►B **COMMISSION IMPLEMENTING REGULATION (EU) 2022/2454**

of 14 December 2022

laying down implementing technical standards for the application of Directive 2002/87/EC of the European Parliament and of the Council with regard to supervisory reporting of risk concentrations and intra-group transactions

(Text with EEA relevance)

(OJ L 324, 19.12.2022, p. 55)

Corrected by:

►C1 Corrigendum, OJ L 90151, 6.3.2024, p. 1 (2022/2454)

▼B

COMMISSION IMPLEMENTING REGULATION (EU) 2022/2454

of 14 December 2022

laying down implementing technical standards for the application of Directive 2002/87/EC of the European Parliament and of the Council with regard to supervisory reporting of risk concentrations and intra-group transactions

(Text with EEA relevance)

Article 1

Scope and frequency of reporting on significant intra-group transactions and risk concentrations

1. Without prejudice to the obligations laid down in Articles 7(2) and 8(2) of Directive 2002/87/EC, the coordinator appointed in accordance with Article 10 of that Directive may demand regulated entities or mixed financial holding companies to submit information about significant risk concentrations and significant intra-group transactions on an *ad hoc* basis, after having consulted the relevant competent authorities.

2. Regulated entities or mixed financial holding companies shall ensure that the data reported in accordance with Articles 7(2) and 8(2) of Directive 2002/87/EC are consistent with the data submitted in accordance with the requirements of the relevant sectoral rules as defined in Article 2(7) of that Directive, and in particular with Regulation (EU) No 575/2013 of the European Parliament and of the Council ([1]) and Commission Delegated Regulation (EU) 2015/35 ([2]).

3. In accordance with Annex II to Directive 2002/87/EC, the coordinator, after having consulted the relevant competent authorities, shall specify the type of transactions that regulated entities or mixed financial holding companies shall report.

4. Regulated entities or mixed financial holding companies shall submit to the coordinator any requested information and any corrections to the data without undue delay.

Article 2

Format of reporting on significant risk concentrations

1. When reporting information on significant risk concentrations in accordance with Article 7(2) of Directive 2002/87/EC, regulated entities or mixed financial holding companies shall submit the information referred to in templates FC.06, FC.07 and FC.08 of Annex I to this Regulation in accordance with the instructions laid down in Annex II to this Regulation.

([1]) Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

([2]) Commission Delegated Regulation (EU) 2015/35 of 10 October 2014 supplementing Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (OJ L 12, 17.1.2015, p. 1).

▼B

2. When reporting, in accordance with Article 3(5), point (e), of Commission Delegated Regulation (EU) 2015/2303 [3], to the coordinator appointed in accordance with Article 10 of Directive 2002/87/EC, information on the management of conflicts of interests and risks of contagion at the level of the financial conglomerate regarding significant risk concentrations, regulated entities or mixed financial holding companies shall use the format requested by that coordinator.

Article 3

Format of reporting on significant intra-group transactions

1. When reporting information on significant intra-group transactions in accordance with Article 8(2) of Directive 2002/87/EC, regulated entities or mixed financial holding companies shall submit the information referred to in templates FC.00 to FC.05 of Annex I to this Regulation in accordance with the instructions laid down in Annex II to this Regulation.

2. When reporting, in accordance with Article 2(4), point (d), of Delegated Regulation (EU) 2015/2303, to the coordinator appointed in accordance with Article 10 of Directive 2002/87/EC information on the management of conflicts of interests and risks of contagion at the level of the financial conglomerate regarding significant intra-group transactions, regulated entities or mixed financial holding companies shall use the format requested by the coordinator.

Article 4

Transmission

Regulated entities or mixed financial holding companies shall submit the information referred to in Articles 1, 2 and 3 of this Regulation in the data exchange formats specified by the coordinator, in accordance with the following specifications:

(a) data points shall be reported using no decimals and precision equivalent to units;

(b) the reporting currency shall be the one used for the preparation of the consolidated financial statements.

Article 5

Entry into force and date of application

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

It shall apply from 31 December 2023.

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

---

(3) Commission Delegated Regulation (EU) 2015/2303 of 28 July 2015 supplementing Directive 2002/87/EC of the European Parliament and of the Council with regard to regulatory technical standards specifying the definitions and coordinating the supplementary supervision of risk concentration and intra-group transactions (OJ L 326, 11.12.2015, p. 34).

▼B

ANNEX I

Templates for reporting on intra-group trasactions (IGT) and risk concentration (RC)

Index

▼B

FC.00 **Summary template**

Financial conglomerate name
R01

Threshold for significant IGT	
R02.0	
R02.1	
R02.2	

Quantitative limit (Art. 7.3)	
R03	

	For IGT and risk concentration	
Reporting unit	R04	
Reporting currency	R05	

Information on intragroup transactions		Intragroup transactions from the insurance sector			Intragroup transactions from the bank sector			Intragroup transactions from other undertakings of the group		
		To the banking sector	To the insurance sector	To other undertakings of the group	To the banking sector	To the insurance sector	To other undertakings of the group	To the banking sector	To the insurance sector	To other undertakings of the group
		FC0010	FC0020	FC0030	FC0040	FC0050	FC0060	FC0070	FC0080	FC0090
A - Equity-type transactions, debt, asset transfer and derivatives										
1	**Debt instruments**									
2	**Capital instruments**									
3	**Other asset transfers**									
4	**Derivatives**									
B - Off-balance-sheet and contingent liabilities										
5	**Guarantees**									
6	**Other off balance sheet item**									
C- Insurance/reinsurance transactions										
D - P&L transactions										
7	**Commissions paid to business providers**									
8	**Fees and other charges**									
9	**Interests**									
10	**Dividends**									

▼B

FC.01 **Equity-type transactions, debt and asset transfers**

Identification of the transaction										
ID of the intragroup transaction	Identification of the parties involved								Indirect transactions	Single economic operation
	Investor/lender name	Identification code for investor/lender	Type of code for investor/lender	Sector of the investor/lender	Issuer/borrower name	Identification code for issuer/borrower	Type of code for issuer/borrower	Sector of the issuer/borrower		
FC0010	FC0020	FC0030	FC0031	FC0040	FC0050	FC0060	FC0061	FC0070	FC0080	FC0090

Identification of the instrument				Characteristics of the transaction								Comments
ID Code of the instrument	ID Code of the Type of the instrument	Description of the instrument		Maturity of the transaction		Amount of the transaction				Associated P&L		
		Type of instrument	Instrument	Issue date	Maturity date	Currency of transaction	Amount at transaction date	Amount at reporting date	Value of collateral	Amount of dividends/ interest/coupon and other payments	Coupon/ interest rate	
FC0100	FC0101	FC0110	FC0120	FC0130	FC0140	FC0150	FC0160	FC0170	FC0180	FC0190	FC0200	FC0210

▼B

FC.02 **Derivatives**

Identification of the transaction											Identification of the instrument				
ID of the intragroup transaction	Identification of the parties involved								Indirect transactions	Single economic operation	ID Code of the instrument	ID Code of the Type of the instrument	Description of the instrument		
	Investor/buyer name	Identification code of the investor / buyer	Type of code of the investor / buyer	Sector of the investor / buyer	Issuer / seller name	Identification code of the issuer / seller	Type of code of the issuer / seller	Financial sector of the issuer / seller					Type of instrument	Type of protection	Purpose of the instrument
FC0010	FC0020	FC0030	FC0031	FC0040	FC0050	FC0060	FC0061	FC0070	FC0080	FC0090	FC0100	FC0101	FC0110	FC0120	FC0130

Characteristics of the transaction														Comments
Maturity of the transaction		Amount of the transaction				Asset/liability underlying the derivative							Associated P&L	
Starting date	Maturity date	Currency of the transaction	Notional amount	Carrying amount	Value of collateral	Identification code of the asset/liability underlying the derivative	Type of code asset/liability underlying the derivative	Counterparty name for which credit protection is purchased	Swap delivered interest rate (for buyer)	Swap received interest rate (for buyer)	Swap delivered currency (for buyer)	Swap received currency (for buyer)	Revenues stemming from derivatives	
FC0140	FC0150	FC0160	FC0170	FC0180	FC0190	FC0200	FC0201	FC0210	FC0220	FC0230	FC0240	FC0250	FC0260	FC0270

▼B

FC.03 **Off-balance sheet and contingent liabilities**

Identification of the transaction										
ID of intragroup transaction	Identification of the parties involved								Indirect transactions	Single economic operation
	Provider name	Identification code of the provider	Type of code of the provider	Financial sector of the provider	Beneficiary name	Identification code of the beneficiary	Type of code of the beneficiary	Financial sector of the beneficiary		
FC0010	FC0020	FC0030	FC0031	FC0040	FC0050	FC0060	FC0061	FC0070	FC0080	FC0090

Characteristics of the transaction										Comments
Transaction type	Maturity of the transaction		Value of the transaction						Associated P&L	
	Transaction issue date	Expiry date of agreement / contract underlying transaction	Currency of transaction	Trigger event	Value of transaction at starting date	Value of transaction at reporting date	Maximum possible value of contingent liabilities	Value of guaranteed assets	Revenues stemming from the off balance sheet items	
FC0100	FC0110	FC0120	FC0130	FC0140	FC0150	FC0160	FC0170	FC0180	FC0190	FC0200

▼B

FC.04 **Insurance-reinsurance**

Identification of the transaction											Identification of the transaction	
ID of the intragroup transaction	Identification of the parties involved								Indirect transactions	Single economic operation	Description of the transaction	
	Insured party/cedent name	Identification code for insured party/cedent	Type of code for insured party/cedent	Sector of the insured party/cedent	Insurer/Reinsurer name	Identification code of the insurer/reinsurer	Type of code of insurer/reinsurer	Sector of the insurer/ reinsurer			Type of transaction	Transaction
FC0010	FC0020	FC0030	FC0031	FC0040	FC0050	FC0060	FC0061	FC0070	FC0080	FC0090	FC0100	FC0110

