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Acts whose titles are printed in light type are those relating to day-to-day management of agricultural matters, and are generally valid for a limited period.

The titles of all other acts are printed in bold type and preceded by an asterisk.

II

(Non-legislative acts)

REGULATIONS

REGULATION (EU) 2017/1538 OF THE EUROPEAN CENTRAL BANK

of 25 August 2017

amending Regulation (EU) 2015/534 on reporting of supervisory financial information *(ECB/2017/25)*

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions [1], and in particular Article 4(1) and (3), Article 6(2), Article 6(5)(d) and Article 10 thereof,

Having regard to Regulation (EU) No 468/2014 of the European Central Bank of 16 April 2014 establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (SSM Framework Regulation) (ECB/2014/17) [2], and in particular Article 21(1), Article 140 and Article 141(1) thereof,

Having regard to the public consultation pursuant to Article 4(3) of Regulation (EU) No 1024/2013,

Whereas:

(1) Regulation (EU) 2015/534 of the European Central Bank (ECB/2015/13) [3] lays down reporting requirements concerning the supervisory financial information to be submitted by supervised entities to national competent authorities (NCAs).

(2) Regulation (EU) 2015/534 (ECB/2015/13) requires supervised entities to report supervisory financial information based on the templates developed by the European Banking Authority (EBA) and laid down by Commission Implementing Regulation (EU) No 680/2014 [4].

(3) In July 2014 the International Accounting Standards Board (IASB) released International Financial Reporting Standard 9 'Financial Instruments' (hereinafter 'IFRS 9') which will replace the current reporting standard for financial instruments International Accounting Standard 39 'Financial Instruments: Recognition and Measurement'.

(4) IFRS 9 was incorporated in Union law by Commission Regulation (EU) 2016/2067 [5].

[1] OJ L 287, 29.10.2013, p. 63.
[2] OJ L 141, 14.5.2014, p. 1.
[3] Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13) (OJ L 86, 31.3.2015, p. 13).
[4] Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).
[5] Commission Regulation (EU) 2016/2067 of 22 November 2016 amending Regulation (EC) No 1126/2008 adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council as regards International Financial Reporting Standard 9 (OJ L 323, 29.11.2016, p. 1).

(5) In order to take into account the provisions of IFRS 9, Implementing Regulation (EU) No 680/2014 has been amended by Commission Implementing Regulation (EU) 2017/1443 [1]. The amendments include, inter alia, changes to the templates and instructions regarding the reporting of supervisory financial information.

(6) It is necessary to align Regulation (EU) 2015/534 (ECB/2015/13) with the amended accounting framework and Implementing Regulation (EU) 2017/1443. Furthermore, minor technical and terminological amendments need to be made to Regulation (EU) 2015/534 (ECB/2015/13).

(7) Therefore, Regulation (EU) 2015/534 (ECB/2015/13) should be amended accordingly in line with the procedure of Articles 26(7) and 26(8) of Regulation (EU) No 1024/2013,

HAS ADOPTED THIS REGULATION:

Article 1

Amendments

Regulation (EU) 2015/534 (ECB/2015/13) is amended as follows:

(1) Article 1 is replaced by the following:

'*Article 1*

Subject matter and general principles

1. This Regulation lays down requirements concerning reporting of supervisory financial information to be submitted to NCAs by:

(a) significant credit institutions applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013;

(b) significant credit institutions, other than those referred to in point (a), which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC;

(c) significant credit institutions on an individual basis and significant branches;

(d) significant credit institutions regarding subsidiaries established in a non-participating Member State or a third country;

(e) less significant credit institutions applying international accounting standards in accordance with Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013;

(f) less significant credit institutions, other than those referred to in point (e), which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC;

(g) less significant credit institutions on an individual basis and less significant branches.

2. As an exception to Articles 7 and 14, credit institutions that have been given a waiver regarding the application of prudential requirements on an individual basis, in accordance with Article 7 or 10 of Regulation (EU) No 575/2013, shall not be required to report supervisory financial information on an individual basis in accordance with this Regulation. Where credit institutions do not report supervisory financial information on an individual basis in accordance with this paragraph, NCAs shall submit to the ECB any template specified in Annex III or IV of Implementing Regulation (EU) No 680/2014 that they collect in relation to these credit institutions.

3. Where competent authorities, including the ECB, require institutions to comply with the obligations laid down in Parts Two to Four and Parts Six to Eight of Regulation (EU) No 575/2013 and in Title VII of Directive 2013/36/EU on a sub-consolidated basis in accordance with Article 11(5) of Regulation (EU) No 575/2013, those institutions shall comply also on a sub-consolidated basis with the requirements laid down in this Regulation on a consolidated basis.

[1] Commission Implementing Regulation (EU) 2017/1443 of 29 June 2017 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regards to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 213, 17.8.2017, p. 1).

3a. Where parent institutions apply an individual consolidation method in accordance with Article 9(1) of Regulation (EU) No 575/2013, those institutions shall comply with the requirements laid down in this Regulation on an individual basis applying only the individual consolidation method.

4. NCAs and/or national central banks may use the data collected pursuant to this Regulation for any other tasks.

5. This Regulation shall not affect the accounting standards applied by supervised entities in their consolidated accounts or annual accounts, nor change the accounting standards applied for supervisory reporting. As supervised entities apply different accounting standards, only information related to valuation rules, including methods for estimation of credit risk losses, which exist under the relevant accounting standards and are applied by the corresponding supervised entities on an individual or consolidated basis shall be submitted. For these purposes, specific reporting templates are provided for supervised entities applying national accounting frameworks based on Directive 86/635/EEC. Data points within the templates which are not applicable to the respective supervised entities do not have to be reported.

6. Significant and less significant branches may submit the information that they are required to provide under this Regulation to the relevant NCA through the credit institution by which they were established.';

(2) Article 2 is amended as follows:

(a) point 3 is deleted;

(b) the following points (6) to (9) are inserted:

'(6) "significant credit institution" means a credit institution which has the status of a significant supervised entity;

(7) "less significant credit institution" means a credit institution which does not have the status of a significant supervised entity;

(8) "significant branch" means a branch which has the status of a significant supervised entity which is not part of a supervised group and is established in a participating Member State by a credit institution established in a non-participating Member State;

(9) "less significant branch" means a branch which does not have the status of a significant supervised entity which is not part of a supervised group and is established in a participating Member State by a credit institution established in a non-participating Member State.';

(3) Article 3 is replaced by the following:

'*Article 3*

Change of status of a supervised entity

1. For the purposes of this Regulation, a supervised entity shall be classified as significant 12 months after a decision as referred to in Article 45(1) of Regulation (EU) No 468/2014 (ECB/2014/17) has been notified to it. It shall report information in accordance with Title II of this Regulation as a significant supervised entity on the first reporting reference date which occurs after it has been classified as significant.

2. For the purposes of this Regulation, a supervised entity shall be classified as less significant when a decision as referred to in Article 46(1) of Regulation (EU) No 468/2014 (ECB/2014/17) has been notified to it. Thereafter, it shall start to report information in accordance with Title III of this Regulation.';

(4) the heading of Title II is replaced by the following:

'TITLE II

REPORTING BY SIGNIFICANT CREDIT INSTITUTIONS ON A CONSOLIDATED AND ON AN INDIVIDUAL BASIS AND BY SIGNIFICANT BRANCHES ON AN INDIVIDUAL BASIS';

(5) Chapter I of Title II is replaced by the following:

'*CHAPTER I*

Reporting on a consolidated basis

Article 4

Format and frequency of reporting on a consolidated basis and reporting reference dates and remittance dates for significant credit institutions applying IFRS for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013

In accordance with Article 99(3) of Regulation (EU) No 575/2013, significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013, shall report supervisory financial information as provided for in Articles 2, 3 and 10 of Implementing Regulation (EU) No 680/2014 on a consolidated basis.

