk management with a 1-year horizon and constant balance sheet assumption), including behavioural/conditional and automatic optionality for a specific breakdown of balance-sheet items.

1.2. Institutions shall report the content of those templates for each currency separately for which the institution has positions where the accounting value of financial assets or liabilities denominated in a currency amounts to 5 % or more of the total banking book financial assets or liabilities, or less than 5 % if the sum of financial assets or liabilities included in the calculation is lower than 90 % of total banking book financial assets (excluding tangible assets) or liabilities.

2. **Instructions concerning specific positions**

Row	Legal references and instructions
0010	**Total Assets** Total interest rate-sensitive assets in the scope of Delegated Regulation (EU) 2024/856 irrespective of their accounting treatment. This row shall include: — assets vis-à-vis Central Banks, — interbank assets, — loans and advances, — debt securities, — derivatives hedging assets, — other. Institutions shall report IRRBB exposures of assets which are not deducted from Common Equity Tier 1 (CET1) capital determined in accordance with Part Two, Title I, Chapter 2, of Regulation (EU) No 575/2013 and excluding tangible assets such as real estate, as well as equity exposures in the banking book as referred to in Article 133 and Article 147(2), point (e), of Regulation (EU) No 575/2013. Those exposures shall be assigned to counterparty sectors according to the nature of the immediate counterparty.
0020	**of which: due to automatic optionality** Contribution of embedded and explicit automatic optionality to the total interest rate-sensitive assets in the scope of Delegated Regulation (EU) 2024/856 irrespective of their accounting treatment.
0030	**Central bank** Assets vis-à-vis central banks, including cash balances and demand deposits, as referred to in Part 1, point 42(a), of Annex V to this Regulation.
0040	**Interbank** All assets whose counterparty is a credit institution as referred to in Part 1, point 42(c), of Annex V to this Regulation, excluding securities and derivative exposures.
0050	**Loans and advances** Debt instruments held by institutions that are not securities, as referred to in Part 1, point 32, of Annex V to this Regulation. This row shall not include exposures included in rows 0030 and 0040.

▼M3

Row	Legal references and instructions
0060, 0130, 0150, 0250, 0280, 0320, 0360, 0400, 0430, 0480	**of which: fixed rate** Institutions shall report figures related to fixed rate instruments, according to the convention specified in Part I, Section 3, of this Annex.
0070	**of which: non-performing** Non-performing loans and advances as referred to in Article 3(4) of Delegated Regulation (EU) 2024/856 and in Article 47a(3) of Regulation (EU) No 575/2013.
0080	**Retail** Loans and advances to a natural person or an SME, where the exposure toward small and medium-sized enterprise ('SME') is to qualify for the retail exposure class under the Standardised or Internal Ratings Based ('IRB') approaches for credit risk as set out in Part one, Title II, Chapters 2 and 3 of Regulation (EU) No 575/2013, or a company which is eligible for the treatment set out in Article 153(4) of Regulation (EU) No 575/2013 and where the aggregate deposits by that SME or company on a group basis do not exceed EUR 1 million. Both performing and non-performing retail loans and advances shall be reported in this row.
0090	**of which: secured by residential real estate** Retail loans formally secured by residential immovable property collateral, regardless of their loan/collateral ratio ('loan-to-value') and the legal form of the collateral.
0100	**Wholesale non-financial** Loans and advances to general governments and non-financial corporations as referred to in Part 1, point 42(b) and (e), of Annex V to this Regulation. This row shall not include exposures included in row 0080.
0110	**Wholesale financial** Loans and advances to other financial corporations as referred to in Part 1, point 42(d), of Annex V to this Regulation.
0120	**Debt securities** Debt instruments held by the institution issued as securities that are not loans, as referred to in Part 1, point 31, of Annex V to this Regulation, including covered bonds and securitisation exposures.
0140	**Derivatives hedging assets** Derivatives as defined in Article 2(1), point (29) of Regulation (EU) No 600/2014 of the European Parliament and of the Council [3]. Institutions shall report derivatives held under hedge accounting regime, under the applicable accounting framework, being the hedged item an interest rate sensitive asset.

[3] Regulation (EU) No 600/2014 of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Regulation (EU) No 648/2012 (OJ L 173, 12.6.2014, p. 84, ELI: http://data.europa.eu/eli/reg/2014/600/oj).