Characteristics of the transaction										Comments
Validity period of the transaction		Amount of the transaction				Associated P&L			Line of business	
Starting date	Expiry date	Currency of transaction	Maximum cover by transaction	Net receivables	Total reinsurance recoverables	Reinsurance technical result (for reinsurance)	Premium (for insurance)	Claims (for insurance)		
FC0120	FC0130	FC0140	FC0150	FC0160	FC0170	FC0180	FC0190	FC0200	FC0210	FC0220

▼B

FC.05 **P&L**

ID of intra-group transaction	Identification of the parties involved								Indirect transactions	Single economic operation
	Revenue side name	Identification code for revenue side	Type of code for revenue side	Sector of the revenue side	Expense side name	Identification code for expense side	Type of code for expense side	Sector of the expense side		
FC0010	FC0020	FC0030	FC0031	FC0040	FC0050	FC0060	FC0061	FC0070	FC0080	FC0090

Identification of the transaction		Characteristics of the transaction			Comments
Type of transaction	Transaction	Currency of transaction	Transaction date	Amount	
FC0100	FC0110	FC0120	FC0130	FC0140	FC0150

▼B

FC.06 **Risk Concentration - Exposure by counterparties**

Name of the external counterparty	Identification code of the external counterparty	ID code type of the external counterparty	Name of the group (in case of group of counterparties)	Rating	Nominated ECAI	Sector	Country	Entity of the financial conglomerate	ID code of the entity of the financial conglomerate
FC0010	FC0020	FC0030	FC0040	FC0050	FC0051	FC0060	FC0070	FC0080	FC0090

ID code Type of the entity of the financial conglomerate	Equity	Bonds	Assets whose risks are mainly borne by the policyholders	Derivatives	Other investments	Loans and mortgages	Guarantees and committments	Insurance policies	External reinsurance
FC0100	FC0110	FC0120	FC0130	FC0140	FC0150	FC0160	FC0170	FC0180	FC0190

Others direct exposures	Description of others	Indirect exposures	Transactions where there is an exposure to underlying assets	Currency	Total amount of the exposure	Credit or insurance risk mitigation technique	Exemptions	Amount of the exposures after Credit or insurance risk mitigation technique and exemptions
FC0200	FC0210	FC0220	FC0230	FC0240	FC0250	FC0260	FC0270	FC0280

▼B

FC.07 **Risk Concentration – Exposure by currency, sector, country**

Exposure by currency

Currency area	Exposure	%
Total		100,00%

Exposure by sector

Sector	Exposure	%
Total		100,00%

Exposure by country

Country	Exposure	%
Total		100,00%

▼**B**

FC.08 **Risk Concentration – Exposure by asset class and rating**

Equity

	Exposure	Share of total assets
Total		

National government, international financial organisation and central banks bonds

Rating	Exposure	%
AAA		
AA		
A		
BBB		
Non investment grade		
Total		100,00%

Regional governments, local authorities and public sector entities bonds

Rating	Exposure	%
AAA		
AA		
A		
BBB		
Non investment grade		
Total		100,00%

Corporate bonds

Rating	Exposure	%
AAA		
AA		
A		
BBB		
Non investment grade		
Total		100,00%

▼B

ANNEX II

INSTRUCTIONS ON REPORTING ON INTRA-GROUP TRANSACTIONS AND RISK CONCENTRATION

Table of Contents

▼B

PART I: GENERAL INSTRUCTIONS

1. **Structure and conventions**

1.1. Structure

The framework consists of nine blocks of templates:

(a) a summary template that gives an overview of intra-group transactions;

(b) an equity-type debt or asset template that gives an overview of intra-group transactions by all individual entities included in the scope of consolidation of the reporting entity regarding debt instruments, equity instruments or other asset transfers;

(c) a derivatives template that gives an overview of intra-group transactions by all individual entities included in the scope of the reporting for derivatives;

(d) off-balance-sheet items and contingent liabilities;

(e) insurance and reinsurance;

(f) profit and loss;

(g) risk concentration exposure by counterparty;

(h) risk concentration exposure by currency, sector and country;

(i) risk concentration exposure by asset class and rating.

Legal references shall be provided for each template. Part I of this annex sets out further detailed information regarding more general aspects of the reporting in each block of templates, instructions concerning specific positions and validation rules.

Institutions shall report using only the templates that are relevant, depending on the threshold set by the competent authorities.

1.2. Numbering convention

This annex follows the labelling convention set in the templates when referring to the columns, rows and cells of the templates.

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

1.3. Sign convention

Any amount that increases the exposure of an entity during the reporting period must be stated as a positive figure and any amount that reduces the total exposure of the entity must be stated as a negative figure. The figures shall relate only to the reporting period in question and not to previous reporting periods. Where a negative sign (-) precedes the label of an item, no positive figure shall be reported for that item.

▼B

1.4. Valuation

When not specified, the value of the item shall be stated in accordance with the sectoral rules of the entity within the group.

The exchange rate used to report a currency exposure shall be the closing rate on the last day for which the relevant exchange rate is available in the reporting period to which the asset or liability relates.

1.5. Scope

Where sector-wide reporting is required, ancillary services undertakings as defined in Article 4(1), point (18), of Regulation (EU) No 575/2013 of the European Parliament and of the Council [1] shall be treated as part of the banking sector.

Where sector-wide reporting is required, investment firms as defined in Article 4(1), point (1), of Directive 2014/65/EU of the European Parliament and of the Council [2] shall be treated as part of the banking sector.

PART II: TEMPLATE-RELATED INSTRUCTIONS

1. **FC.00 Summary template**

1.1. General remarks

Part II of this annex sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the table in point 1.2. identifies the items to be reported by identifying the relevant columns and lines as shown in the template in that Annex.

In FC.00, the summary template, the total volume of all significant intra-group transactions between entities of a specific financial conglomerate within a given reporting period as set out in Article 8(2) of Directive 2002/87/EC shall be reported.

Where two or more transactions are part of a single economic operation, the value reported shall be the maximum cumulative exposure at any point in time during a given reporting period.

The information provided in the table shall therefore be the aggregation of values provided in the other reporting sheets.

Intra-group transactions where at least one party to the transaction is a regulated entity shall be reported. Transactions between investment funds (which are not covered either by the definition of an investment firm or by the definition of a regulated entity) and other non-regulated entities shall therefore not be reported.

(1) Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

(2) Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU (OJ L 173, 12.6.2014, p. 349).

▼B

1.2. Instructions concerning specific positions

	ITEM	INSTRUCTIONS
R01	Financial conglomerate name	Insert the financial conglomerate name.
R02	Thresholds for significant IGTs	Insert the numerical value of the thresholds specified in Article 8(2) of Directive 2002/87/EC.
R03	Quantitative limit	Insert the numerical value of the quantitative limit specified in Article 7(3) of Directive 2002/87/EC.
R04	Reporting unit	State the reporting unit: 1; 1 000; 1 000 000, etc. for templates FC.01, FC.02, FC.03, FC.04, FC.05, FC.06, FC.07 and FC.08.
R05	Reporting currency	State the reporting currency: euro, pound sterling, Danish krone for templates FC.01, FC.02, FC.03, FC.04, FC.05, FC.06, FC.07 and FC.08.
Line A FC0010	A - Equity-type transactions, debt, asset transfer and derivatives	‘FC0010’ shall be equal to the sum of line 1 FC0010, line 2 FC0010, line 3 FC0010 and line 4 FC0010.
Line 1 FC0010	Debt instruments	‘FC0010’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt andr asset’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0110 is equal to ‘bonds/debt’.
Line 1 FC0020	Debt instruments	‘FC0020’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0110 is equal to ‘bonds/debt’.
Line 1 FC0030	Debt instruments	‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0110 is equal to ‘bonds/debt’.
Line 1 FC0040	Debt instruments	‘FC0040’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0110 is equal to ‘bonds/debt’.

▼B

	ITEM	INSTRUCTIONS
Line 1 FC0050	Debt instruments	'FC0050' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where: — the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and — the entity under 'FC0050' has been identified as 'insurance sector'; and — FC0110 is equal to 'bonds/debt'.
Line 1 FC0060	Debt instruments	'FC0060' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where: — the entity under 'FC0020' has been identified as 'bank sector' or 'investment services sector'; and — the entity under 'FC0050' has been identified as 'other undertaking of the group'; and — FC0110 is equal to 'bonds/debt'.
Line 1 FC0070	Debt instruments	'FC0070' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where: — the entity under 'FC0020' has been identified as 'other undertaking of the group'; and — the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and — FC0110 is equal to 'bonds/debt'.
Line 1 FC0080	Debt instruments	'FC0080' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where: — the entity under 'FC0020' has been identified as 'other undertaking of the group'; and — the entity under 'FC0050' has been identified as 'insurance sector'; and — FC0110 is equal to 'bonds/debt'.
Line 1 FC0090	Debt instruments	'FC0090' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where: — the entity under 'FC0020' has been identified as 'other undertaking of the group'; and — the entity under 'FC0050' has been identified as 'other undertaking of the group'; and — FC0110 is equal to 'bonds/debt'.
Line 2 FC0010	Capital instruments	'FC0010' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where: — the entity under 'FC0020' has been identified as 'insurance sector'; and — the entity under 'FC0050' has been identified as 'bank sector' or 'investment services sector'; and — FC0110 is equal to 'Equity type'.
Line 2 FC0020	Capital instruments	'FC0020' shall be equal to the sum of the amounts declared under 'FC0170' in sheet 'FC.01 Equity-type, debt and asset' where: — the entity under 'FC0020' has been identified as 'insurance sector'; and — the entity under 'FC0050' has been identified as 'insurance sector'; and — FC0110 is equal to 'Equity type'.

▼B

	ITEM	INSTRUCTIONS
Line 2 FC0030	Capital instruments	‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0110 is equal to ‘Equity type’.
Line 2 FC0040	Capital instruments	‘FC0040’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0110 is equal to ‘Equity type’.
Line 2 FC0050	Capital instruments	‘FC0050’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0110 is equal to ‘Equity type’.
Line 2 FC0060	Capital instruments	‘FC0060’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0110 is equal to ‘Equity type’.
Line 2 FC0070	Capital instruments	‘FC0070’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0110 is equal to ‘Equity type’.
Line 2 FC0080	Capital instruments	‘FC0080’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0110 is equal to ‘Equity type’.
Line 2 FC0090	Capital instruments	‘FC0090’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0110 is equal to ‘Equity type’.