Article 5

Format and frequency of reporting on a consolidated basis and reporting reference dates and remittance dates for significant credit institutions applying national accounting frameworks on a consolidated basis based on Directive 86/635/EEC

In accordance with Article 99(6) of Regulation (EU) No 575/2013, significant credit institutions, other than those referred to in Article 4, which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC, shall report supervisory financial information on a consolidated basis as provided for in Articles 2, 3 and 11 of Implementing Regulation (EU) No 680/2014.';

(6) the heading of Chapter II of Title II is replaced by the following:

'*CHAPTER II*

Reporting on an individual basis';

(7) Article 6 is replaced by the following:

'*Article 6*

Format and frequency of reporting on an individual basis for credit institutions which are not part of a significant supervised group and for significant branches

1. Significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are not part of a significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis. This shall also apply to significant branches.

2. The supervisory financial reporting referred to in paragraph 1 shall include the information specified in Article 9 of Implementing Regulation (EU) No 680/2014, including information specified in template 40.1 of Annex III to that Regulation, and shall take place with the frequency specified in that Article.

3. Significant credit institutions, other than those referred to in paragraph 1, which are not part of a significant supervised group and are subject to national accounting frameworks based on Directive 86/635/EEC shall report supervisory financial information to the relevant NCA. This shall also apply to significant branches.

4. The supervisory financial reporting referred to in paragraph 3 shall include the information specified in Article 11 of Implementing Regulation (EU) No 680/2014, including information specified in template 40.1 of Annex IV to that Regulation, and shall take place with the frequency specified in that Article.

5. The information specified in paragraphs 2 and 4 above shall only include information related to:

(a) assets, liabilities, equity, income and expenses that are recognised by the supervised entity under the applicable accounting standards;

(b) off-balance sheet exposures and activities in which the supervised entity is involved;

(c) transactions other than those specified in points (a) and (b) performed by the supervised entity;

(d) valuation rules, including methods for estimation of credit risk losses, which exist under the applicable accounting standards and are applied by the supervised entity.

6. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2 and 4 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

7. As an exception to paragraphs 2 and 4, significant credit institutions which are not part of a significant supervised group shall report the information specified in templates 17.1, 17.2, and 17.3 in Annexes III and IV and in template 40.2 in Annexes III and IV to Implementing Regulation (EU) No 680/2014 only if they prepare consolidated financial statements.

8. As an exception to paragraphs 2 and 4, significant branches shall not be required to report the information specified in templates 17.1, 17.2, and 17.3 in Annexes III and IV and in templates 40.1 and 40.2 in Annexes III and IV to Implementing Regulation (EU) No 680/2014.';

(8) the heading of Article 7 is replaced by the following:

'*Article 7*

Format and frequency of reporting on an individual basis for credit institutions which are part of a significant supervised group';

(9) Article 7(1) is replaced by the following:

'1. Significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are part of a significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis. Supervisory financial reporting by these credit institutions shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex I.';

(10) Article 7(3) is replaced by the following:

'3. Significant credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and part of a significant supervised group shall report supervisory financial information to the relevant NCA.';

(11) Article 8 is replaced by the following:

'*Article 8*

Reporting reference dates and remittance dates for significant credit institutions and significant branches

1. The information concerning significant credit institutions and significant branches specified in Articles 6 and 7 shall have the following reporting reference dates:

(a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;

(b) for semi-annual reporting, 30 June and 31 December;

(c) for annual reporting, 31 December.

2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reporting reference date.

3. As an exception to paragraphs 1 and 2, where significant credit institutions are permitted to elaborate their annual accounts based on an accounting year that deviates from the calendar year, NCAs may adjust the reporting reference dates to the accounting year-end. The adjusted reporting reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Information referring to a period shall be reported cumulatively from the first day of the accounting year to the reporting reference date.

4. NCAs shall submit to the ECB the information concerning significant credit institutions and significant branches specified in Articles 6 and 7 by close of business on the following remittance dates:

(a) for significant credit institutions which are not part of a significant supervised group and significant branches, the 10th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014;

(b) for significant credit institutions which are part of a significant supervised group, the 25th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014.

5. NCAs shall decide when significant credit institutions and significant branches have to report supervisory financial information in order for them to meet these deadlines.';

(12) Chapter III of Title II is replaced by the following:

'*CHAPTER III*

Reporting by significant credit institutions in respect of subsidiaries established in a non-participating Member State or a third country

Article 9

Format and frequency of reporting by significant credit institutions in respect of subsidiaries established in a non-participating Member State or a third country

1. Supervisory financial information in respect of subsidiaries established in a non-participating Member State or a third country shall be reported in the following manner:

(a) Significant credit institutions applying IFRS on a consolidated basis in accordance with Regulation (EC) No 1606/2002, including those that apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, shall ensure that the supervisory financial information specified in paragraph 1 of Annex II is submitted on an individual basis to the relevant NCA in respect of subsidiaries established in a non-participating Member State or a third country. The supervisory financial reporting shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014.

(b) Significant credit institutions, other than those referred to in point a, which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC, shall ensure that the supervisory financial information specified in paragraph 2 of Annex II is submitted on an individual basis to the relevant NCA in respect of subsidiaries established in a non-participating Member State or a third country. The supervisory financial reporting shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014.

1a. Where more than one credit institution within a supervised group applies prudential requirements on a consolidated basis, paragraph 1 shall apply only to the credit institution established in a participating Member State and at the highest level of consolidation.

2. As an exception to paragraph 1, financial information concerning subsidiaries which have a total asset value of EUR 3 billion or less shall not be reported. For this purpose, the total value of the assets shall be determined on the basis of the prudential reporting in accordance with applicable law. If the total value of the assets cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws.

3. The information shall be reported in accordance with paragraph 1 from the next reporting reference date for quarterly reporting where the total value of the assets of a subsidiary exceeds EUR 3 billion on four consecutive reporting reference dates for quarterly reporting. Reporting in accordance with paragraph 1 is not required from the next reporting reference date for quarterly reporting where the total value of the assets of a subsidiary is below or equal to EUR 3 billion on three consecutive reporting reference dates for quarterly reporting.

Article 10

Reporting reference dates and remittance dates for reporting by significant credit institutions in respect of subsidiaries established in a non-participating Member State or a third country

1. The information specified in Article 9 shall be collected with the same reporting reference dates as supervisory financial information concerning the related significant credit institutions reporting on a consolidated basis. Information referring to a period shall be reported cumulatively from the first day of the accounting year used for reporting financial information to the reporting reference date.

2. NCAs shall submit to the ECB information concerning subsidiaries established in a non-participating Member State or a third country as specified in Article 9 by close of business of the 25th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014.

3. NCAs shall decide when credit institutions have to report supervisory financial information in order for them to meet this deadline.';

(13) the heading of Title III is replaced by the following:

'TITLE III

REPORTING BY LESS SIGNIFICANT CREDIT INSTITUTIONS ON A CONSOLIDATED AND ON AN INDIVIDUAL BASIS AND BY LESS SIGNIFICANT BRANCHES ON AN INDIVIDUAL BASIS';

(14) Chapter I of Title III is replaced by the following:

'*CHAPTER I*

Reporting on a consolidated basis

Article 11

Format and frequency of reporting on a consolidated basis for less significant credit institutions

1. Less significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 for supervisory reporting on a consolidated basis pursuant to Article 24(2) of Regulation (EU) No 575/2013 shall report supervisory financial information to the relevant NCA on a consolidated basis.