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Row	Legal references and instructions
0160	**Hedging debt securities** Hedge accounting derivatives hedging assets which are debt securities.
0170	**Hedging other assets** Hedge accounting derivatives hedging assets which are not debt securities.
0180	**Other** Other on-balance interest rate-sensitive assets that do not fall under the rows above shall be reported in this row.
0190	**Off-balance sheet assets: contingent assets** Off-balance sheet assets listed in Annex I to Regulation (EU) No 575/2013 which are sensitive to the interest rate, and which are in the scope of Delegated Regulation (EU) 2024/856. Fixed rate loan commitments with prospective borrowers shall be also included in this row. Loan commitment shall be reported as a combination of a short and a long position. It is the case of a fixed rate loan commitment the institution has a long position in the loan at the inception of the commitment and a short position when the loan is supposed to be drawn. Institutions shall report long positions as assets, and short position as liabilities. They shall only report contingent instruments qualifying as assets in this row.
0200	**Total liabilities** Total interest rate-sensitive liabilities in the scope of Delegated Regulation (EU) 2024/856 and irrespective of their accounting treatment. This row shall include: — liabilities vis-à-vis Central Banks, — interbank liabilities, — debt securities issued, — non-maturity deposits, — term deposits, — derivatives hedging liabilities, — other.
0210	**of which: due to automatic optionality** Contribution of embedded and explicit automatic optionality to the total interest rate-sensitive liabilities in the scope of Delegated Regulation (EU) 2024/856 irrespective of their accounting treatment.
0220	**Central bank** Liabilities vis-à-vis central banks as referred to in Part 1, point 42(a), of Annex V to this Regulation.
0230	**Interbank** All liabilities whose counterparty is a credit institution as referred to in Part1, point 42(c), of Annex V to this Regulation, excluding securities and derivative exposures.

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Row	Legal references and instructions
0240	**Debt securities issued** Debt instruments issued as securities by the institution that are not deposits, as referred to in Part 1 Article 37 of Annex V to this Regulation.
0260	**of which: AT1 or T2** Debt securities issued in accordance with Articles 61 or 71 of Regulation (EU) No 575/2013, excluding perpetual own funds without any call dates (Article 3 of Delegated Regulation (EU) 2024/856).
0270	**NMDs: Retail transactional** Retail non-maturity deposits held in a transactional account as defined in Article 1, point (10) of Delegated Regulation (EU) 2024/857. Retail transactional NMDs shall include non-interest-bearing and other retail accounts whose remuneration component is not relevant in the client's decision to hold money in the account.
0290, 0330, 0370	**of which: core component** Core component of non-maturity deposits as defined in Article 1, point (15) of Delegated Regulation (EU) 2024/857. NMDs which are stable and unlikely to reprice even under significant changes in interest rate environment, or other deposits whose limited elasticity to interest rate changes shall be modelled by institutions
0300, 0340, 0380	**of which: exempted from 5Y cap** Regulated savings exposures as referred to in Article 428f(2), point (a), of Regulation (EU) No 575/2013, but not limited to the centralised part, or those with material economic or fiscal constraints in case of a withdrawal, for which the institution is not constraining the maximum weighted average repricing date to 5 years.
0310	**NMDs: Retail non-transactional** Retail non-maturity deposits held in a non-transactional account as defined in Article 1, point (11), of Delegated Regulation (EU) 2024/857. Other retail deposits which are not considered 'Non-Maturity Deposits: Retail Transactions' shall be considered as held in a non-transactional account. In particular, retail non-transactional deposits shall include retail accounts (including regulated ones) whose remuneration component is relevant in the client's decision to hold money in the account.
0350	**NMDs: Wholesale non-financial** Wholesale deposits as defined in Article 1, point (12), of Delegated Regulation (EU) 2024/857 which are NMDs from general governments and non-financial corporations (NFCs) as referred to in Part 1, point 42(b) and (e), of Annex V to this Regulation.
0390	**NMDs: Wholesale financial** Wholesale deposits as defined in Article 1, point (12), of Delegated Regulation (EU) 2024/857 which are NMDs from counterparties according to Part 1, point 42(d), of Annex V to this Regulation.

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Row	Legal references and instructions
0410	**of which: operational deposits** NMDs that classify as operational deposits according to Article 27(1)(a) of the Commission Delegated Regulation (EU) 2015/61 ([4]).
0420	**Term deposits** Non-transferable deposits which the depositor is not allowed to withdraw before an agreed maturity or that can be early withdrawn provided that the depositor is charged with early withdrawal (prepayment) costs and fees. This item shall include administratively regulated savings deposits where the maturity related criterion is not relevant. Although deposits with agreed maturity may feature the possibility of earlier redemption after prior notification or may be redeemable on demand subject to certain penalties, those features shall not be used for classification purposes. This row shall not include exposures in rows 0220 and 0230.
0440	**Retail** This row shall include term deposits from retail customers.
0450	**Wholesale non-financial** Term deposits from wholesale non-financial clients. Wholesale deposits as defined in Article 1, point (12), of Delegated Regulation (EU) 2024/857 which are deposits other than NMDs from general governments and NFCs as referred to in Part 1, point 42(b) and (e), of Annex V to this Regulation.
0460	**Wholesale financial** Term deposits from wholesale financial clients. Wholesale deposits as defined in Article 1, point (12), of Delegated Regulation (EU) 2024/857 which are deposits other than NMDs from counterparties referred to in Part 1, point 42(d), of Annex V to this Regulation.
0470	**Derivatives hedging liabilities** Derivatives as defined in Article 2(1), point (29), of Regulation (EU) No 600/2014. Institutions shall report derivatives held under hedge accounting regime, under the applicable accounting framework, being the hedged item an interest rate sensitive liability.
0490	**Hedging debt securities** Hedge accounting derivatives hedging liabilities which are debt securities.
0500	**Hedging other liabilities** Hedge accounting derivatives hedging liabilities which are not debt securities.
0510	**Other** Other on-balance interest rate sensitive-liabilities that were not classified in the rows above shall be reported in this row.