▼B

	ITEM	INSTRUCTIONS
Line 3 FC0010	Other asset transfers	‘FC0010’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0110 is equal to ‘Other asset transfers’.
Line 3 FC0020	Other asset transfers	‘FC0020’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0110 is equal to ‘Other asset transfers’.
Line 3 FC0030	Other asset transfers	‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0110 is equal to ‘Other asset transfers’.
Line 3 FC0040	Other asset transfers	‘FC0040’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0110 is equal to ‘Other asset transfers’.
Line 3 FC0050	Other asset transfers	‘FC0050’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0110 is equal to ‘Other asset transfers’.
Line 3 FC0060	Other asset transfers	‘FC0060’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0110 is equal to ‘Other asset transfers’.

▼B

	ITEM	INSTRUCTIONS
Line 3 FC0070	Other asset transfers	‘FC0070’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0110 is equal to ‘Other asset transfers’.
Line 3 FC0080	Other asset transfers	‘FC0080’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0110 is equal to ‘Other asset transfers’.
Line 3 FC0090	Other asset transfers	‘FC0090’ shall be equal to the sum of the amounts declared under ‘FC0170’ in sheet ‘FC.01 Equity-type, debt and asset’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0110 is equal to ‘Other asset transfers’.
Line 4 FC0010	Derivatives	‘FC0010’ shall be equal to the sum of the amounts declared under ‘FC0180’ in sheet ‘FC.02 Derivatives’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’.
Line 4 FC0020	Derivatives	‘FC0020’ shall be equal to the sum of the amounts declared under ‘FC0180’ in sheet ‘FC.02 Derivatives’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’.
Line 4 FC0030	Derivatives	‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0180’ in sheet ‘FC.02 Derivatives’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’.
Line 4 FC0040	Derivatives	‘FC0040’ shall be equal to the sum of the amounts declared under ‘FC0180’ in sheet ‘FC.02 Derivatives’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’.

▼B

	ITEM	INSTRUCTIONS
Line 4 FC0050	Derivatives	‘FC0050’ shall be equal to the sum of the amounts declared under ‘FC0180’ in sheet ‘FC.02 Derivatives’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’.
Line 4 FC0060	Derivatives	‘FC0060’ shall be equal to the sum of the amounts declared under ‘FC0180’ in sheet ‘FC.02 Derivatives’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’.
Line 4 FC0070	Derivatives	‘FC0070’ shall be equal to the sum of the amounts declared under ‘FC0180’ in sheet ‘FC.02 Derivatives’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’.
Line 4 FC0080	Derivatives	‘FC0080’ shall be equal to the sum of the amounts declared under ‘FC0180’ in sheet ‘FC.02 Derivatives’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’.
Line 4 FC0090	Derivatives	‘FC0090’ shall be equal to the sum of the amounts declared under ‘FC0180’ in sheet ‘FC.02 Derivatives’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’.
Line B	Off-balance-sheet and contingent liabilities	Shall be equal to the sum of lines 5 and 6 for the respective columns.
Line 5 FC0010	Guarantees	‘FC0010’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Guarantee’.
Line 5 FC0020	Guarantees	‘FC0020’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Guarantee’.

▼B

	ITEM	INSTRUCTIONS
Line 5 FC0030	Guarantees	‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Guarantee’.
Line 5 FC0040	Guarantees	‘FC0040’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Guarantee’.
Line 5 FC0050	Guarantees	‘FC0050’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Guarantee’.
Line 5 FC0060	Guarantees	‘FC0060’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Guarantee’.
Line 5 FC0070	Guarantees	‘FC0070’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Guarantee’.
Line 5 FC0080	Guarantees	‘FC0080’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Guarantee’.
Line 5 FC0090	Guarantees	‘FC0090’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’ and — FC0100 is equal to ‘Guarantee’.

▼B

	ITEM	INSTRUCTIONS
Line 6 FC0010	Other off-balance- sheet items	‘FC0010’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is not equal to ‘Guarantee’.
Line 6 FC0020	Other off-balance- sheet items	‘FC0020’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is not equal to ‘Guarantee’.
Line 6 FC0030	Other off-balance- sheet items	‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is not equal to ‘Guarantee’.
Line 6 FC0040	Other off-balance- sheet items	‘FC0040’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is not equal to ‘Guarantee’.
Line 6 FC0050	Other off-balance- sheet items	‘FC0050’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is not equal to ‘Guarantee’.
Line 6 FC0060	Other off-balance- sheet items	‘FC0060’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is not equal to ‘Guarantee’.
Line 6 FC0070	Other off-balance- sheet items	‘FC0070’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is not equal to ‘Guarantee’.

▼B

	ITEM	INSTRUCTIONS
Line 6 FC0080	Other off-balance- sheet items	‘FC0080’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is not equal to ‘Guarantee’.
Line 6 FC0090	Other off-balance- sheet items	‘FC0090’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.03 Off-balance-sheet and contingent liabilities’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is not equal to ‘Guarantee’.
Line C FC0010	Insurance/reinsurance transactions	►C1 ‘FC0010’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.04 Insurance-reinsurance’ where: — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’ ◄
Line C FC0020	Insurance/reinsurance transactions	‘FC0020’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.04 Insurance-reinsurance’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’.
Line C FC0030	Insurance/reinsurance transactions	►C1 ‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0160’ in sheet ‘FC.04 Insurance-reinsurance’ where: — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’ ◄
Line D	P&L transactions	Shall be equal to the sum of lines 7, 8, 9 and 10 for the respective columns.
Line 7 FC0010	Commission paid to business providers	‘FC0010’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Commission’.
Line 7 FC0020	Commission paid to business providers	‘FC0020’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Commission’.

▼B

	ITEM	INSTRUCTIONS
Line 7 FC0030	Commission paid to business providers	‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Commission’.
Line 7 FC0040	Commission paid to business providers	‘FC0040’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Commission’.
Line 7 FC0050	Commission paid to business providers	‘FC0050’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Commission’.
Line 7 FC0060	Commission paid to business providers	‘FC0060’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Commission’.
Line 7 FC0070	Commission paid to business providers	‘FC0070’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Commission’.
Line 7 FC0080	Commission paid to business providers	‘FC0080’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Commission’.
Line 7 FC0090	Commission paid to business providers	‘FC0090’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Commission’.

▼B

	ITEM	INSTRUCTIONS
Line 8 FC0010	Fees and others	‘FC0010’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Fees’ or ‘Others’.
Line 8 FC0020	Fees and others	‘FC0020’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Fees’ or ‘Others’.
Line 8 FC0030	Fees and others	‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Fees’ or ‘Others’.
Line 8 FC0040	Fees and others	‘FC0040’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Fees’ or ‘Others’.
Line 8 FC0050	Fees and others	‘FC0050’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Fees’ or ‘Others’.
Line 8 FC0060	Fees and others	‘FC0060’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Fees’ or ‘Others’.
Line 8 FC0070	Fees and others	‘FC0070’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Fees’ or ‘Others’.

▼B

	ITEM	INSTRUCTIONS
Line 8 FC0080	Fees and others	‘FC0080’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Fees’ or ‘Others’.
Line 8 FC0090	Fees and others	‘FC0090’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Fees’ or ‘Others’.
Line 9 FC0010	Interest	‘FC0010’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Interest’.
Line 9 FC0020	Interest	‘FC0020’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Interest’.
Line 9 FC0030	Interest	‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Interest’.
Line 9 FC0040	Interest	‘FC0040’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Interest’.
Line 9 FC0050	Interest	‘FC0050’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Interest’.

▼B

	ITEM	INSTRUCTIONS
Line 9 FC0060	Interest	‘FC0060’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Interest’.
Line 9 FC0070	Interest	‘FC0070’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Interest’.
Line 9 FC0080	Interest	‘FC0080’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Interest’.
Line 9 FC0090	Interest	‘FC0090’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Interest’.
Line 10 FC0010	Dividends	‘FC0010’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Dividends’.
Line 10 FC0020	Dividends	‘FC0020’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Dividends’.
Line 10 FC0030	Dividends	‘FC0030’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘insurance sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Dividends’.

▼B

	ITEM	INSTRUCTIONS
Line 10 FC0040	Dividends	‘FC0040’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Dividends’.
Line 10 FC0050	Dividends	‘FC0050’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Dividends’.
Line 10 FC0060	Dividends	‘FC0060’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘bank sector’ or ‘investment services sector’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Dividends’.
Line 10 FC0070	Dividends	‘FC0070’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘bank sector’ or ‘investment services sector’; and — FC0100 is equal to ‘Dividends’.
Line 10 FC0080	Dividends	‘FC0080’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘insurance sector’; and — FC0100 is equal to ‘Dividends’.
Line 10 FC0090	Dividends	‘FC0090’ shall be equal to the sum of the amounts declared under ‘FC0140’ in sheet ‘FC.05 P&L’ where: — the entity under ‘FC0020’ has been identified as ‘other undertaking of the group’; and — the entity under ‘FC0050’ has been identified as ‘other undertaking of the group’; and — FC0100 is equal to ‘Dividends’.

2. **FC.01 Equity-type transactions, debt and asset transfers**

2.1. General remarks

This part of the annex sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template in that Annex.

This part of the annex relates to the information that financial conglomerates are to provide at least once a year.

▼B

In this template, all significant intra-group transactions between entities of a financial conglomerate referred to in Article 8(2) of Directive 2002/87/EC related to equity, debt, reciprocal financing [3] and asset transfers shall be reported.

Those significant intra-group transactions include:

(a) equity and other capital items, including participations in related entities and transfer of shares of entities related to the financial conglomerate;

(b) debt, including bonds, loans, collateralised debt and other transactions of similar nature with periodic predetermined interest or coupon or premium payments for a predetermined period of time;

(c) other asset transfers such as transfers of property and transfers of shares of other companies unrelated to (i.e. outside) the financial conglomerate.