2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 1 of Annex I.

3. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

4. Less significant credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks on a consolidated basis based on Directive 86/635/EEC, shall report supervisory financial information to the relevant NCA on a consolidated basis. That supervisory financial reporting shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 2 of Annex I.

5. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

6. As an exception to paragraphs 4 and 5 supervisory financial reporting concerning less significant credit institutions the assets of which have a total value, on a consolidated basis, of EUR 3 billion or less shall include the information specified in Annex III, as a common minimum, instead of the information specified in paragraph 4 of this Article. For this purpose, the total value of the assets of credit institutions, on a consolidated basis, shall be determined on the basis of the prudential consolidated reporting in accordance with applicable law. If the total value of the assets cannot be determined on the basis of the prudential consolidated reporting, it shall be determined on the basis of the most recent audited consolidated annual accounts, and if those annual accounts are not available, on the basis of the consolidated annual accounts prepared in accordance with applicable national accounting laws.

7. Less significant credit institutions shall start reporting information in accordance with paragraphs 4 and 5 from the next reporting reference date for quarterly reporting where the total value of the assets of a less significant credit institution exceeds, on a consolidated basis, EUR 3 billion, on four consecutive reporting reference dates for quarterly reporting. Less significant credit institutions shall start reporting information in accordance with paragraph 6 where the total value of the assets of a less significant credit institution is below or equal to, on a consolidated basis, EUR 3 billion, on three consecutive reporting reference dates for quarterly reporting.

8. The information specified in paragraphs 2, 3, 4, 5, and 6 shall be reported as provided for in Article 6(5) of this Regulation.

9. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 4, 5, and 6 as part of a broader reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

Article 12

Reporting reference dates and remittance dates for less significant credit institutions

1. The information reported by less significant credit institutions on a consolidated basis specified in Article 11 shall have the following reporting reference dates:

(a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;

(b) for semi-annual reporting, 30 June and 31 December;

(c) for annual reporting, 31 December.

2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reporting reference date.

3. As an exception to paragraphs 1 and 2, where less significant credit institutions are permitted by NCAs to report supervisory financial information on a consolidated basis based on an accounting year that deviates from the calendar year, NCAs may adjust the reporting reference dates to the accounting year-end. The adjusted reporting reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Information referring to a period shall be reported cumulatively covering the period from the first day of the accounting year to the reporting reference date.

4. NCAs shall submit to the ECB the information specified in Article 11 by close of business on the following remittance dates:

(a) for less significant credit institutions established in a participating Member State and reporting at the highest level of consolidation, the 25th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014;

(b) for less significant credit institutions reporting on a consolidated basis, other than those referred to in point (a), the 35th working day following the remittance dates referred to in Article 3 of Implementing Regulation (EU) No 680/2014.

5. NCAs shall decide when credit institutions have to report supervisory financial information in order for them to meet these deadlines.';

(15) the heading of Chapter II of Title III is replaced by the following:

'*CHAPTER II*

Reporting on an individual basis';

(16) Article 13 is replaced by the following:

'*Article 13*

Format and frequency of reporting on an individual basis for less significant credit institutions which are not part of a supervised group and for less significant branches

1. Less significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are not part of a supervised group shall report supervisory financial information to the relevant NCA on an individual basis. This shall also apply to less significant branches.

2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 1 of Annex I.

3. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

4. Less significant credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and which are not part of a supervised group shall report supervisory financial information to the relevant NCA. This shall also apply to less significant branches.

5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in paragraph 2 of Annex I.

6. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

7. Paragraphs 2, 3, 5 and 6 shall be subject to the following exceptions:

(a) supervisory financial reporting concerning less significant credit institutions the assets of which have a total value equal to or less than EUR 3 billion shall include the information specified in Annex III, as a common minimum, instead of the information specified in paragraphs 2, 3, 5 or 6;

(b) a less significant branch shall not report supervisory financial information if the total value of its assets is below or equal to EUR 3 billion.

8. For the purposes of paragraph 7, the total value of the assets of the less significant credit institution and less significant branch shall be determined on the basis of the prudential reporting in accordance with applicable law. If the total value of the assets of a less significant credit institution cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws. If the total value of the assets of a less significant branch cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of statistical data reported pursuant to Regulation (EU) No 1071/2013 of the European Central Bank (*).

9. Less significant credit institutions and less significant branches shall start reporting information in accordance with paragraphs 2, 3, 5 and 6 from the next reporting reference date for quarterly reporting where the total value of the assets of a less significant credit institution or a less significant branch exceeds EUR 3 billion on four consecutive reporting reference dates for quarterly reporting. Less significant credit institutions and less significant branches shall start reporting information in accordance with paragraph 7 where the total value of the assets of a less significant credit institution or a less significant branch is below or equal to EUR 3 billion on three consecutive reporting reference dates for quarterly reporting.

10. The information specified in paragraphs 2, 3, 5, 6, and 7 shall be reported as provided for in Article 6(5) of this Regulation.

11. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 5, 6, and 7 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.

(*) Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).';

(17) Article 14 is replaced by the following:

'*Article 14*

Format and frequency of reporting on an individual basis for credit institutions which are part of a less significant supervised group

1. Less significant credit institutions applying IFRS under Regulation (EC) No 1606/2002 either because they prepare their annual accounts in conformity with the accounting standards referred to therein, or because they apply them for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, and which are part of a less significant supervised group shall report supervisory financial information to the relevant NCA on an individual basis.

2. The supervisory financial reporting referred to in paragraph 1 shall take place with the frequency specified in Article 9 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex II.

3. NCAs shall submit to the ECB any additional template specified in Annex III of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

4. Less significant credit institutions, other than those referred to in paragraph 1, which are subject to national accounting frameworks based on Directive 86/635/EEC and part of a less significant supervised group shall report supervisory financial information to the relevant NCA.

5. The supervisory financial reporting referred to in paragraph 4 shall take place with the frequency specified in Article 11 of Implementing Regulation (EU) No 680/2014 and shall include the common minimum information specified in Annex II.

6. NCAs shall submit to the ECB any additional template specified in Annex IV of Implementing Regulation (EU) No 680/2014 that the NCA collects. NCAs shall notify the ECB in advance of any such additional template they intend to transmit.

7. As an exception to paragraphs 2, 3, 5 and 6 supervisory financial reporting by less significant credit institutions the assets of which have a total value equal to or less than EUR 3 billion shall include the information specified in Annex III. For this purpose, the total value of the assets of the less significant credit institution shall be determined on the basis of the prudential reporting in accordance with applicable law. If the total value of the assets of a less significant credit institution cannot be determined on the basis of the prudential reporting, it shall be determined on the basis of the most recent audited annual accounts, and if those annual accounts are not available, on the basis of the annual accounts prepared in accordance with applicable national accounting laws.

8. Less significant credit institutions shall start reporting information in accordance with paragraphs 2, 3, 5 and 6 from the next reporting reference date for quarterly reporting where the total value of the assets of a less significant credit institution exceeds EUR 3 billion on four consecutive reporting reference dates for quarterly reporting. Less significant credit institutions shall start reporting information in accordance with paragraph 7 where the total value of the assets of a less significant credit institution is below or equal to EUR 3 billion on three consecutive reporting reference dates for quarterly reporting.