([4]) Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions (OJ L 11, 17.1.2015, p. 1, http://data.europa.eu/eli/reg_del/2015/61/oj).

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Row	Legal references and instructions
0520	**Off-balance sheet liabilities: Contingent liabilities** Off-balance sheet items shall include products such as interest rate sensitive loan commitments. Contingent liabilities shall be considered as a combination of a short and a long position. Specifically, in case the institution has a credit line with other institutions, the institution will have a long position when the loan is supposed to be drawn and a short position at the opening date of the credit line. Long positions shall be reported as assets while short positions shall be reported as a liability. Only the contingent instruments qualifying as liabilities shall be reported in this row.
0530	**Other derivatives (Net asset/liability)** Interest rate derivatives not designed as accounting hedges such as economic interest rate hedges, which are intended to hedge the interest rate risk in the banking book but are not under an accounting hedge regime.
0540-0640	**Memorandum Items**
0540	**Net Derivatives** Net contribution of all interest rate derivatives in the banking book, considering those interest rate derivatives hedging assets (row 0140) or liabilities (row 0470) under an accounting hedging regime in the banking book and economic interest rate hedges (row 0530) of other interest rate derivatives in the banking book not designed as accounting hedges.
0550	**Net interest rate position without derivatives** All the interest rate exposures in the banking book, including off-balance sheet exposures and excluding interest rate derivatives. In particular, all the assets and liabilities excluding the effect of derivatives.
0560	**Net interest rate position with derivatives** All assets and liabilities, including off-balance sheet exposures and interest rate derivatives.
0570	**Total Assets with MV impact** Total assets where MV changes are relevant for profit or loss or equity, excluding non-accounting hedge derivatives reported under row 0530. For institutions applying IFRS under Regulation (EC) No 1606/2002 of the European Parliament and of the Council [5], banking book assets that are recorded at fair value according to the applicable accounting framework (either through profit or loss or other comprehensive income), together with debt securities and other instruments recorded at amortized cost subject to a fair value hedge accounting. Derivatives hedging assets in the banking book under a hedge accounting regime shall be reported in this section except for the effective component of those accounting cash-flow hedge derivatives hedging amortised cost items referred to in Article 33(1), point (a), of Regulation (EU) No 575/2013.

[5] Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1, ELI: http://data.europa.eu/eli/reg/2002/1606/oj).

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Row	Legal references and instructions
0580	**Debt securities** Debt securities where MV changes are relevant for profit or loss or equity. It includes debt securities at fair value together with debt securities recorded at amortised cost subject to a fair value accounting hedge.
0590	**Derivatives** Derivatives as defined in Article 2(1), point (29), of Regulation (EU) No 600/2014. Derivatives hedging assets under a hedge accounting regime shall be reported in this row, excluding those derivatives designed as cash flow hedges hedging amortised cost items.
0600	**Other** Other assets at fair value, together with other assets at amortised cost subject to a fair value hedge accounting.
0610	**Total Liabilities with MV impact** Total liabilities where MV changes are relevant for profit or loss or equity, excluding non-accounting hedge derivatives reported under row 0530. Liabilities that are recorded at fair value according to the applicable accounting framework (either through profit or loss or other comprehensive income) together with debt securities issued and other liabilities recorded at amortised cost subject to a fair value hedge accounting. Derivatives hedging liabilities under a hedge accounting regime shall also be reported in this section except for the effective component of those accounting cash-flow hedge derivatives hedging amortised cost items in accordance with Article 33(1)(a) of Regulation (EU) No 575/2013.
0620	**Debt securities issued** Debt securities issued as securities by the institution that are not deposits, as defined in Part 1 point 37 of Annex V to this Regulation that are accounted where MV changes are relevant for profit or loss or equity.
0630	**Derivatives** Derivatives as defined in Article 2(1), point (29), of Regulation (EU) No 600/2014. Institutions shall report under this section the derivatives hedging liabilities under a hedge accounting regime, excluding those derivatives designed as cash flow hedges hedging amortised cost items.
0640	**Other** Other liabilities at fair value, together with other liabilities at amortised cost subject to a fair value hedge accounting.

Columns	Legal references and instructions
0010	**Carrying amount** Part 1, point 27 of, Annex V to this Regulation.
0020	**Duration** Modified duration (‘Dmod’; reported in years), including automatically optionality, where: Dmod = EV01/(Economic Value * 0,0001) EV01 equals to a +1 bps sensitivity (parallel shock) of the Economic value.