Financial conglomerates shall complete this template for all significant intra-group transactions that have to be reported, i.e. (i) between regulated entities of different sectors belonging to the same group; (ii) between regulated entities of the same sector belonging to the same group; (iii) between a regulated entity and a non-regulated entity belonging to the same group; and (iv) between a regulated entity and any natural or legal person linked to the undertakings of the group by close links.

Intra-group transactions shall be reported in this template that were either:

(a) in force at the start of the reporting period;

(b) initiated during the reporting period and outstanding at the reporting date; or

(c) initiated and expired/matured during the reporting period.

Two or more transactions between entities of the group which, from an economic perspective (i) contribute to the same risk, (ii) serve the same purpose or (iii) are temporally connected in a plan, shall be considered a single economic operation. All transactions which are part of a single economic operation shall be reported whenever those transactions collectively are at or above the corresponding threshold for significant intra-group transactions, even if the transactions are individually below the threshold. Any element added to significant intra-group transactions shall be reported as a separate intra-group transaction, even where the element in its own right falls below the significant threshold limit. For example, where an undertaking increases an initial loan to a related undertaking, that addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 000 000 transaction between A and B where A records EUR 10 000 000, but B only receives EUR 9 500 000 because transaction costs of EUR 500 000 have been incurred), the maximum amount shall be reported in the template as the transaction amount (EUR 10 000 000 in this example).

[3] As set out in Article 223 of Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the takin-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (OJ L 335, 17.12.2009, p. 1).

▼B

Indirect transactions shall be defined as any transaction shifting risk exposures either (i) between entities within the financial conglomerate (including transactions with special purpose vehicles, collective investment undertakings, ancillary entities or unregulated entities) or (ii) between entities outside the financial conglomerate (but where ultimately the risk exposure is brought back or stays within the financial conglomerate). Where there is a chain of related intra-group transactions (e.g. A invests in B and B invests in C), these transactions shall be reported as indirect transactions. Therefore, A to C transactions shall be reported and the comments shall mention the intermediary steps. In the case of a cascade of transactions (e.g. from A to B to C to D sequentially, where both B and C are in the conglomerate but are unregulated entities), those transactions shall also be reported.

2.2. Instructions concerning specific positions

	ITEM	INSTRUCTIONS
FC0010	ID of intra-group transaction	Unique internal identification code for each intra-group transaction. It shall be consistent over time.
FC0020	Investor/lender name	Name of the entity that is buying the equity or lending to a related undertaking within the financial conglomerate - i.e. the entity that recognises the transaction as an asset on its balance sheet (debit - balance sheet).
FC0030	Identification code for investor/lender	The unique identification code attached to the investor/buyer/transferee by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for regulated undertakings of the European Economic Area (EEA) within the financial conglomerate, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority; — for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, the identification code shall be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.
FC0031	Type of code for investor/lender	Type of ID code used for the ‘Identification code for investor/lender’ item. Use either the legal entity identifier (LEI) or the specific code.
FC0040	Sector of the investor/lender	Where the investor/lender is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate ‘banking sector’, ‘insurance sector’ or ‘investments services sector’. Where the investor/lender is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate ‘other undertaking of the group’.

▼B

	ITEM	INSTRUCTIONS
FC0050	Issuer/borrower name	Name of the entity that is issuing the equity/capital item or borrowing money (issuing debt), i.e. the entity that recognises the transaction as a liability or capital on its balance sheet (credit - balance sheet).
FC0060	Identification code for issuer/borrower	The unique identification code attached to the investor/buyer/ transferee by this order of priority where available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA regulated undertakings within the financial conglomerate, insert the identification code used in the local market and assigned by the undertaking's competent supervisory authority; — for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, the identification code shall be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.
FC0061	Type of code for issuer/ borrower	Type of ID code used for the 'Identification code for issuer/ borrower' item. Use either the legal entity identifier (LEI) or the specific code.
FC0070	Sector of the issuer/ borrower	Where the issuer/borrower is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'. Where the issuer/borrower is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.
FC0080	Indirect transactions	Where the reported intra-group transaction is part of an indirect transaction (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported IGT is not part of an indirect transaction, indicate 'No'.
FC0090	Single economic operation	Where the reported IGT is part of a single economic operation (see point 2.1 'general remarks' above) report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported IGT is not part of a single economic operation, indicate 'No'.

▼B

	ITEM	INSTRUCTIONS
FC0100	ID code of the instrument	This is the identification code of the instrument (capital, debt, etc.) between the two counterparties identified using the following priority: — ISO 6166 code of ISIN when available — other recognised codes (e.g. CUSIP, Bloomberg Ticker, Reuters RIC) — A code assigned by the undertaking, where the options above are not available. This code shall be consistent over time. This may be different from the intra-group transaction code provided in cell FC0010.
FC0101	ID code type of the instrument	Type of ID code used for the 'ID code of the instrument' item. One of the options in the following closed list of codes shall be used: 1 - ISO 6166 for ISIN code 2 - CUSIP (the Committee on Uniform Securities Identification Procedures number allocated by the CUSIP Service Bureau for United States and Canadian companies) 3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 - WKN (Wertpapier-Kennnummer, the alphanumeric German identification number) 5 - Bloomberg Ticker (Bloomberg letters code that identifies a company's securities) 6 - BBGID (the Bloomberg Global ID) 7 - Reuters RIC (Reuters instrument code) 8 - FIGI (Financial Instrument Global Identifier) 9 - other code provided by members of the Association of National Numbering Agencies 99 – A code allocated by the undertaking.
FC0110	Type of instrument	Identify the type of instrument. The following closed list of codes shall be used: 1 - bonds/debt 2 - equity type 3 - other asset transfer.
FC0120	Instrument	Identify the instrument. The following closed list of codes shall be used: 1 - bonds/debt - collateralised 2 - bonds/debt - uncollateralised 3 - equity type - shares/participations 4 - equity type - others 5 - other asset transfer - properties 6 - other asset transfer - others.
FC0130	Issue date	This is the earlier of the transaction/debt issue date and the date the intra-group transaction is effective from, where different from the issue date. The date shall follow the ISO 8601 (yyyy-mm-dd) format.

▼B

	ITEM	INSTRUCTIONS
FC0140	Maturity date	Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction expires/reaches maturity if applicable: — for intra-group transaction with no maturity date use '9999-12-31'; — for perpetual securities use '9999-12-31'.
FC0150	Currency of transaction	Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.
FC0160	Amount at transaction date	Amount of the transaction at transaction date reported in the reporting currency of the financial conglomerate.
FC0170	Amount at reporting date	Outstanding amount of the transaction at the reporting date where applicable, e.g. for debt issue, reported in the reporting currency of the financial conglomerate. Where there has been a full early settlement/prepayment, the balance of contractual amount shall be zero.
FC0180	Value of collateral	The value of collateral for collateralised debt or asset value for intra-group transaction involving asset transfer, reported in the reporting currency of the financial conglomerate. Collateral arrangements between undertakings of the same sector shall be valued in accordance with the rules of this sector, e.g. intra-group transactions between two credit institutions within a financial conglomerate may be valued in accordance with Regulation (EU) No 575/2013. Collateral arrangements between undertakings from different sectors shall be valued in accordance with the sectoral rules of the consolidating entity, e.g. intra-group transactions between a credit institution that is the ultimate parent company and an insurance undertaking within a financial conglomerate would be valued according to Regulation (EU) No 575/2013.
FC0190	Amount of dividends/ interest/coupon and other payments made during reporting period	This cell shall capture any payments made in relation to the intra-group transactions recorded in this template for the reporting period (6 months up to the reporting date). That includes: — dividends for the current year including paid or declared but unpaid dividends; — any deferred dividends from previous years paid during the reporting period (i.e. any deferred dividends paid that impacted the P&L for the reporting period); — interest payments made in relation to debt instruments; — any other payments made in relation to the intra-group transactions that are reported in this template, e.g. charges on asset transfers; — the amount of total top-ups where applicable, i.e. total additional money invested during the reporting period, such as an additional payments on partly paid shares or increasing loan amount during the period (when reporting top-ups as a separate item). This amount shall be reported in the reporting currency of the financial conglomerate.

▼B

	ITEM	INSTRUCTIONS
FC0200	Coupon/interest rate	The interest or coupon rate as a percentage, where applicable. For variable interest rate, this shall include the reference rate and the interest rate above it.
FC0210	Comments	Comments shall contain: — a notification where the transaction has not been performed at arm's length; — any other relevant information regarding the economic nature of the operation.

3. **FC.02 - IGT - Derivatives**

3.1. General remarks

This part sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template in that Annex.

This part of the annex relates to information that financial conglomerates are to provide at least once a year.

In this template, all significant intra-group transactions related to derivatives between entities that fall within the scope of financial conglomerate supervision as set out in Article 8(2) of Directive 2002/87/EC shall be reported. Significant intra-group transactions related to derivatives shall be reported where the carrying amount of the derivative exceeds the threshold.

They include:

(a) interest rate contracts, including swaps, forward agreements, futures and options;

(b) foreign exchange contracts, including swaps, forward agreements, futures and options;

(c) contracts of a similar nature concerning other reference items or indices.

Financial conglomerates shall complete this template for all significant intra-group transactions required to be reported, i.e. (i) between regulated entities of different sectors belonging to the same group; (ii) between regulated entities of the same sector belonging to the same group; (iii) between a regulated entity and a non-regulated entity belonging to the same group; and (iv) between a regulated entity and any natural or legal person linked to the undertakings of the group by close links.

In this template, intra-group transactions shall be reported that were:

(a) in force at the start of the reporting period;

(b) initiated during the reporting period and outstanding at the reporting date;

(c) initiated and expired/matured during the reporting period.

▼B

Two or more transactions between entities of the group which, from an economic perspective (i) contribute to the same risk, (ii) serve the same purpose or (iii) are temporally connected in a plan, shall be a single economic operation. All transactions which are part of a single economic operation shall be reported whenever those transactions are collectively at or above the corresponding threshold for significant intra-group transactions, even if they individually fall below the threshold.