9. The information specified in paragraphs 2, 3, 5, 6 and 7 shall be reported as provided for in Article 6(5) of this Regulation.

10. NCAs may collect the information to be submitted to the ECB specified in paragraphs 2, 3, 5, 6, and 7 as a part of a broader national reporting framework which, in compliance with the relevant Union or national law, includes additional supervisory financial information and also serves purposes other than supervisory purposes, such as statistical purposes.';

(18) Article 15 is replaced by the following:

'*Article 15*

Reporting reference dates and remittance dates for less significant credit institutions and less significant branches

1. The information concerning less significant credit institutions and less significant branches specified in Articles 13 and 14 shall have the following reporting reference dates:

(a) for quarterly reporting, 31 March, 30 June, 30 September and 31 December;

(b) for semi-annual reporting, 30 June and 31 December;

(c) for annual reporting, 31 December.

2. Information referring to a period shall be reported cumulatively from the first day of the calendar year to the reporting reference date.

3. As an exception to paragraphs 1 and 2, where less significant credit institutions are permitted by NCAs to report their supervisory financial information based on an accounting year that deviates from the calendar year, NCAs may adjust the reporting reference dates to the accounting year-end. The adjusted reporting reference dates shall be three, six, nine and 12 months after the beginning of the accounting year. Data referring to a period shall be reported cumulatively from the first day of the accounting year to the reporting reference date.

4. NCAs shall submit to the ECB the supervisory financial information concerning less significant credit institutions and less significant branches specified in Articles 13 and 14 by close of business on the following remittance dates:

(a) for less significant credit institutions which are not part of a supervised group and for less significant branches, the 25th working day following the remittance dates referred to in Implementing Regulation (EU) No 680/2014;

(b) for less significant credit institutions which are part of a less significant supervised group, the 35th working day following the remittance dates referred to in Implementing Regulation (EU) No 680/2014.

5. NCAs shall decide when less significant credit institutions and less significant branches have to report supervisory financial information in order for them to meet these deadlines.';

(19) Article 17 is replaced by the following:

'*Article 17*

IT language for the transmission of information from national competent authorities to the ECB

NCAs shall transmit the information specified in this Regulation in accordance with the relevant eXtensible Business Reporting Language taxonomy in order to provide a uniform technical format for the exchange of data. For these purposes, NCAs shall follow the specifications set out in Article 6 of Decision ECB/2014/29.';

(20) Article 18 is deleted;

(21) Article 19 is replaced by the following:

'*Article 19*

Transitional provisions

1. If a less significant supervised entity becomes significant before 1 January 2018 it shall be classified as a significant supervised entity for the purpose of this Regulation 18 months after a decision as referred to in Article 45(1) of Regulation (EU) No 468/2014 (ECB/2014/17) has been notified to it.

2. If the total value of the assets of a less significant supervised entity on an individual or consolidated basis exceeds EUR 3 billion before 1 January 2018 it shall start to report in accordance with the relevant provisions of this Regulation on the first reporting reference date that occurs at least 18 months after the threshold has been exceeded.

3. If the total value of the assets of a subsidiary established in a non-participating Member State or a third country exceeds EUR 3 billion before 1 January 2018 the information shall be reported in accordance with Article 9(1) on the first reporting reference date that occurs at least 18 months after the threshold has been exceeded.';

(22) Annexes I and II are amended in accordance with Annex I to this Regulation;

(23) Annex IV is replaced by Annex II to this Regulation;

(24) Annex V is replaced by Annex III to this Regulation.

Article 2

Final provisions

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

2. This Regulation shall apply to supervised entities applying IFRS under Regulation (EC) No 1606/2002, including those that apply IFRS for supervisory reporting pursuant to Article 24(2) of Regulation (EU) No 575/2013, for the first time as at the first reporting reference date falling within their next financial year after 31 December 2017.

3. This Regulation shall apply to significant supervised entities which are subject to national accounting frameworks based on Directive 86/635/EEC from 1 January 2018.

4. This Regulation shall apply to less significant supervised entities which are subject to national accounting frameworks based on Directive 86/635/EEC from 1 January 2018.

5. Notwithstanding the above, the ECB may decide, at the request of an NCA, to apply this Regulation to less significant supervised entities which are subject to national accounting frameworks based on Directive 86/635/EEC and established in the Member State of that NCA from 1 January 2019 if such national accounting framework is not compatible with IFRS.

This Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at Frankfurt am Main, 25 August 2017.

For the Governing Council of the ECB

The President of the ECB

Mario DRAGHI

ANNEX I

Annexes I and II to Regulation (EU) 2015/534 (ECB/2015/13) are amended as follows:

1. Annex I is amended as follows:

   (a) in paragraphs 1 and 2 the words 'supervised groups and' are deleted;

   (b) the following paragraph 2a is inserted:

   '2a. As an exception to paragraph 2, each NCA may decide that entities referred to in paragraph 2 and established in its Member State report:

   (a) the information specified in template 9.1 or the information specified in template 9.1.1 from Annex IV to Implementing Regulation (EU) No 680/2014;

   (b) the information specified in template 11.1 or the information specified in template 11.2 from Annex IV to Implementing Regulation (EU) No 680/2014;

   (c) the information specified in template 12.0 or the information specified in template 12.1 from Annex IV to Implementing Regulation (EU) No 680/2014; and

   (d) the information specified in template 16.3 or the information specified in template 16.4 from Annex IV to Implementing Regulation (EU) No 680/2014.';

   (c) paragraph 4 is replaced by the following:

   '4. Templates 17.1, 17.2 and 17.3 in Tables 1 and 2 are provided only for credit institutions reporting on a consolidated basis. Template 40.1 in Tables 1 and 2 is provided for credit institutions reporting on a consolidated basis and credit institutions that are not part of a group reporting on an individual basis.';

   (d) Tables 1 and 2 are replaced by the following:

'Table 1

Template number	Name of the template or of the group of templates
	PART 1 [QUARTERLY FREQUENCY]
	Balance Sheet Statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	**Statement of profit or loss**
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost

Template number	Name of the template or of the group of templates
4.5	Subordinated financial assets
5.1	**Breakdown of non-trading loans and advances by product**
6.1	**Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes**
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	**Derivatives – Trading and economic hedges**
	Hedge accounting
11.1	Derivatives — Hedge accounting: Breakdown by type of risk and type of hedge
	Movements in allowances and provisions for credit losses
12.1	Movements in allowances and provisions for credit losses
	Collateral and guarantees received
13.1	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	Collateral obtained by taking possession [tangible assets] accumulated
14	**Fair value hierarchy: financial instruments at fair value**
	Breakdown of selected statement of profit or loss items
16.1	Interest income and expenses by instrument and counterparty sector
16.3	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
	Reconciliation between accounting and CRR scope of consolidation: Balance Sheet
17.1	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures — loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: Liabilities

Template number	Name of the template or of the group of templates
18	**Performing and non-performing exposures**
19	**Forborne exposures**
	PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]
	Geographical breakdown
20.4	Geographical breakdown of assets by residence of the counterparty
20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	Geographical breakdown of liabilities by residence of the counterparty
	PART 4 [ANNUAL]
	Group structure
40.1	Group structure: "entity-by-entity"

Table 2

Template number	Name of the template or of the group of templates
	PART 1 [QUARTERLY FREQUENCY]
	Balance Sheet Statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance Sheet Statement: equity
2	**Statement of profit or loss**
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets