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Columns	Legal references and instructions
0030-0090	**Economic value of equity** Institutions shall follow the same instructions as described in {J 01.00; r0010-r0090}.
0030	**Level of EVE – Baseline scenario** Institutions shall follow the same instructions as described in {J 01.00; r0030}.
0040	**ΔEVE – Parallel shock up** Institutions shall follow the same instructions as described in {J 01.00; r0040}.
0050	**ΔEVE – Parallel shock down** Institutions shall follow the same instructions as described in {J 01.00; r0050}.
0060	**ΔEVE – Steepener shock** Institutions shall follow the same instructions as described in {J 01.00; r0060}.
0070	**ΔEVE – Flattener shock** Institutions shall follow the same instructions as described in {J 01.00; r0070}.
0080	**ΔEVE – Short rates shock up** Institutions shall follow the same instructions as described in {J 01.00; r0080}.
0090	**ΔEVE – Short rates shock down** Institutions shall follow the same instructions as described in {J 01.00; r0090}.
0100-0120	**Net Interest Income** Institutions shall follow the same instructions as described in {J 01.00; r0100-r0140}.
0100	**Level of NII – Baseline scenario** Institutions shall follow the same instructions as described in {J 01.00; r0120}.
0110	**ΔNII – Parallel shock up** Institutions shall follow the same instructions as described in {J 01.00; r0130}.
0120	**ΔNII – Parallel shock down** Institutions shall follow the same instructions as described in {J 01.00; r0140}.

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Columns	Legal references and instructions
0130-0150	**Market Value** Institutions shall follow the same instructions as described in {J 01.00; r0150-r0170}.
0130	**Level of MV – Baseline scenario** Institutions shall follow the same instructions as described in {J 01.00; r0150}.
0140	**ΔMV – Parallel shock up** Institutions shall follow the same instructions as described in {J 01.00; r0160}.
0150	**ΔMV – Parallel shock down** Institutions shall follow the same instructions as described in {J 01.00; r0170}.

PART IV

REPRICING CASH FLOWS (J 05.00, J 06.00 and J 07.00)

1. **General remarks**

1.1. Templates J 05.00, J 06.00 and J 07.00 contain detailed information on the repricing cash flows for the balance-sheet items reported in templates J 02.00, J 03.00 and J 04.00. Institutions shall report that information under an EVE perspective, considering the requirements and modelling assumptions specified in Article 3 of Delegated Regulation (EU) 2024/856 and considering contractual and behavioural information, and in both cases disregarding automatic optionality. The instructions for the rows shall be the same as described in Part IV, Section 2 of this Annex. Moreover, institutions shall duly consider the reporting conventions specified in Part I, in particular those related to the definition of fixed/floating rate instruments and the treatment of options.

1.2. Institutions shall report the content of these templates for each currency separately in which the institution has positions where the accounting value of financial assets or liabilities denominated in a currency amount to 5 % or more of the total banking book financial assets or liabilities, or less than 5 % where the sum of financial assets or liabilities included in the calculation is lower than 90 % of total banking book financial assets (excluding tangible assets) or liabilities.

1.3. Institutions shall report the content of these templates separately according to contractual and behavioural conditions (Modelling: contractual or behavioural):

(a) contractual: according to the contractual repricing date as defined in Article 1, point (2), of Delegated Regulation (EU) 2024/857, without taking into account behavioural assumptions. Only contractual and legal features (disregarding automatic options and legal caps/floors) shall be considered. The cash flow profile of non-maturity products (including NMDs) shall be treated as short-term variable positions (shortest time bucket). No behavioural early-termination and pre-payment shall be applied, equivalent to 0 % rates for conditional prepayment and early redemption;

(b) behavioural modelling in the baseline scenario: according to the modelled repricing cash flows which account, where applicable, for behavioural assumptions under the baseline scenario.

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1.4. In the case of derivatives, institutions shall report the net amounts of repricing cash-flows (i.e. not broken down by receiver/payer legs). For derivatives hedging assets, the long leg (receiver/asset) of the derivative shall be considered with a positive sign while the short leg (payer/liability) shall be considered with a negative sign when computing the net amounts per time bucket. Exceptions to that rule shall apply for the case of receiver coupon's fixed in negative interest rate environment, which shall be considered with a negative sign even if part of the long leg (receiver/asset) has been considered with a positive sign. The opposite applies to derivatives hedging liabilities: the long leg (receiver/asset) shall be considered with a negative sign, while the short leg (payer/liability) shall be considered with a positive sign when computing the net repricing cashflows.

1.5. Institutions shall not report columns related to the notional amount, information on automatic options and behavioural modelling, the average yield and the contractual maturity in the sheets for contractual conditions.

2. **Instructions concerning specific positions**

Columns	Legal references and instructions
0010-0250	**Fixed rate** Institutions shall report estimates related to fixed rate instruments, according to the convention specified in Part I, Section 3, of this Annex.
0260-0390	**Floating rate** Institutions shall report estimates related to floating rate instruments, according to the convention specified in Part I, Section 3, of this Annex.
0010	**Notional amount** Institutions shall report the outstanding principal amount of instruments. In the case of derivatives the outstanding principal amount of the asset (receiver) leg shall be reported (i.e. no netted amounts of receiver/payer legs).
0020 and 0270	**% With embedded or explicit automatic optionality – bought** Percentage of the notional amount reported in columns 0010 and 0260 subject to bought automatic interest rate options. The optionality can arise from standalone instruments bought by the institution (including *floors, caps* and *swaptions*) or be 'embedded' within the contractual terms of other standard banking products. Embedded automatic interest rate options shall be reported together with its relevant host instrument (either asset or liability). Explicit automatic interest rate options shall be reported as derivative instruments. Embedded automatic bought options shall include, in the case of floating rate positions: (i) bought floors over floating rate assets (loans or debt securities); (ii) bought caps over floating rate debt securities issued etc. Embedded automatic bought options shall include, in the case of fixed rate positions: (i) fixed rate debt security assets with a prepayment option for the institution (embedded bought swaption payer); (ii) fixed rate debt securities issued liabilities with a prepayment option for the institution (embedded bought swaption receiver).