Any element added to significant intra-group transactions shall be reported as a separate intra-group transaction, even if the element in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking, the addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 000 000 transaction between A and B where A records EUR 10 000 000, but B only receives EUR 9 500 000 because transaction costs of EUR 500 000 have been incurred), the maximum amount shall be reported in the template as the transaction amount (EUR 10 000 000 in this example).

Indirect transactions shall be defined as any transaction shifting risk exposures either (i) between entities within the financial conglomerate (including transactions with special purpose vehicles, collective investment undertakings, ancillary entities or unregulated entities) or (ii) between entities outside the financial conglomerate (but where ultimately the risk exposure is brought back or stays within the financial conglomerate). Where there is a chain of related intra-group transactions (e.g. A invests in B and B invests in C), such transaction shall be reported as an indirect transaction. Therefore, A to C transactions shall be reported and the intermediary steps shall be mentioned in the comments. In the case of a cascade of transactions (e.g. from A to B to C to D sequentially, where both B and C are in the conglomerate but are unregulated entities), those transactions shall also be reported.

3.2. Instructions concerning specific positions

	ITEM	INSTRUCTIONS
FC0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. It shall be consistent over time.
FC0020	Investor/buyer name	Name of the entity that is investing/buying the derivative, or of the counterparty with the long position. For swaps the payer is the payer of the fixed rate that receives the floating rate.
FC0030	Identification code of the investor/buyer	The unique identification code attached to the investor/buyer/transferee by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA regulated undertakings within the financial conglomerate, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority;

▼B

	ITEM	INSTRUCTIONS
		— for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, the identification code shall be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.
FC0031	Type of code of the investor/buyer	Type of ID code used for the 'Identification code of the investor/buyer' item. Use either the legal entity identifier (LEI) or the specific code.
FC0040	Sector of the investor/buyer	Where the investor/buyer is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'. Where the investor/buyer is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.
FC0050	Issuer/seller name	Name of the entity that is issuing/selling the derivative or of the counterparty with the short position. For swaps the receiver receives the fixed rates and pays the floating rate.
FC0060	Identification code of the issuer/seller	The unique identification code attached to the investor/buyer/transferee by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA regulated undertakings within the financial conglomerate, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority; — for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, the identification code shall be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.
FC0061	Type of code of the issuer/seller	Type of ID code used for the 'Identification code of the issuer/seller' item. Use either the legal entity identifier (LEI) or the specific code.

▼B

	ITEM	INSTRUCTIONS
FC0070	Financial sector of the issuer/seller	Where the issuer/seller is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'. Where the issuer/seller is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.
FC0080	Indirect transactions	Where the reported intra-group transaction is part of an indirect transaction (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in the cell. Where the reported intra-group transaction is not part of an indirect transaction, indicate 'No'.
FC0090	Single economic operation	Where the reported intra-group transaction is part of a single economic operation (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in the cell. Where the reported intra-group transaction is not part of a single economic operation, indicate 'No'.
FC0100	ID code of the instrument	This is the identification code of the instrument (capital, debt, etc.) between the two counterparties identified using the following priority: — ISO 6166 code of ISIN when available — other recognised codes (e.g. CUSIP, Bloomberg Ticker, Reuters RIC) — a code allocated by the undertaking when the options above are not available. This code shall be consistent over time. This may be different from the intra-group transaction code provided in cell FC0010.
FC0101	ID code type of the instrument	Type of ID code used for the 'ID code of the instrument' item. One of the options in the following closed list of codes shall be used: 1 - ISO 6166 for ISIN code 2 - CUSIP (the Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for United States and Canadian companies) 3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 - WKN (Wertpapier-Kennnummer, the alphanumeric German identification number) 5 - Bloomberg Ticker (Bloomberg letters code that identifies a company's securities) 6 - BBGID (the Bloomberg Global ID) 7 - Reuters RIC (Reuters instrument code) 8 - FIGI (Financial Instrument Global Identifier) 9 - other code by members of the Association of National Numbering Agencies 99 – A code allocated by the undertaking.

▼B

	ITEM	INSTRUCTIONS
FC0110	Type of instrument	Identify the transaction type. The following closed list of codes shall be used: 1 - derivatives - futures 2 - derivatives - forwards 3 - derivatives - options 4 - derivatives - others 5 - guarantees - credit protection 6 - guarantees - others 7 - swaps 8 - others. A repurchase agreement shall be considered as cash transaction plus forward contract.
FC0120	Type of protection	Identify the transaction type. The following closed list of codes shall be used: 1 - credit default 2 - interest rate 3 - currency 4 - others.
FC0130	Purpose of the instrument	Describe the use of the derivative (e.g. micro/macro hedge, efficient portfolio management). 'Micro hedge' refers to derivatives covering a single financial instrument, forecast transaction or liability. 'Macro hedge' refers to derivatives covering a set of financial instruments, forecast transactions or liabilities. The following closed list of codes shall be used: 1 - micro hedge 2 - macro hedge 3 - matching assets and liabilities cash flows 4 - efficient portfolio management, other than 'Matching assets and liabilities cash flows' 5 - others.
FC0140	Starting date	Identify the ISO 8601 (yyyy-mm-dd) code of the date of the transaction/trade of the derivative contract. For rolled contracts, use the initial trade date.
FC0150	Maturity date	Identify the ISO 8601 (yyyy-mm-dd) code of the contractually defined date of the close of the derivative contract - e.g. maturity date, expiring date for options (European or American), etc.
FC0160	Currency of transaction	Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.
FC0170	Notional amount	The amount covered by or exposed to the derivative at the reporting date - i.e. the closing balance reported in the reporting currency of the group.

▼B

	ITEM	INSTRUCTIONS
		For futures and options, the notional amount corresponds to the contract size multiplied by the number of contracts. For swaps and forwards, it corresponds to the contract amount. Where a transaction has matured/expired during the reporting period and before the reporting date, the notional amount at the reporting date shall be zero.
FC0180	Carrying amount	The value of the derivative at the reporting date as reported in the balance sheet of the entity. Where a transaction has matured/expired during the reporting period and before the reporting date, the carrying amount at the reporting date shall be the maximum carrying amount of the derivatives before the maturity of the transaction.
FC0190	Value of collateral	The value of the collateral pledged at the reporting date (zero if the derivative has been closed) if applicable. This shall be reported in the reporting currency of the financial conglomerate. Collateral arrangements between undertakings of the same sector shall be valued in accordance with the rules of this sector (e.g. intra-group transactions between two credit institutions within a financial conglomerate may be valued in accordance with Regulation (EU) No 575/2013). Collateral arrangements between undertakings from different sectors shall be valued in accordance with the sectoral rules of the consolidating entity (e.g. intra-group transactions between a credit institution which is the ultimate parent company and an insurance undertaking within a financial conglomerate would be valued according to Regulation (EU) No 575/2013).
FC0200	Identification code of the asset/liability underlying the derivative	The ID code of the asset or liability underlying the derivative contract. This item shall be provided for derivatives that have a single underlying instrument or index in the undertaking's portfolio. An index is considered a single instrument and shall be reported. Insert the identification code of the instrument underlying the derivative using the following priority: — ISO 6166 code of ISIN if available — other recognised codes (e.g. CUSIP, Bloomberg Ticker, Reuters RIC) — A code allocated by the undertaking when the options above are not available. Shall be consistent over time — 'Multiple assets/liabilities' if the underlying assets or liabilities are more than one. Where the underlying asset or liability is an index then the code of the index shall be reported.

▼B

	ITEM	INSTRUCTIONS
FC0201	Type of code asset/liability underlying the derivative	Type of ID code used for the 'Identification code asset/liability underlying the derivative' item. One of the options in the following closed list of codes shall be used: 1 - ISO 6166 for ISIN code 2 - CUSIP (the Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for United States and Canadian companies) 3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 - WKN (Wertpapier-Kennnummer, the alphanumeric German identification number) 5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 - BBGID (the Bloomberg Global ID) 7 - Reuters RIC (Reuters instrument code) 8 - FIGI (Financial Instrument Global Identifier) 9 - other code by members of the Association of National Numbering Agencies 99 – A code allocated by the undertaking. This option shall also be used for the cases of 'Multiple assets/liabilities' and indexes'.
FC0210	Counterparty name for which credit protection is purchased	Name of the counterparty for which protection has been purchased for its default.
FC0220	Swap delivered interest rate (for buyer)	Interest rate delivered under the swap contract (only for interest rate swaps).
FC0230	Swap received interest rate (for buyer)	Interest rate received under the swap contract (only for interest rate swaps).
FC0240	Swap delivered currency (for buyer)	Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps).
FC0250	Swap received currency (for buyer)	Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps).
FC0260	Revenues stemming from derivatives	Net revenues stemming from the investment or the purchase of derivatives. In line with the IFRS-based P&L, both realised and unrealised results are expected here. The amounts shall be stated with their clean value (in line with Directive 2009/138/EC). Interest will be reported in FC.05 P&L.
FC0270	Comments	Comments shall include: — a notification if the transaction has not been performed at arm's length; — any other relevant information regarding the economic nature of the operation.

▼B

4. **FC.03 - IGT - Off-balance-sheet and contingent liabilities**

4.1. General remarks

This part of the annex sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template in that Annex.

This part of the annex relates to the information that financial conglomerates are to provide at least once a year.

This template shall report all significant intra-group transactions between entities falling within the scope of financial conglomerate supervision as set out in Article 8(2) of Directive 2002/87/EC related to off-balance-sheet guarantees.

These include:

(a) off-balance-sheet guarantees;

(b) undrawn credit facilities;

(c) assets purchased under outright forward purchase agreements (currency or other);

(d) asset sale and repurchase agreements as referred to in Article 12(3) and (5) of Directive 86/635/EEC;

(e) contingent liabilities.

Financial conglomerates shall complete this template for all significant intra-group transactions required to be reported, i.e. (i) between regulated entities of different sectors belonging to the same group; (ii) between regulated entities of the same sector belonging to the same group; (iii) between a regulated entity and a non-regulated entity belonging to the same group; and (iv) between a regulated entity and any natural or legal person linked to the undertakings of the group by close links.