Template number	Name of the template or of the group of templates
4.7	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5.1	**Breakdown of non-trading loans and advances by product**
6.1	**Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes**
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1	Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9.2	Loan commitments, financial guarantees and other commitments received
10	**Derivatives – Trading and economic hedges**
	Hedge accounting
11.1	Derivatives — Hedge accounting: Breakdown by type of risk and type of hedge
11.2	Derivatives — Hedge accounting under national GAAP: Breakdown by type of risk
	Movements in allowances and provisions for credit losses
12.0	Movements in allowances for credit losses and impairment of equity instruments under national GAAP
12.1	Movements in allowances and provisions for credit losses
	Collateral and guarantees received
13.1	Breakdown of collateral and guarantees by loans and advances other than held for trading
13.2	Collateral obtained by taking possession during the period [held at the reporting date]
13.3	Collateral obtained by taking possession [tangible assets] accumulated

Template number	Name of the template or of the group of templates
14	**Fair value hierarchy: financial instruments at fair value**
	Breakdown of selected statement of profit or loss items
16.1	Interest income and expenses by instrument and counterparty sector
16.3	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument
16.4	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk
	Reconciliation between accounting and CRR scope of consolidation: Balance Sheet
17.1	Reconciliation between accounting and CRR scope of consolidation: Assets
17.2	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures — loan commitments, financial guarantees and other commitments given
17.3	Reconciliation between accounting and CRR scope of consolidation: Liabilities
18	**Performing and non-performing exposures**
19	**Forborne exposures**
	PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]
	Geographical breakdown
20.4	Geographical breakdown of assets by residence of the counterparty
20.5	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20.6	Geographical breakdown of liabilities by residence of the counterparty
	PART 4 [ANNUAL]
	Group structure
40.1	Group structure: “entity-by-entity” ';

2. Annex II is amended as follows:

(a) Tables 3 and 4 are replaced by the following:

'*Table 3*

Template number	Name of the template or of the group of templates
	PART 1 [QUARTERLY FREQUENCY]
	Balance sheet statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities

Template number	Name of the template or of the group of templates
1.3	Balance Sheet Statement: equity
2	**Statement of profit or loss**
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
5.1	Breakdown of non-trading loans and advances by product
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities
	Loan commitments, financial guarantees and other commitments
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	**Derivatives – Trading and economic hedges**
	Hedge accounting
11.1	Derivatives — Hedge accounting: Breakdown by type of risk and type of hedge
	Movements in allowances and provisions for credit losses
12.1	Movements in allowances and provisions for credit losses
14	**Fair value hierarchy: financial instruments at fair value**
18	**Performing and non-performing exposures**
19	**Forborne exposures**

Table 4

Template number	Name of the template or of the group of templates
	PART 1 [QUARTERLY FREQUENCY]
	Balance Sheet Statement [Statement of Financial Position]
1.1	Balance Sheet Statement: assets
1.2	Balance Sheet Statement: liabilities
1.3	Balance sheet statement: equity
2	**Statement of profit or loss**
	Breakdown of financial assets by instrument and by counterparty sector
4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4.2.1	Breakdown of financial assets by instrument and by counterparty sector: non-trading financial assets mandatorily at fair value through profit or loss
4.2.2	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4.3.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at fair value through other comprehensive income
4.4.1	Breakdown of financial assets by instrument and by counterparty sector: financial assets at amortised cost
4.5	Subordinated financial assets
4.6	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4.7	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4.8	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4.9	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at a cost-based method
4.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5.1	Breakdown of non-trading loans and advances by product
	Breakdown of financial liabilities
8.1	Breakdown of financial liabilities by product and by counterparty sector
8.2	Subordinated financial liabilities

Template number	Name of the template or of the group of templates
	Loan commitments, financial guarantees and other commitments
9.1	Off-balance sheet exposures under national GAAP: loan commitments, financial guarantees and other commitments given
9.1.1	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
10	**Derivatives – Trading and economic hedges**
	Hedge accounting
11.1	Derivatives — hedge accounting: Breakdown by type of risk and type of hedge
11.2	Derivatives — Hedge accounting under national GAAP: Breakdown by type of risk
	Movements in allowances and provisions for credit losses
12.0	Movements in allowances for credit losses and impairment of equity instruments under national GAAP
12.1	Movements in allowances and provisions for credit losses
18	**Performing and non-performing exposures**
19	**Forborne exposures**';

(b) the following paragraph 3 is added:

'3. As an exception to paragraph 2, each NCA may decide that entities referred to in paragraph 2 and established in its Member State report:

(a) the information specified in template 9.1 or the information specified in template 9.1.1 from Annex IV to Implementing Regulation (EU) No 680/2014;

(b) the information specified in template 11.1 or the information specified in template 11.2 from Annex IV to Implementing Regulation (EU) No 680/2014;

(c) the information specified in template 12.0 or the information specified in template 12.1 from Annex IV to Implementing Regulation (EU) No 680/2014';

ANNEX II

'ANNEX IV

"FINREP data points" under IFRS or National GAAP compatible with IFRS

FINREP templates for IFRS		
Template number	**Template code**	**Name of the template or of the group of template**
		PART 1 [QUARTERLY FREQUENCY]
		Balance Sheet Statement [Statement of Financial Position]
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	**Statement of profit or loss**
5.1	F 05.01	**Breakdown of non-trading Loans and advances by product**
		Breakdown of financial liabilities
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8.2	F 08.02	Subordinated financial liabilities
10	F 10.00	**Derivatives - Trading and economic hedges**
		Hedge accounting
11.1	F 11.01	Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge
18	F 18.00	**Performing and non-performing exposures**
19	F 19.00	**Forborne exposures**

COLOUR CODE IN TEMPLATES:

Data point to be submitted

1. **Balance Sheet Statement [Statement of Financial Position]**

1.1 **Assets**

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
010	**Cash, cash balances at central banks and other demand deposits**	*IAS 1.54 (i)*		
020	Cash on hand	*Annex V.Part 2.1*		
030	Cash balances at central banks	*Annex V.Part 2.2*		
040	Other demand deposits	*Annex V.Part 2.3*	5	
050	**Financial assets held for trading**	*IFRS 9.Appendix A*		
060	Derivatives	*IFRS 9.Appendix A*	10	
070	Equity instruments	*IAS 32.11*	4	
080	Debt securities	*Annex V.Part 1.31*	4	
090	Loans and advances	*Annex V.Part 1.32*	4	
096	**Non-trading financial assets mandatorily at fair value through profit or loss**	*IFRS 7.8(a)(ii); IFRS 9.4.1.4*	4	
097	Equity instruments	*IAS 32.11*	4	
098	Debt securities	*Annex V.Part 1.31*	4	
099	Loans and advances	*Annex V.Part 1.32*	4	
100	**Financial assets designated at fair value through profit or loss**	*IFRS 7.8(a)(i); IFRS 9.4.1.5*	4	
120	Debt securities	*Annex V.Part 1.31*	4	
130	Loans and advances	*Annex V.Part 1.32*	4	
141	**Financial assets at fair value through other comprehensive income**	*IFRS 7.8(h); IFRS 9.4.1.2A*	4	
142	Equity instruments	*IAS 32.11*	4	
143	Debt securities	*Annex V.Part 1.31*	4	
144	Loans and advances	*Annex V.Part 1.32*	4	
181	**Financial assets at amortised cost**	*IFRS 7.8(f); IFRS 9.4.1.2*	4	
182	Debt securities	*Annex V.Part 1.31*	4	
183	Loans and advances	*Annex V.Part 1.32*	4	
240	**Derivatives – Hedge accounting**	*IFRS 9.6.2.1; Annex V.Part 1.22*	11	
250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	*IAS 39.89A(a); IFRS 9.6.5.8*		
260	**Investments in subsidiaries, joint ventures and associates**	*IAS 1.54(e); Annex V.Part 1.21, Part 2.4*	40	