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Columns	Legal references and instructions
	Explicit automatic bought options are derivatives which shall include: (i) explicit bought floors; (ii) explicit bought swaption payers (an institution has the right to enter into an Interest Rate Swap paying fixed receiving variable); (iii) explicit bought caps; (iv) explicit bought swaption receivers (an institution has the right to enter into an Interest Rate Swap receiving fixed paying variable). When calculating the percentage exposure, institutions shall duly consider the conventions specified in Part I, Section 3 with regard to options.
0030 and 0280	**% With embedded or explicit automatic optionality – sold** Percentage of the notional amount reported in columns 0010 and 0260 subject to sold automatic interest rate options. The optionality can arise from standalone instruments sold by the institution (including *floors, caps* and *swaptions*) or be 'embedded' within the contractual terms of other standard banking products. Embedded automatic interest rate options shall be reported together with their relevant host instrument (either asset or liability). Explicit automatic interest rate options shall be reported as derivative instruments. Embedded automatic sold interest rate options shall include, in the case of floating rate positions: (i) sold caps over floating rate assets (loans and debt securities); (ii) sold floors over floating rate debt securities issued etc. For fixed rate positions, embedded automatic sold interest rate options shall include: (i) fixed rate debt securities with a prepayment option for the issuer (embedded sold swaption receiver); (ii) sold floors for NMDs and term deposits including legal and implied floors and (iii) fixed rate debt securities issued with a prepayment option for the investor (embedded sold swaption payer). Explicit automatic sold options are derivatives which shall include, (i) explicit sold caps; (ii) explicit sold swaption receivers (an institution has the obligation to enter into an Interest Rate Swaps paying fixed receiving variable); (iii) explicit sold floors; (iv) explicit sold swaption payers (an institution has the obligation to enter into an Interest Rate Swaps receiving fixed paying variable). When calculating the percentage amount, institutions shall duly consider the conventions specified in Part I, Section 3 with regard to options.
0040 and 0290	**% Subject to behavioural modelling** Percentage of the notional amount reported in columns 0010 and 0260, subject to behavioural modelling, for which the timing or amount of the cash flows depend on the behaviour of customers.
0050 and 0300	**Weighted average yield** Average yield on an annual basis weighted by the notional amount.
0060 and 0310	**Weighted average maturity (contractual)** Average contractual maturity measured in years weighted by the notional amount.

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Columns	Legal references and instructions
0070-0250 and 0320-0390	**Repricing schedule for all notional repricing cash flows** Institutions shall report all future notional repricing cash flows arising from the interest rate-sensitive positions in the scope of Delegated Regulation (EU) 2024/856 onto the predefined time buckets (into which they fall according to their repricing dates. (definition of 'notional repricing cash flows' and 'repricing date' as laid down in Article 1, points (1) and (2) of Delegated Regulation (EU) 2024/857. Automatic interest rate options whether explicit or embedded shall be stripped out from their host contracts and ignored at the notional repricing cash flow slotting. Derivatives which are not automatic interest rate options shall be converted into positions in the relevant underlying and split into paying and receiving positions (short and long positions) in the relevant underlying. The amounts considered shall be principal amounts of the underlying or of the notional underlying. Futures and forward contracts including forward rate agreements shall be treated as a combination of short and long positions. When representing the repricing cash-flows of derivatives which are not automatic interest rate options, institutions shall duly consider the conventions specified in Part IV, Section 1, paragraph 1.4 with regard to derivatives.

PART V

RELEVANT PARAMETERS (J 08.00 and J 09.00)

1. **General remarks**

1.1. Templates J 08.00 and J 09.00 contain information on the relevant parameters to monitor the modelling of the IRRBB. Most of the information in this template shall be derived from the information reported in templates J 02.00 to J 07.00. The information shall be reported considering an EVE perspective, including the requirements and modelling assumptions specified in Article 3 of Delegated Regulation (EU) 2024/856, and disregarding automatic optionality, except for rows 0120 to 0150.

1.2. These templates shall be reported for each currency separately for which the institution has positions where the accounting value of financial assets or liabilities denominated in a currency amounts to 5 % or more of the total banking book financial assets or liabilities, or less than 5 % where the sum of financial assets or liabilities included in the calculation is lower than 90 % of total banking book financial assets (excluding tangible assets) or liabilities.