This template shall include intra-group transactions that were:

(a) in force at the start of the reporting period;

(b) initiated during the reporting period and outstanding at the reporting date;

(c) initiated and expired/matured during the reporting period.

Two or more transactions between entities of the group which, from an economic perspective (i) contribute to the same risk, (ii) serve the same purpose or (iii) are temporally connected in a plan, shall be considered as a single economic operation. All transactions which are part of a single economic operation shall be reported whenever those transactions are collectively at or above the corresponding threshold for significant intra-group transactions, even if they individually fall below the threshold. Any element added to significant intra-group transactions shall be reported as a separate intra-group transaction, even if the element in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking, the addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

▼B

Where the transaction value is different for two transacting parties (e.g. a EUR 10 000 000 transaction between A and B where A records EUR 10 000 000, but B only receives EUR 9 500 000 because transaction costs of EUR 500 000 have been incurred), the maximum amount shall be reported in the template as the transaction amount (EUR 10 000 000 in this example).

Indirect transactions shall be defined as any transaction shifting risk exposures either (i) between entities within the financial conglomerate (including transactions with special purpose vehicles, collective investment undertakings, ancillary entities or unregulated entities) or (ii) between entities outside the financial conglomerate (but where ultimately the risk exposure is brought back or stays within the financial conglomerate). Where there is a chain of related intra-group transactions (e.g. A invests in B and B invests in C), that transaction shall be reported as an indirect transaction. Therefore, A to C transactions shall be reported and the comments shall mention the intermediary steps. In the case of a cascade of transactions (e.g. from A to B to C to D sequentially, where both B and C are in the conglomerate but are unregulated entities), those transactions shall also be reported.

4.2. Instructions concerning specific positions

	ITEM	INSTRUCTIONS
FC0010	ID of intra-group transaction	Unique internal identification code for each intra-group transaction. It shall be consistent over time.
FC0020	Provider name	Name of the entity that is providing the off-balance-sheet guarantee.
FC0030	Identification code of the provider	The unique identification code attached to the provider by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA regulated undertakings within the financial conglomerate, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority; — for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, identification code will be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.
FC0031	Type of code of the provider	Type of ID code used for the ‘Identification code of the provider’ item. Use either the legal entity identifier (LEI) or the specific code.

▼B

	ITEM	INSTRUCTIONS
FC0040	Financial sector of the provider	Where the provider is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate ‘banking sector’, ‘insurance sector’ or ‘investments services sector’. Where the provider is not part of the financial sector within the meaning of Article 2(8) of that Directive indicate ‘other undertaking of the group’.
FC0050	Beneficiary name	Name of the entity that is benefiting from the off-balance-sheet guarantee.
FC0060	Identification code of the beneficiary	The unique identification code attached to the beneficiary by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA regulated undertakings within the financial conglomerate, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority; — for non-EEA undertakings and non-regulated undertakings within the financial conglomerate, the identification code shall be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.
FC0061	Type of code of the beneficiary	Type of ID code used for the ‘Identification code of the beneficiary’ item. Use either the legal entity identifier (LEI) or the specific code.
FC0070	Financial sector of the beneficiary	Where the beneficiary is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate ‘banking sector’, ‘insurance sector’ or ‘investments services sector’. Where the beneficiary is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate ‘other undertaking of the group’.
FC0080	Indirect transactions	Where the reported intra-group transaction is part of an indirect transaction (see point 2.1 ‘general remarks’ above), report the ‘ID of intra-group transaction’ (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of an indirect transaction, indicate ‘No’.
FC0090	Single economic operation	Where the reported intra-group transaction is part of a single economic operation (see point 2.1 ‘general remarks’ above), report the ‘ID of intra-group transaction’ (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of a single economic operation, indicate ‘No’.

▼B

	ITEM	INSTRUCTIONS
FC0100	Transaction type	Identify the type of transaction. The following closed list of codes shall be used: 1 - guarantees 2 - commitment 3 - letter of credit 4 - undrawn credit facilities 5 - assets purchased under outright forward purchase agreements (currency or other); 6 - asset sale and repurchase agreements as referred to in Article 12(3) and (5) of Directive 86/635/EEC; 7 - contingent liabilities 8 - other.
FC0110	Transaction/issue date	Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction/issue takes effect.
FC0120	Expiry date of agreement/ contract underlying transaction	Where applicable, identify the ISO 8601 (yyyy-mm-dd) code of the date when the agreement/contract ends. If the expiry date is perpetual, use ‘9999-12-31’.
FC0130	Currency of transaction	Identify the ISO 4217 alphabetic code of the currency in which the transaction took place. If there are two currencies involved, please identify both in cell FC0200.
FC0140	Trigger event	Where applicable, give a brief description of the event that would trigger the transaction/payment/liability (e.g. an event that would trigger a contingent liability).
FC0150	Value of transaction at starting date	Value of the transaction or collateral pledged. This item shall be reported in the reporting currency of the group.
FC0160	Value of transaction at reporting date	Value of the transaction, collateral pledged. This item shall be reported in the reporting currency of the group.
FC0170	Maximum possible value of contingent liabilities	Maximum possible value of contingent liabilities, if available, regardless of their probability (i.e. the future cash flows required to settle the contingent liability over the lifetime of that contingent liability and discounted under the relevant risk-free interest rate term structure) of contingent liabilities included in the financial conglomerate’s balance sheet. The sum of all possible cash flows if events were to trigger the guarantees provided by the ‘provider’ (cell FC0020) to the ‘beneficiary’ (Cell FC0050) to cover the payment of the liabilities due from the undertaking (includes letter of credit, undrawn committed borrowing facilities). This item shall not include amounts already reported under FC0150 and FC0160.
FC0180	Value of guaranteed assets	Value of the guaranteed asset for which the guarantees are received. Sectoral valuation principles may be relevant in this case.
FC0190	Revenues stemming from the off-balance-sheet items	Revenues associated with the provisions of the off-balance-sheet transactions.
FC0200	Comments	Comments shall include: — a notification if the transaction has not been performed at arm’s length; — any other relevant information regarding the economic nature of the operation.

▼B

5. **FC.04 - IGT - Insurance and reinsurance**

5.1. General remarks

This part of the annex sets out additional instructions for the templates provided in Annex I to this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template in that Annex.

This part of the annex relates to information that financial conglomerates are to provide at least once a year.

This template shall report all significant intra-group transactions between entities falling within the scope of financial conglomerate supervision according to Article 8(2) of Directive 2002/87/EC related to internal insurance and reinsurance within the group.

These include but are not limited to:

(a) insurance contracts of entities falling within the scope of the group with insurance companies falling within the scope of the group;

(b) reinsurance treaties between related undertakings of a group;

(c) facultative reinsurance between related undertakings of a group;

(d) any other transaction that results in transferring underwriting risk (insurance risk) between related undertakings of a group.

Financial conglomerates shall complete this template for all significant intra-group transactions required to be reported, i.e. (i) between regulated entities of different sectors belonging to the same group; (ii) between regulated entities of the same sector belonging to the same group; (iii) between a regulated entity and a non-regulated entity belonging to the same group; and (iv) between a regulated entity and any natural or legal person linked to the undertakings of the group by close links.

This template shall include IGTs that were:

(a) in force at the start of the reporting period;

(b) initiated during the reporting period and outstanding at the reporting date;

(c) initiated and expired/matured during the reporting period.

Two or more transactions between entities of the group which, from an economic perspective (i) contribute to the same risk, (ii) serve the same purpose or (iii) are temporally connected in a plan, shall be considered a single economic operation. All transactions which are part of a single economic operation shall be reported whenever they are collectively at or above the corresponding threshold for significant intra-group transactions, even if they individually fall below the threshold.

Any element added to significant intra-group transactions shall be reported as a separate intra-group transaction, even if the element in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking, the addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

▼B

Where the transaction value is different for two transacting parties (e.g. a EUR 10 000 000 transaction between A and B where A records EUR 10 000 000, but B only receives EUR 9 500 000 because transaction costs of EUR 500 000 have been incurred), the maximum amount shall be reported in the template as the transaction amount (EUR 10 000 000 in this example). Indirect transactions shall be defined as any transaction shifting risk exposures either (i) between entities within the financial conglomerate (including transactions with special purpose vehicles, collective investment undertakings, ancillary entities or unregulated entities) or (ii) between entities outside the financial conglomerate (but where ultimately the risk exposure is brought back or stays within the financial conglomerate). Where there is a chain of related intra-group transactions (e.g. A invests in B and B invests in C), this transaction shall be reported as an indirect transaction. Therefore, A to C transaction shall be reported and the comments shall mention the intermediary steps. In the case of a cascade of transactions (e.g. from A to B to C to D sequentially, where both B and C are in the conglomerate but are unregulated entities), those transactions shall also be reported.

5.2. Instructions concerning specific positions

	ITEM	INSTRUCTIONS
FC0010	ID of intra-group transaction	Unique internal identification code for each intra-group transaction. It shall be consistent over time.
FC0020	Insured party/cedent name	Legal name of the entity that has transferred the underwriting risk to another insurer or reinsurer within the group.
FC0030	Identification code for insured party/cedent	The unique identification code attached to the investor/buyer/transferee by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA regulated undertakings within the group, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority; — for non-EEA undertakings and non-regulated undertakings within the group, the identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.
FC0031	Type of code for insured party/cedent	Type of ID code used for the 'Identification code for insured party/cedent' item. Use either the legal entity identifier (LEI) or the specific code.
FC0040	Sector of the insured party/cedent	Where the insured party or cedent is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'. Where the insured party or cedent is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.