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
270	**Tangible assets**			
280	Property, Plant and Equipment	*IAS 16.6; IAS 1.54(a)*	21, 42	
290	Investment property	*IAS 40.5; IAS 1.54(b)*	21, 42	
300	**Intangible assets**	*IAS 1.54(c); CRR art 4(1)(115)*		
310	Goodwill	*IFRS 3.B67(d); CRR art 4(1)(113)*		
320	Other intangible assets	*IAS 38.8,118*	21, 42	
330	**Tax assets**	*IAS 1.54(n-o)*		
340	Current tax assets	*IAS 1.54(n); IAS 12.5*		
350	Deferred tax assets	*IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)*		
360	**Other assets**	*Annex V.Part 2.5*		
370	**Non-current assets and disposal groups classified as held for sale**	*IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7*		
380	**TOTAL ASSETS**	*IAS 1.9(a), IG 6*		

1.2 **Liabilities**

		References	*Breakdown in table*	Carrying amount
				Annex V.Part 1.27
				010
010	**Financial liabilities held for trading**	*IFRS 7.8 (e) (ii); IFRS 9.BA.6*	8	
020	Derivatives	*IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)*	10	
030	Short positions	*IFRS 9.BA7(b)*	8	
040	Deposits	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	8	
050	Debt securities issued	*Annex V.Part 1.37*	8	
060	Other financial liabilities	*Annex V.Part 1.38-41*	8	
070	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.8 (e)(i); IFRS 9.4.2.2*	8	

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
090	Debt securities issued	Annex V.Part 1.37	8	
100	Other financial liabilities	Annex V.Part 1.38-41	8	
110	**Financial liabilities measured at amortised cost**	IFRS 7.8(g); IFRS 9.4.2.1	8	
120	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued	Annex V.Part 1.37	8	
140	Other financial liabilities	Annex V.Part 1.38-41	8	
150	**Derivatives – Hedge accounting**	IFRS 9.6.2.1; Annex V.Part 1.26	11	
160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	IAS 39.89A(b), IFRS 9.6.5.8		
170	**Provisions**	IAS 37.10; IAS 1.54(l)	43	
180	Pensions and other post employment defined benefit obligations	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	43	
190	Other long term employee benefits	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	
200	Restructuring	IAS 37.71, 84(a)	43	
210	Pending legal issues and tax litigation	IAS 37.Appendix C. Examples 6 and 10	43	
220	Commitments and guarantees given	IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11	9 12 43	
230	Other provisions	IAS 37.14	43	
240	**Tax liabilities**	IAS 1.54(n-o)		
250	Current tax liabilities	IAS 1.54(n); IAS 12.5		
260	Deferred tax liabilities	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
270	**Share capital repayable on demand**	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
280	**Other liabilities**	Annex V.Part 2.13		

		References	Breakdown in table	Carrying amount
				Annex V.Part 1.27
				010
290	**Liabilities included in disposal groups classified as held for sale**	*IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14*		
300	**TOTAL LIABILITIES**	*IAS 1.9(b);IG 6*		

1.3 **Equity**

		References	Breakdown in table	Carrying amount
				010
010	**Capital**	*IAS 1.54(r), BAD art 22*	46	
020	Paid up capital	*IAS 1.78(e)*		
030	Unpaid capital which has been called up			
040	**Share premium**	*IAS 1.78(e); CRR art 4(1)(124)*	46	
050	**Equity instruments issued other than capital**	*Annex V.Part 2.18-19*	46	
060	Equity component of compound financial instruments	*IAS 32.28-29; Annex V.Part 2.18*		
070	Other equity instruments issued	*Annex V.Part 2.19*		
080	**Other equity**	*IFRS 2.10; Annex V.Part 2.20*		
090	**Accumulated other comprehensive income**	*CRR art 4(1)(100)*	46	
095	Items that will not be reclassified to profit or loss	*IAS 1.82A(a)*		
100	*Tangible assets*	*IAS 16.39-41*		
110	*Intangible assets*	*IAS 38.85-87*		
120	*Actuarial gains or (-) losses on defined benefit pension plans*	*IAS 1.7, IG6; IAS 19.120(c)*		
122	*Non-current assets and disposal groups classified as held for sale*	*IFRS 5.38, IG Example 12*		
124	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*	*IAS 1.IG6; IAS 28.10*		
320	*Fair value changes of equity instruments measured at fair value through other comprehensive income*	*IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21*		
330	*Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income*	*IAS 1.7(e);IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.22*		

		References	Breakdown in table	Carrying amount
				010
340	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*	*IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.22*		
350	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*	*IAS 1.7(e);IFRS 9.5.7.5;.6.5.8(a);Annex V.Part 2.57*		
360	*Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk*	*IAS 1.7(f); IFRS 9 5.7.7;Annex V.Part 2.23*		
128	Items that may be reclassified to profit or loss	*IAS 1.82A(a) (ii)*		
130	*Hedge of net investments in foreign operations [effective portion]*	*IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.24*		
140	*Foreign currency translation*	*IAS 21.52(b); IAS 21.32, 38-49*		
150	*Hedging derivatives. Cash flow hedges reserve [effective portion]*	*IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i);.24E; IFRS 9.6.5.11(b); Annex V.Part 2.25*		
155	*Fair value changes of debt instruments measured at fair value through other comprehensive income*	*IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26*		
165	*Hedging instruments [not designated elements]*	*IAS 1.7(g)(h);IFRS 9.6.5.15,.6.5.16;IFRS 7.24 E (b)(c); Annex V.Part 2.60*		
170	*Non-current assets and disposal groups classified as held for sale*	*IFRS 5.38, IG Example 12*		
180	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*	*IAS 1.IG6; IAS 28.10*		
190	**Retained earnings**	*CRR art 4(1)(123)*		
200	**Revaluation reserves**	*IFRS 1.30, D5-D8; Annex V.Part 2.28*		
210	**Other reserves**	*IAS 1.54; IAS 1.78(e)*		
220	Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	*IAS 28.11; Annex V.Part 2.29*		

		References	Breakdown in table	Carrying amount
				010
230	Other	*Annex V.Part 2.29*		
240	(-) **Treasury shares**	*IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30*	46	
250	**Profit or loss attributable to owners of the parent**	*IAS 1.81B (b)(ii)*	2	
260	(-) **Interim dividends**	*IAS 32.35*		
270	**Minority interests [Non-controlling interests]**	*IAS 1.54(q)*		
280	Accumulated Other Comprehensive Income	*CRR art 4(1)(100)*	46	
290	Other items		46	
300	**TOTAL EQUITY**	*IAS 1.9(c), IG 6*	46	
310	**TOTAL EQUITY AND TOTAL LIABILITIES**	*IAS 1.IG6*		