2. **Instructions concerning specific positions**

Row	Legal references and instructions
0010-0110	**NMDs – Behavioural modelling – Average repricing dates before and after modelling** Average repricing dates, measured in years, shall be calculated per NMD category according to the breakdown specified in Part III, Section 2 of this Annex, with a further breakdown of: (a) the part deemed to be the 'core' volume (for those NMDs different to wholesale financial, and according to the definition of 'core' in Article 1, point (15) of Delegated Regulation (EU) 2024/857, (b) the perimeter of regulated savings referred to in Article 428f(2), point (a), of Regulation (EU) No 575/2013 – not limited to the centralised part – or any other with material economic or fiscal constraints in case of a withdrawal, on which the institution is not applying a cap on their repricing maturity (such as the 5Y cap), in its IRRBB internal risk management, and (c) the perimeter of operational deposits as defined in Article 27(1), point (a), of Delegated Regulation (EU) 2015/61.

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Row	Legal references and instructions
	The average repricing dates shall be calculated as a weighted average of the 'repricing dates' and the assigned weight based on the 'notional repricing cash flows' of the positions in each relevant NMD category/breakdown (definition of 'notional repricing cash flows' and 'repricing date' as laid down in Article 1, points (1) and (2) of Delegated Regulation (EU) 2024/857.
0120-0150	**NMDs – Behavioural modelling – PTR Over 1 year horizon** The Pass-through rate (PTR) as defined in Article 1, point (14) of Delegated Regulation (EU) 2024/857 shall be reported per NMD category according to the breakdown specified in Part III, Section 2, of this Annex, and for a 1 year time horizon. Institutions shall report as the PTR, the weighted average percentage of the interest rate shock that is assumed to be transferred to their NMDs, under the interest rate regulatory scenarios and NII metric specified in Delegated Regulation (EU) 2024/856.
0160-0220	**Fixed Rate – Prepayment risk – Average repricing dates before and after modelling** Average repricing dates, measured in years, shall be calculated per relevant category as specified in Part III, Section 2, of this Annex for fixed rate 'loans and advances' and fixed rate 'debt securities' subject to prepayment risk. Institutions shall consider as positions subject to prepayment risk only those positions for which the customer does not bear the full economic costs of the early prepayment. Positions for which the customer bears the full economic cost of the early prepayment shall not be considered to be subject to prepayment risk for the purposes of the calculation. The average repricing dates shall be calculated as a weighted average of the 'repricing dates' and the assigned weight based on the 'notional repricing cash flows' of positions in each relevant fixed rate 'loans and advances' and fixed rate 'debt securities' category/breakdown (definition of 'notional repricing cash flows' and 'repricing date' as laid down in Article 1, points (1) and (2) of Delegated Regulation (EU) 2024/857.
0230-0290	**Fixed Rate – Prepayment risk – Conditional prepayment rates (annualised average)** The annualised average conditional prepayment rate shall be reported in annualised terms, per relevant category as specified in Part III, Section 2, of this Annex, as the weighted annual average prepayment rate, by the outstanding amount in each yearly period, until the portfolio run-off, of the fixed rate 'loans and advances' and fixed rate 'debt securities' portfolios subject to prepayment risk.
0300-0330	**Fixed Rate – Early redemption risk – Average repricing dates before and after modelling** Average repricing dates, measured in years, shall be calculated per relevant category, as specified in Part III, Section 2, of this Annex for fixed rate 'term deposits' subject to early redemption risk. The average repricing dates shall be calculated as a weighted average of the 'repricing dates' and the assigned weight based on the 'notional repricing cash flows' of aggregated positions in each relevant category/breakdown (definition of 'notional repricing cash flows' and 'repricing date' as laid down in Article 1, points (1) and (2) of Delegated Regulation (EU) 2024/857.

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Row	Legal references and instructions
	Institutions shall consider as positions subject to early redemption risk only those positions for which the customer does not bear the full economic costs of the early redemption. Positions for which the customer bears the full economic cost of early redemption, shall not be considered to be subject to early redemption risk for the purposes of the calculation.
0340-0370	**Fixed Rate – Early redemption risk – Early redemption rates (cumulative average)** The cumulative average conditional early redemption rate shall be reported per relevant category, as specified in Part III, Section 2, of this Annex, as the ratio between the early redeemed amount of fixed rate 'term deposit' positions subject to early redemption risk (per relevant category), divided by the overall outstanding amount of fixed rate 'Term deposits' subject to early redemption risk (per relevant category).