▼B

	ITEM	INSTRUCTIONS
FC0050	Insurer/reinsurer name	Legal name of the insurer or reinsurer to whom the underwriting risk has been transferred.
FC0060	Identification code of insurer/reinsurer	The unique identification code attached to the investor/buyer/transferee by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA regulated undertakings within the group, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority; — for non-EEA undertakings and non-regulated undertakings within the group, the identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.
FC0061	Type of code of insurer/reinsurer	Type of ID code used for the 'Identification code of insurer/reinsurer' item. Use either the legal entity identifier (LEI) or the specific code.
FC0070	Sector of the insurer/reinsurer	The financial sector of the provider within the meaning of Article 2(8) of Directive 2002/87/EC, i.e. 'insurance sector'.
FC0080	Indirect transactions	Where the reported intra-group transaction is part of an indirect transaction (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of an indirect transaction, indicate 'No'.
FC0090	Single economic operation	Where the reported intra-group transaction is part of a single economic operation (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of a single economic operation, indicate 'No'.
FC0100	Type of transaction	Identify the type of contract/treaty. The following closed list of codes shall be used: 1 - insurance 2 - reinsurance.

▼**B**

	ITEM	INSTRUCTIONS
FC0110	Transaction	If C100 = reinsurance, then identify the type of reinsurance contract/treaty. The following closed list of codes shall be used: 1 - quota share 2 - variable quota share 3 - surplus 4 - excess of loss (per event and per risk) 5 - excess of loss (per risk) 6 - excess of loss (per event) 7 - excess of loss ‘back-up’ (protection against follow-on events which certain catastrophes can cause such as flooding or fire) 8 - excess of loss with basis risk 9 - reinstatement cover 10 - aggregate excess of loss 11 - unlimited excess of loss 12 - stop loss 13 - other proportional treaties 14 - other non-proportional treaties 15 - financial reinsurance 16 - facultative proportional 17 - facultative non-proportional. Other proportional treaties (code 13) and other non-proportional treaties (code 14) can be used for hybrid types of reinsurance treaties.
FC0120	Starting date	Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the reinsurance contract/treaty in question.
FC0130	Expiry date	Identify the ISO 8601 (yyyy-mm-dd) code of the expiry date of the reinsurance contract/treaty in question (i.e. the last date that the reinsurance contract/treaty in question is in force). This item is not reported if there is no expiry date (for example, the contract is open-ended and only ends when one of the parties gives notice to that effect).
FC0140	Currency of transaction	Identify the ISO 4217 alphabetic code of the currency of payments for the specific reinsurance contract/treaty.
FC0150	Maximum cover by transaction	For quota share or a surplus treaty, 100% of the maximum amount that has been set for the entire contract/treaty is stated here (e.g. EUR 10 000 000). In the case of unlimited cover, insert ‘-1’ here. This item has to be reported in the currency of the transaction.
FC0160	Net receivables	The amount resulting from the sum of (i) claims paid by the (re)insurer but not yet reimbursed by the (re)insurer; (ii) commission to be paid by the (re)insurer; and (iii) other receivables minus debts to the (re)insurer. Cash deposits are excluded and are to be considered as guarantees received. This item has to be reported in the reporting currency of the group.

▼B

	ITEM	INSTRUCTIONS
FC0170	Total reinsurance recoverables	The total amount due from the reinsurer at the reporting date. This includes: — any premium provision for that part of the future reinsurance premium which has already been paid to the reinsurer; — any claims provision for claims outstanding for insurer which have to be paid by the reinsurer; — technical provisions for the amount reflecting the share of the reinsurer in the gross technical provisions. This item has to be reported in the reporting currency of the group.
FC0180	Reinsurance technical result (for reinsurance)	Reinsurance result (for reinsured entity). This is the total reinsurance commission received by the reinsured entity **less** the gross reinsurance premiums paid by reinsured entity **plus** the claims paid by the reinsurer during the reporting period **plus** the total reinsurance recoverables at the end of the reporting period **less** the total reinsurance recoverables at the start of the reporting period. This item has to be reported in the reporting currency of the group.
FC0190	Premiums (for insurance)	Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35. For annuities stemming from non-life insurance this cell is not applicable.
FC0200	Claims (for insurance)	Total amount of gross claims paid during the year (including claims management expenses).
FC0210	Line of business	Identify the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, being reinsured. The following closed list of codes shall be used: 1 - medical expense insurance 2 - income protection insurance 3 - workers' compensation insurance 4 - motor vehicle liability insurance 5 - other motor insurance 6 - marine, aviation and transport insurance 7 - fire and other damage to property insurance 8 - general liability insurance 9 - credit and suretyship insurance 10 - legal expenses insurance 11 - assistance 12 - miscellaneous financial loss 13 - proportional medical expense reinsurance 14 - proportional income protection reinsurance 15 - proportional workers' compensation reinsurance 16 - proportional motor vehicle liability reinsurance 17 - proportional other motor reinsurance 18 - proportional marine, aviation and transport reinsurance 19 - proportional fire and other damage to property reinsurance 20 - proportional general liability reinsurance

▼B

	ITEM	INSTRUCTIONS
		21 - proportional credit and suretyship reinsurance 22 - proportional legal expenses reinsurance 23 - proportional assistance reinsurance 24 - proportional miscellaneous financial loss reinsurance 25 - non-proportional health reinsurance 26 - non-proportional casualty reinsurance 27 - non-proportional marine, aviation and transport reinsurance 28 - non-proportional property reinsurance 29 - insurance with profit participation 30 - index-linked and unit-linked insurance 31 - other life insurance 32 - annuities stemming from non-life insurance contracts and relating to health insurance obligations 33 - annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations 34 - life reinsurance 35 - health insurance 36 - health reinsurance If a reinsurance arrangement covers more than one line of business, then select the most significant line of business from the list above.
FC0220	Comments	Comments shall contain: — a notification if the transaction has not been performed at arm’s length; — any other relevant information regarding the economic nature of the operation.

6. **FC.05 - IGT - P & L**

6.1. General remarks

This annex sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template in that Annex.

This part of the annex relates to information that financial conglomerates are to provide at least once a year.

This template shall report the P&L related to all significant intra-group transactions between entities falling within the scope of financial conglomerate supervision according to Article 8(2) of Directive 2002/87/EC or P&L transaction related to or considered as significant intra-group transactions. These include but are not limited to:

(a) fees;

(b) commissions;

(c) interest;

(d) dividends.

Intra-group outsourcing or internal cost-sharing leading to significant intra-group transactions shall be reported.

▼B

Although interest and dividends are reported in FC.01 and FC.04, they also have to be reported in FC.05 P&L. Financial conglomerates shall complete this template for all significant intra-group transactions required to be reported, i.e. (i) between regulated entities of different sectors belonging to the same group; (ii) between regulated entities of the same sector belonging to the same group; (iii) between a regulated entity and a non-regulated entity belonging to the same group; and (iv) between a regulated entity and any natural or legal person linked to the undertakings of the group by close links.

This template shall include intra-group transactions that were:

— in force at the start of the reporting period;

— initiated during the reporting period and outstanding at the reporting date;

— initiated and expired/matured during the reporting period.

Two or more transactions between entities of the group which, from an economic perspective, (i) contribute to the same risk, (ii) serve the same purpose or (iii) are temporally connected in a plan, shall be considered a single economic operation.

All transactions which are part of a single economic operation shall be reported whenever they are collectively at or above the corresponding threshold for significant intra-group transactions, even if they individually fall below the threshold.

Any element added to significant intra-group transactions shall be reported as a separate intra-group transaction, even if the element in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking, the addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 000 000 transaction between A and B where A records EUR 10 000 000, but B only receives EUR 9 500 000 because transaction costs of EUR 500 000 have been incurred), the maximum amount shall be reported in the template as the transaction amount (EUR 10 000 000 in this example). Indirect transactions shall be defined as any transaction shifting risk exposures either (i) between entities within the financial conglomerate (including transactions with special purpose vehicles, collective investment undertakings, ancillary entities or unregulated entities) or (ii) between entities outside the financial conglomerate (but where ultimately the risk exposure is brought back or stays within the financial conglomerate). Where there is a chain of related intra-group transactions (e.g. A invests in B and B invests in C), this transaction shall be reported as an indirect transaction. Therefore, A to C transaction shall be reported and the comments shall mention the intermediary steps. In the case of a cascade of transactions (e.g. from A to B to C to D sequentially, where both B and C are in the conglomerate but are unregulated entities), those transactions shall also be reported.

▼B

6.2. Instructions concerning specific positions

	ITEM	INSTRUCTIONS
FC0010	ID of intra-group transaction	Unique internal identification code for each intra-group transaction. It shall be consistent over time. If related to transactions already mentioned, use the same ID.
FC0020	Revenue side name	Legal name of the entity that received the revenue from another entity within the group.
FC0030	Identification code for revenue side	The unique identification code attached to the entity that received the revenue by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA regulated undertakings within the group, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority; — for non-EEA undertakings and non-regulated undertakings within the group, the identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.
FC0031	Type of code for revenue side	Type of ID code used for the 'Identification code for revenue side' item. Use either the legal entity identifier (LEI) or the specific code.
FC0040	Sector of the revenue side	Where the entity that received the revenue from another entity within the group is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'. Where the entity that received the revenue from another entity within the group is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.
FC0050	Expense side name	Legal name of the entity that provided the revenue to another entity within the group.
FC0060	Identification code for expense side	The unique identification code attached to the entity that provided the revenue by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA regulated undertakings within the group, insert the identification code used in the local market and allocated by the undertaking's competent supervisory authority; — for non-EEA undertakings and non-regulated undertakings within the group, the identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.

▼B

	ITEM	INSTRUCTIONS
FC0061	Type of code for expense side	Type of ID code used for the 'Identification code for expense side' item. Use either the legal entity identifier (LEI) or the specific code.
FC0070	Sector of the expense side	Where the entity that provided the revenue to another entity within the group is part of the financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate 'banking sector', 'insurance sector' or 'investments services sector'. Where the entity that provided the revenue to another entity within the group is not part of the financial sector within the meaning of Article 2(8) of that Directive, indicate 'other undertaking of the group'.
FC0080	Indirect transactions	Where the reported intra-group transaction is part of an indirect transaction (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of an indirect transaction, indicate 'No'.
FC0090	Single economic operation	Where the reported intra-group transaction is part of a single economic operation (see point 2.1 'general remarks' above), report the 'ID of intra-group transaction' (FC0010) of the related transaction in this cell. Where the reported intra-group transaction is not part of a single economic operation, indicate 'No'.
FC0100	Type of transaction	Identify the type of the P&L transaction. The following closed list of codes shall be used: 1 – fees 2 – commission 3 – interest 4 – dividends 5 – costs or revenues 6 – premiums for insurance 7 – claims for insurance 8 – technical result for reinsurance 9 - others.
FC0110	Transaction	When applicable, instrument to which the revenue or the expense are linked. The following closed list of codes shall be used: 1 - bonds/debt 2 - equity type 3 - other assets transfer 4 - derivative 5 - off-balance-sheet item 6 - intra-group outsourcing, internal cost sharing or rental agreement 7 - insurance/reinsurance 8 - other.
FC0120	Currency of transaction	Identify the ISO 4217 alphabetic code of the currency of payments for the specific P&L transaction.
FC0130	Transaction date	Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the P&L transaction.