2. Statement of profit or loss

		References	Breakdown in table	Current period
				010
010	**Interest income**	*IAS 1.97; Annex V.Part 2.31*	16	
020	Financial assets held for trading	*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
025	Non-trading financial assets mandatorily at fair value through profit or loss	*IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1*		
030	Financial assets designated at fair value through profit or loss	*IFRS 7.20(a)(i), B5(e)*		
041	Financial assets at fair value through other comprehensive income	*IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A*		
051	Financial assets at amortised cost	*IFRS 7.20(b);IFRS 9.4.1.2; IFRS 9.5.7.2*		
070	Derivatives - Hedge accounting, interest rate risk	*IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35*		
080	Other assets	*Annex V.Part 2.36*		
085	Interest income on liabilities	*IFRS 9.5.7.1, Annex V.Part 2.37*		
090	**(Interest expenses)**	*IAS 1.97; Annex V.Part 2.31*	16	
100	(Financial liabilities held for trading)	*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		

		References	Breakdown in table	Current period
				010
110	(Financial liabilities designated at fair value through profit or loss)	*IFRS 7.20(a)(i), B5(e)*		
120	(Financial liabilities measured at amortised cost)	*IFRS 7.20(b); IFRS 9.5.7.2*		
130	(Derivatives - Hedge accounting, interest rate risk)	*IAS 39.9; Annex V.Part 2.35*		
140	(Other liabilities)	*Annex V.Part 2.38*		
145	(Interest expense on assets)	*IFRS 9.5.7.1, Annex V.Part 2.39*		
150	**(Expenses on share capital repayable on demand)**	*IFRIC 2.11*		
160	**Dividend income**	*Annex V.Part 2.40*	31	
170	Financial assets held for trading	*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40*		
175	Non-trading financial assets mandatorily at fair value through profit or loss	*IFRS 7.20(a)(i), B5(e),IFRS 9.5.7.1A; Annex V.Part 2.40*		
191	Financial assets at fair value through other comprehensive income	*IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41*		
192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	*Annex V Part 2 .42*		
200	**Fee and commission income**	*IFRS 7.20(c)*	22	
210	**(Fee and commission expenses)**	*IFRS 7.20(c)*	22	
220	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	*Annex V.Part 2.45*	16	
231	Financial assets at fair value through other comprehensive income	*IFRS 9.4.12A; IFRS 9.5.7.10-11*		
241	Financial assets at amortised cost	*IFRS 7.20(a)(v);IFRS 9.4.1.2; IFRS 9.5.7.2*		
260	Financial liabilities measured at amortised cost	*IFRS 7.20(a)(v); IFRS 9.5.7.2*		
270	Other			
280	**Gains or (-) losses on financial assets and liabilities held for trading, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46*	16	
287	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46*		

		References	Breakdown in table	Current period
				010
290	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**	*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44*	16, 45	
300	**Gains or (-) losses from hedge accounting, net**	*Annex V.Part 2.47*	16	
310	**Exchange differences [gain or (-) loss], net**	*IAS 21.28, 52 (a)*		
330	**Gains or (-) losses on derecognition of non-financial assets, net**	*IAS 1.34; Annex V. Part 2.48*	45	
340	**Other operating income**	*Annex V.Part 2.314-316*	45	
350	**(Other operating expenses)**	*Annex V.Part 2.314-316*	45	
355	**TOTAL OPERATING INCOME, NET**			
360	**(Administrative expenses)**			
370	(Staff expenses)	*IAS 19.7; IAS 1.102, IG 6*	44	
380	(Other administrative expenses)			
390	**(Depreciation)**	*IAS 1.102, 104*		
400	(Property, Plant and Equipment)	*IAS 1.104; IAS 16.73(e)(vii)*		
410	(Investment Properties)	*IAS 1.104; IAS 40.79(d)(iv)*		
420	(Other intangible assets)	*IAS 1.104; IAS 38.118(e)(vi)*		
425	**Modification gains or (-) losses, net**	*IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49*		
426	Financial assets at fair value through other comprehensive income	*IFRS 7.35J*		
427	Financial assets at amortised cost	*IFRS 7.35J*		
430	**(Provisions or (-) reversal of provisions)**	*IAS 37.59, 84; IAS 1.98(b)(f)(g)*	9 12 43	
440	(Commitments and guarantees given)	*IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50*		
450	(Other provisions)			
460	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	*IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53*	12	
481	(Financial assets at fair value through other comprehensive income)	*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8*	12	
491	(Financial assets at amortised cost)	*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8*	12	

		References	Breakdown in table	Current period
				010
510	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**	*IAS 28.40-43*	16	
520	**(Impairment or (-) reversal of impairment on non-financial assets)**	*IAS 36.126(a)(b)*	16	
530	(Property, plant and equipment)	*IAS 16.73(e)(v-vi)*		
540	(Investment properties)	*IAS 40.79(d)(v)*		
550	(Goodwill)	*IFRS 3.Appendix B67(d)(v); IAS 36.124*		
560	(Other intangible assets)	*IAS 38.118 (e)(iv)(v)*		
570	(Other)	*IAS 36.126 (a)(b)*		
580	**Negative goodwill recognised in profit or loss**	*IFRS 3.Appendix B64(n)(i)*		
590	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**	*Annex V.Part 2.54*		
600	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**	*IFRS 5.37; Annex V.Part 2.55*		
610	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**	*IAS 1.102, IG 6; IFRS 5.33 A*		
620	**(Tax expense or (-) income related to profit or loss from continuing operations)**	*IAS 1.82(d); IAS 12.77*		
630	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	*IAS 1, IG 6*		
640	**Profit or (-) loss after tax from discontinued operations**	*IAS 1.82(ea); IFRS 5.33(a), 5.33 A; Annex V Part 2.56*		
650	Profit or (-) loss before tax from discontinued operations	*IFRS 5.33(b)(i)*		
660	(Tax expense or (-) income related to discontinued operations)	*IFRS 5.33 (b)(ii),(iv)*		
670	**PROFIT OR (-) LOSS FOR THE YEAR**	*IAS 1.81A(a)*		
680	Attributable to minority interest [non-controlling interests]	*IAS 1.81B (b)(i)*		
690	Attributable to owners of the parent	*IAS 1.81B (b)(ii)*		

5. **Breakdown of non-trading loans and advances by product**

5.1 **Loans and advances other than held for trading and trading assets by product**

			References	**Gross carrying amount**	**Carrying amount** *Annex V.Part 1.27*					
					Central banks	**General governments**	**Credit institutions**	**Other financial corporations**	**Non-financial corporations**	**Households**
				Annex V.Part 1.34	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(f)*
				005	010	020	030	040	050	060
By product	010	**On demand [call] and short notice [current account]**	*Annex V.Part 2.85(a)*							
	020	**Credit card debt**	*Annex V.Part 2.85(b)*							
	030	**Trade receivables**	*Annex V.Part 2.85(c)*							
	040	**Finance leases**	*Annex V.Part 2.85(d)*							
	050	**Reverse repurchase loans**	*Annex V.Part 2.85(e)*							
	060	**Other term loans**	*Annex V.Part 2.85(f)*							
	070	**Advances that are not loans**	*Annex V.Part 2.85(g)*							
	080	**LOANS AND ADVANCES**	*Annex V.Part 1.32, 44(a)*							
By collateral	090	of which: Loans collateralized by immovable property	*Annex V.Part 2.86(a), 87*							
	100	of which: other collateralized loans	*Annex V.Part 2.86(b), 87*							

			References	Gross carrying amount	Carrying amount *Annex V.Part 1.27*					
					Central banks	**General governments**	**Credit institutions**	**Other financial corporations**	**Non-financial corporations**	**Households**
				Annex V.Part 1.34	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(f)*
				005	010	020	030	040	050	060
By purpose	110	of which: credit for consumption	*Annex V.Part 2.88(a)*							
	120	of which: lending for house purchase	*Annex V.Part 2.88(b)*							
By subordination	130	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*							