Columns	Legal references and instructions
0010	**Notional amount** Institutions shall follow the same instructions as described in {J 05.00; c0010}.
0020	**Subject to behavioural modelling (%)** Institutions shall follow the same instructions as described in {J 05.00; c0040}.
0030	**Baseline scenario (contractual)** Institutions shall provide the relevant parameters (i.e. average repricing dates) according to the contractual conditions of the underlying instruments for exposures subject to contractual terms and features, under the baseline interest rate scenario. Institutions shall report data based on the specifications laid down in Article 98(5), point (a), of Directive 2013/36/EU and laid down in Article 3 of Delegated Regulation (EU) 2024/856. Behavioural models or conditional models (as specified in Article 3(2), point (c), of Delegated Regulation (EU) 2024/856, shall not be considered for the purposes of deriving the parameters.
0040	**Baseline scenario (behavioural)** Institutions shall provide the relevant parameters (i.e. average repricing dates) used for exposures subject to behavioural modelling, for which the timing and amount of the cash flows depend on the behaviour of customers, under the baseline interest rate scenario. Institutions shall report data based on the specifications laid down in Article 98(5), point (a), of Directive 2013/36/EU and laid down in Article 3 of Delegated Regulation (EU) 2024/856.
0050	**Parallel shock up** Institutions shall follow the same instructions as described in {J 01.00; r0040}.
0060	**Parallel shock down** Institutions shall follow the same instructions as described in {J 01.00; r0050}.

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Columns	Legal references and instructions
0070	**Steepener shock** Institutions shall follow the same instructions as described in {J 01.00; r0060}.
0080	**Flattener shock** Institutions shall follow the same instructions as described in {J 01.00; r0070}.
0090	**Short rates shock up** Institutions shall follow the same instructions as described in {J 01.00; r0080}.
0100	**Short rates shock down** Institutions shall follow the same instructions as described in {J 01.00; r0090}.

PART VI

QUALITATIVE INFORMATION (J 10.00 and J 11.00)

1. **General remarks**

1.1. Templates J 10.00 and J 11.00 contain qualitative data on methodologies used in the assessment of the IRRBB.

1.2. Institutions shall report the relevant information based on a predetermined list of options. Rows 0320 to 0360 shall be reported for each currency separately for which the institution has positions where the accounting value of financial assets or liabilities denominated in a currency amounts to 5 % or more of the total banking book financial assets or liabilities, or less than 5 % if the sum of financial assets or liabilities included in the calculation is lower than 90 % of total banking book financial assets (excluding tangible assets) or liabilities. The other rows (from 0010 to 0310) are not currency dependant.

2. **Instructions concerning specific positions**

Row	Legal references and instructions
0010	**Approach used for the purpose of the SOT (NII/EVE)** Institutions shall indicate the approach used for the purpose of the SOT calculation (NII/EVE): — simplified SA, — SA, — IMS.
0020	**Requirement from the Competent Authority (NII/EVE)** Article 84(3) and (4) of Directive 2013/36/EU. Where the institution's method for calculating the EVE/NII is based on the SA, institutions shall report whether this was a requirement from the competent authority: — yes, — no, — not applicable.

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Row	Legal references and instructions
0030	**Methodology (NII)** Institutions shall indicate whether a repricing gap, a full revaluation or a mixed approach has been considered in the computation of the NII SOT: — repricing gap, — full revaluation, — mix, — other.
0040	**Conditional Cash Flows (NII)** Institutions shall indicate whether conditional cash flows have been considered in the computation of the NII SOT: — all material items, — some material items, — not considered.
0050	**Option Risk (NII)** Institutions shall indicate whether option risk has been considered in the computation of the NII SOT: — considered, — not considered.
0060	**Basis Risk (NII)** Institutions shall indicate whether basis risk has been considered in the computation of the NII SOT: — considered, — not considered.
0070	**Methodology (EVE)** Institutions shall indicate whether a duration gap or full revaluation approach has been considered in the computation of the EVE SOT: — duration gap, — full revaluation, — mix, — other.
0080	**Conditional Cash Flows (EVE)** Institutions shall indicate whether conditional cash flows have been considered in the computation of the EVE SOT: — all material items, — some material items, — not considered.

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Row	Legal references and instructions
0090	**Option Risk (EVE)** Institutions shall indicate whether option risk has been considered in the computation of the EVE SOT. — considered, — not considered.
0100	**Basis Risk (EVE)** Institutions shall indicate whether basis risk has been considered in the computation of the EVE SOT: — considered, — not considered.
0110	**Commercial margins/other spread components (EVE)** Institutions shall indicate whether commercial margins and other spread components have been included in the computation of the EVE SOT risk measure: — included, — excluded.
0120	**Penalty fees from loan prepayments** Institutions shall indicate whether penalty fees from loan prepayments have been included as part of the EVE/NII SOT: — included, — excluded.
0130	**Pension obligations/pension plan assets** Institutions shall indicate whether pension obligations and pension plan assets have been included in the calculation of EVE/NII SOT: — included, — excluded.
0140	**Non-performing exposures** Institutions shall indicate whether non-performing exposures have been included in the EVE/NII SOT: — included, — excluded.
0150	**Fixed rate loan commitments** Institutions shall indicate whether fixed rate loan commitments been included in the EVE/NII SOT: — included, — excluded.