▼B

	ITEM	INSTRUCTIONS
FC0140	Amount	Amount of the transaction or price as per agreement/contract, reported in the reporting currency of the financial conglomerate.
FC0150	Comments	Comments shall contain: — a notification if the transaction has not been performed at arm's length; — any other relevant information regarding the economic nature of the operation.

7. **FC.06 Risk Concentration - Exposure by counterparties**

7.1. General remarks

This annex sets out additional instructions in relation to the templates provided in Annex I to this Regulation. The first column of the next table identifies the items that shall be reported by identifying the columns and lines as shown in the template in that Annex.

This template shall include all significant risk concentrations between entities falling within the scope of group supervision and third parties, and which can arise from the risk exposures mentioned in the template.

The aim is to list the significant exposures (value of the exposures in each kind of instrument listed in the template) by individual counterparty outside the scope of the financial conglomerate. If more than one entity of the financial conglomerate is involved, a separate line is necessary for each entity.

The exposure can be understood as the maximum possible exposure on a contractual basis. It is necessarily the exposure reflected on the balance sheet, on both gross basis and net basis taking into account any risk mitigation instruments or techniques. Thresholds are fixed by the coordinator after consulting the group itself.

For reporting purposes the terms 'group of connected counterparties' and 'group of counterparties' are deemed to be equivalent to 'group of connected clients' according to Article 4(1), point (39), of Regulation (EU) No 575/2013.

Data are to be reported by legal entity.

Data are to be provided in accordance with the sectoral rules.

7.2. Instructions concerning specific positions

	ITEM	INSTRUCTIONS
FC0010	Name of the external counterparty	This is the name of the external counterparty of the financial conglomerate.
FC0020	Identification code of the external counterparty	The unique identification code attached to the investor/buyer/transferee by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA external counterparties: the identification code used in the local market (if the external counterparty is regulated, the identification code allocated by the external counterparty's competent supervisory authority);

▼B

	ITEM	INSTRUCTIONS
		— for non-EEA external counterparties: the identification code shall be provided by the conglomerate. When allocating an identification code to each non-EEA or non-regulated counterparty, the conglomerate shall comply with the following format in a consistent manner: identification code of the group of the external counterparty + ISO 3166-1 alpha-2 code of the country of the external counterparty + 5 digits.
FC0030	ID code type of the external counterparty	Type of ID code used for the 'Identification code of the external counterparty' item. Use either the legal entity identifier (LEI) or the specific code.
FC0040	Name of the group (in case of group of counterparties)	Name of the group (if more than one of the external counterparties belong to the same group).
FC0050	Rating	Rating of the counterparty at the reporting reference date issued by the nominated credit assessment institution (ECAI). Where two or more credit assessments are available from nominated ECAIs and they correspond to different parameters for a rated item, the assessment generating the higher capital requirement shall be used.
FC0051	Nominated ECAI	Identify the credit assessment institution (ECAI), giving the external rating in FC0050.
FC0060	Sector	Identify the economic sector of the external counterparty on the basis of the latest version of the NACE code (the first level of hierarchy - the letter).
FC0070	Country	Identify the ISO Code (3166-1 alpha-2) of the country from which the exposure comes from. If there is an issuer issuing an instrument for an entity, this is the country where the headquarters of the entity's issuer is located.
FC0080	Entity of the financial conglomerate	The name of the entity of the conglomerate related to the exposures. This concerns all entities and a separate entry has to be reported for each entity. If more than one entity of the conglomerate is involved, a separate line is necessary for each entity.
FC0090	ID code of the entity of the financial conglomerate	The unique identification code attached to the entity of the conglomerate by this order of priority if available: — legal entity identifier (LEI); — specific code. Specific code: — for EEA entity of the conglomerate: identification code used in the local market. If entity of the conglomerate is regulated, the one allocated by the entity's competent supervisory authority;

▼B

	ITEM	INSTRUCTIONS
		— for non-EEA entity of the conglomerate, the identification code shall be provided by the conglomerate. When allocating an identification code to each non-EEA or non-regulated entity of the conglomerate, the conglomerate shall comply with the following format in a consistent manner: identification code of the conglomerate + ISO 3166-1 alpha-2 code of the country of the entity of the conglomerate + 5 digits.
FC0100	ID code type of the entity of the financial conglomerate	Type of ID code used for the 'Identification code of the entity of the financial conglomerate' item. Use either the legal entity identifier (LEI) or the specific code.
FC0110	Equity	The total amount of the exposures in equity instruments toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity.
FC0120	Bonds	The total amount of the exposures in bond instruments toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity. The exposures for which the exemptions are applicable (FC0260) shall be included in this cell.
FC0130	Assets whose risks are mainly borne by the policyholders	The total amount of exposures in assets whose risks are mainly borne by the policyholders toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity. Look-through approach shall be used when available.
FC0140	Derivatives	The total amount of the exposures in derivatives toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity. The derivatives shall be reported at their replacement cost. The replacement cost shall be consistent with the one used under sectoral rules. If different exposures can be offset against each other, the data may be provided in net values (i.e. long exposure + short exposure).
FC0150	Other investments	The total amount of the exposures in other investments toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity.
FC0160	Loans and mortgages	The total amount of the exposures in loans and mortgages toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity.

▼B

	ITEM	INSTRUCTIONS
FC0170	Guarantees and commitments	The total amount of the exposures (i.e. the maximum actual exposure depending on the liability of the entity) in guarantees and commitments (including unpaid tranches of loans) toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity. Guarantees issued by the entities of conglomerate shall be reported in this column, while guarantees where the financial conglomerate entities are beneficiaries shall be reported as credit or insurance risk mitigation deduction (FC0260) and in the indirect exposures cell (FC0220).
FC0180	Insurance policies	The total amount of the exposure in the insurance policies (liability limit or sum insured depending on which one represents the maximum possible exposure).
FC0190	External reinsurance	The total amount of the exposures in external reinsurance toward the external counterparty. In accordance with sectoral rules, the amount reported is to be reinsurance recoverable. If more than one entity of the group is involved, a separate line is necessary for each entity.
FC0200	Other direct exposures	The total amount of the exposures in other instruments toward the external counterparty. If more than one entity of the group is involved, a separate line is necessary for each entity. If compensation is a possibility, the net value may be presented.
FC0210	Description of others	Description of the other instruments that are reported in FC0200.
FC0220	Indirect exposures	Total amount of the exposures allocated to the guarantor or to the issuer of the collateral rather than to the immediate borrower. The protected reference original exposure (direct exposure) shall be deducted from the exposure to the original borrower in the columns of 'Eligible credit or insurance risk mitigation techniques'. The indirect exposure shall increase the exposure to the guarantor or issuer of collateral using the substitution effect.
FC0230	Transactions where there is an exposure to underlying assets	Total amount of exposure through transactions such as securitisation positions or exposures in the form of units or shares in collective investment undertakings ('CIUs') or through other transactions where there is an exposure to underlying assets.
FC0240	Currency	Identify the ISO 4217 alphabetic code of the currency of the exposure.
FC0250	Total amount of the exposure	Total exposure towards a single counterparty, where the asset and liabilities due from and to a single counterparty are netted off to define the total net maximum exposure (where possible). The total exposure measures the exposure towards a single counterparty and is defined as: long exposure + short exposure (contrary to a gross maximum exposure which is not requested here (i.e. long exposure + absolute value of short exposure)). No account shall be taken of any risk mitigation instruments or techniques when determining this item.

▼B

	ITEM	INSTRUCTIONS
FC0260	Credit or insurance risk mitigation technique	Any deductions that come from the application of credit or insurance risk mitigation techniques allowed by the sectoral rules (e.g. reinsurance, the use of derivatives, or those risk mitigation techniques detailed by Chapter 4 of Regulation EU No 575/2013).
FC0270	Exemptions	Any deductions that come from the application of exemptions according to the sectoral rules (e.g. Article 400 of Regulation (EU) No 575/2013 or Article 187 of Commission Delegated Regulation (EU) 2015/35).
FC0280	Amount of the exposures after credit or insurance risk mitigation technique and exemptions	Amount of the exposures after credit or insurance risk mitigation technique and exemptions (net amount).

8. **FC.07 Risk Concentration - Exposure by currency, sector, country**

The tables shall include the risk concentration between entities in the scope of group supervision and third parties. Exposures are to be represented by currency, sector and country, starting from the maximum exposure to the minimum one. If the country, sector or currency is not relevant, the figures may be reported under an ‘Other’ category.

The ‘sector’ shall present the split between the following sectors:

— public sector

— financial sector

— corporate sector divided by the NACE code (the first level of hierarchy - the letter).

The tables shall be based on all the exposures (full balance sheet) after credit or insurance risk mitigation technique and exemptions (net amount).

9. **FC.08 Risk Concentration - Exposure by asset class and rating**

The tables shall include the risk concentration between entities in the scope of group supervision and third parties represented by the combination of the main asset classes and rating. For bonds the tables are presented by the combination of asset class and rating. For equity exposure, the total exposure amount and the equity exposures’ share of total assets (full balance sheet) shall be reported.

The table shall be based on all the exposures within the specified asset classes, after credit or insurance risk mitigation technique and exemptions (net amount).

Where two or more credit assessments are available from nominated ECAIs and they correspond to different parameters for a rated item, the assessment generating the higher capital requirement shall be used.