▼M3

Row	Legal references and instructions
0160	**Risk of prepayment** Institutions shall indicate whether the risk of retail prepayment has been included in the EVE/NII SOT calculations: — included, — excluded.
0170	**Risk of early redemption** Institutions shall indicate whether the risk of retail early redemption has been included in the EVE/NII SOT calculations: — included, — excluded.
0180	**General approach for NMD modelling** Institutions shall indicate the method used to determine the behavioural repricing time of the NMDs: — time series model (Basel/EBA Stable/non-stable/PTR approach), — replication portfolio, — economic models (modelling financial wealth allocation to NMDs or alternative investments according to different market scenarios/economic factors), — expert judgement, — other.
0190	**Identification of core component NMD balances** Institutions shall indicate whether they face challenges in identifying NMD core balances unconditional to the IR scenario: — yes, — no, — not applicable.
0200	**Relevant drivers for NMD balances** Institutions shall list the name/s of the relevant driver/s used to identify core balances.
0210	**NMD core component balances (slotting of core component balances)** Institutions shall indicate how they allocate NMD core balances: — all core balances allocated in only one repricing tenor, — core balances allocated in different repricing tenors.
0220	**5-year NMD repricing cap on IRRBB risk management** Institutions shall indicate whether any unintended impact is observed in terms of IRRBB risk management and hedging strategies, due to the 5-year repricing cap in the IRRBB IMS: — yes, — no, — not applicable.

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Row	Legal references and instructions
0230	**Exemptions to the 5-year NMD repricing cap** Institutions shall indicate whether they use the exemptions to the 5-year repricing cap for any of their IRRBB products: — yes, — no, — not applicable.
0240	**Modelling of operational NMDs from financial customers** Institutions shall indicate whether NMDs from financial customers classified as operational deposits, for which Article 27(1), point (a), of Delegated Regulation (EU) 2015/61 applies, are subject to behavioural modelling: — yes, — no, — not applicable.
0250	**Changes in balance sheet structure due to interest rates** Institutions shall indicate the changes performed in their balance sheet structure since the last reporting on IRRBB: — reduction of the duration gap between asset/liabilities by reducing the duration of the asset, — reduction of the duration gap between asset/liabilities by increasing the duration of liabilities, — reduction of the duration gap between asset/liabilities by reducing the duration of the asset and increasing the duration of liabilities, — increase of the duration gap by increasing the duration of assets, — increase of the duration gap by reducing the duration of liabilities, — increase of the duration gap by increasing the duration of assets and reducing the duration of liabilities.
0260	**IRRBB mitigation and hedging strategies (EVE)** Institutions shall indicate whether they expect to develop changes in their IRR mitigation and hedging strategies in any of the scenarios foreseen in Delegated Regulation (EU) 2024/856 for EVE: — parallel shock up, — parallel shock down, — steepener shock, — flattener shock, — short rates shock up, — short rates shock down.

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Row	Legal references and instructions
0270	**IRRBB mitigation and hedging strategies (NII)** Institutions shall indicate whether they expect to develop changes in their IRR mitigation and hedging strategies in any of the scenarios foreseen in Delegated Regulation (EU) 2024/856 for NII: — parallel shock up, — parallel shock down.
0280	**SOT on NII risk measure under the IMS Approach – PTR of Retail Term deposits** Institutions shall indicate whether they pass through 100 % of market interest rates changes to the retail term deposits repricing after their maturity under the parallel +200 IR scenario: — yes, — no, — not applicable.
0290	**SOT on NII risk measure under the IMS Approach – PTR of Fixed Retail Loans** Institutions shall indicate whether they pass through 100 % of market interest rate changes to the retail fixed loans repricing after their maturity under the parallel +200 IR scenario: — yes, — no, — not applicable.
0300	**Basis risk** Institutions shall indicate whether they consider basis risk to be material: — yes, — no, — not applicable.
0310	**Credit Spread Risk in the Banking Book (CSRBB)** Institutions shall indicate whether they considered a different perimeter of instruments subject to the CSRBB, as referred in Article 84(2) of Directive 2013/36/EU, for the NII and EVE metrics: — yes, — no, — not applicable.
0320	**Risk-free yield curve (discounting in EVE SOT)** Institutions shall report the risk-free yield curve that have been used for discounting in accordance with Article 3(10) of Delegated Regulation (EU) 2024/856: — interbank secured, — interbank unsecured overnight,

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Row	Legal references and instructions
	— interbank unsecured term, — sovereign curve, — product specific curve, — entity specific curve, — other.
0330	**Risk-free yield curve (internal risk measures of EVE)** Institutions shall report the risk-free yield curve that have been used for internal purposes for discounting the internal risk measure of EVE: — interbank secured, — interbank unsecured overnight, — interbank unsecured term, — sovereign curve, — product specific curve, — entity specific curve, — other.
0340	**Change of material assumptions (EVE)** Institutions shall indicate whether any material assumptions underlying the calculation of the supervisory standard shock in EVE SOT metrics have changed since the last reporting: — yes, — no, — not applicable.
0350	**Change of material assumptions (NII)** Institutions shall indicate whether any material assumptions underlying the calculation of the supervisory standard shock in NII SOT metrics have changed since the last reporting: — yes, — no, — not applicable.
0360	**Post-shock interest rate floor (NII/EVE)** In accordance with Article 3(7) of Delegated Regulation (EU) 2024/856, institutions shall indicate whether the maturity-dependent post-shock interest rate floor is binding for any of the specific currencies reported: — yes, — no, — not applicable.