8. **Breakdown of financial liabilities**

8.1 **Breakdown of financial liabilities by product and by counterparty sector**

			Carrying amount *Annex V.Part 1.27*				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
		References National GAAP compatible IFRS	*IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7*	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*	*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
			010	020	030	037	040
010	**Derivatives**	*IFRS 9.BA.7(a)*					
020	**Short positions**	*FRS 9.BA.7(b)*					
030	Equity instruments	*IAS 32.11*					
040	Debt securities	*Annex V.Part 1.31*					
050	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*					
060	Central banks	*Annex V.Part 1.42(a), 44(c)*					
070	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					
080	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
090	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
100	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
110	General governments	*Annex V.Part 1.42(b), 44(c)*					
120	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					

			Carrying amount *Annex V.Part 1.27*				Accumulated changes in fair value due to credit risk
			Held for trading	Designated at fair value through profit or loss	Amortised cost	Hedge accounting	
		References National GAAP compatible IFRS	*IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7*	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*	*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
			010	020	030	037	040
130	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
140	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
150	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
160	Credit institutions	*Annex V.Part 1.42(c),44(c)*					
170	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					
180	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
190	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
200	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
210	Other financial corporations	*Annex V.Part 1.42(d),44(c)*					
220	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					
230	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
240	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					

		References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27*				Accumulated changes in fair value due to credit risk
			Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Hedge accounting**	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*	*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
			010	020	030	037	040
250	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
260	Non-financial corporations	*Annex V.Part 1.42(e), 44(c)*					
270	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					
280	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
290	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
300	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					
310	Households	*Annex V.Part 1.42(f), 44(c)*					
320	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*					
330	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*					
340	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*					
350	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*					

		References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27*				Accumulated changes in fair value due to credit risk
			Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Hedge accounting**	
			IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*	*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
			010	020	030	037	040
360	**Debt securities issued**	*Annex V.Part 1.37, Part 2.98*					
370	Certificates of deposits	*Annex V.Part 2.98(a)*					
380	Asset-backed securities	*CRR art 4(1)(61)*					
390	Covered bonds	*CRR art 129*					
400	Hybrid contracts	*Annex V.Part 2.98(d)*					
410	Other debt securities issued	*Annex V.Part 2.98(e)*					
420	*Convertible compound financial instruments*	*IAS 32.AG 31*					
430	*Non-convertible*						
440	**Other financial liabilities**	*Annex V.Part 1.38-41*					
450	**FINANCIAL LIABILITIES**						

8.2 **Subordinated financial liabilities**

		References	Carriyng amount	
			Designated at fair value through profit or loss	At amortized cost
			IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1
			010	020
010	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
020	**Debt securities issued**	*Annex V.Part 1.37*		
030	**SUBORDINATED FINANCIAL LIABILITIES**	*Annex V.Part 2.99-100*		

10. **Derivatives - Trading and economic hedges**

By type of risk / By product or by type of market		References	Carrying amount		Notional amount	
			Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
			Annex V.Part 2.120, 131	*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
			010	020	030	040
010	**Interest rate**	*Annex V.Part 2.129(a)*				
020	of which: economic hedges	*Annex V.Part 2.137-139*				
030	OTC options	*Annex V.Part 2.136*				
040	OTC other	*Annex V.Part 2.136*				
050	Organised market options	*Annex V.Part 2.136*				

By type of risk / By product or by type of market		References	Carrying amount		Notional amount	
			Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
			Annex V.Part 2.120, 131	*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
			010	020	030	040
060	Organised market other	*Annex V.Part 2.136*				
070	**Equity**	*Annex V.Part 2.129(b)*				
080	of which: economic hedges	*Annex V.Part 2.137-139*				
090	OTC options	*Annex V.Part 2.136*				
100	OTC other	*Annex V.Part 2.136*				
110	Organised market options	*Annex V.Part 2.136*				
120	Organised market other	*Annex V.Part 2.136*				
130	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
140	of which: economic hedges	*Annex V.Part 2.137-139*				
150	OTC options	*Annex V.Part 2.136*				
160	OTC other	*Annex V.Part 2.136*				
170	Organised market options	*Annex V.Part 2.136*				
180	Organised market other	*Annex V.Part 2.136*				
190	**Credit**	*Annex V.Part 2.129(d)*				
195	of which: economic hedges with use of the fair value option	*IFRS 9.6.7.1; Annex V.Part 2.140*				

By type of risk / By product or by type of market		References	Carrying amount		Notional amount	
			Financial assets Held for trading and trading	Financial liabilities Held for trading and trading	Total Trading	of which: sold
			Annex V.Part 2.120, 131	*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
			010	020	030	040
201	of which: other economic hedges	*Annex V.Part 2.137-140*				
210	Credit default swap					
220	Credit spread option					
230	Total return swap					
240	Other					
250	**Commodity**	*Annex V.Part 2.129(e)*				
260	of which: economic hedges	*Annex V.Part 2.137-139*				
270	**Other**	*Annex V.Part 2.129(f)*				
280	of which: economic hedges	*Annex V.Part 2.137-139*				
290	**DERIVATIVES**	*IFRS 9.Appendix A*				
300	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*				
310	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*				
320	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*				

11. Hedge accounting

11.1 Derivatives - Hedge accounting: Breakdown by type of risk and type of hedge

	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V. Part 2.120, 131	*IFRS 7.24A; Annex V. Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
			010	020	030	040
010	**Interest rate**	*Annex V.Part 2.129(a)*				
020	OTC options	*Annex V.Part 2.136*				
030	OTC other	*Annex V.Part 2.136*				
040	Organised market options	*Annex V.Part 2.136*				
050	Organised market other	*Annex V.Part 2.136*				
060	**Equity**	*Annex V.Part 2.129(b)*				
070	OTC options	*Annex V.Part 2.136*				
080	OTC other	*Annex V.Part 2.136*				
090	Organised market options	*Annex V.Part 2.136*				
100	Organised market other	*Annex V.Part 2.136*				
110	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
120	OTC options	*Annex V.Part 2.136*				
130	OTC other	*Annex V.Part 2.136*				

By product or by type of market		*References*	Carrying amount		Notional amount	
			Assets	**Liabilities**	**Total Hedging**	**of which: sold**
			IFRS 7.24A; Annex V. Part 2.120, 131	*IFRS 7.24A; Annex V. Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
			010	020	030	040
140	Organised market options	*Annex V.Part 2.136*				
150	Organised market other	*Annex V.Part 2.136*				
160	**Credit**	*Annex V.Part 2.129(d)*				
170	Credit default swap	*Annex V.Part 2.136*				
180	Credit spread option	*Annex V.Part 2.136*				
190	Total return swap	*Annex V.Part 2.136*				
200	Other	*Annex V.Part 2.136*				
210	**Commodity**	*Annex V.Part 2.129(e)*				
220	**Other**	*Annex V.Part 2.129(f)*				
230	**FAIR VALUE HEDGES**	*IFRS 7.24A; IAS 39.86(a); IFRS 9.6.5.2(a)*				
240	**Interest rate**	*Annex V.Part 2.129(a)*				
250	OTC options	*Annex V.Part 2.136*				
260	OTC other	*Annex V.Part 2.136*				

	By product or by type of market	References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V. Part 2.120, 131	*IFRS 7.24A; Annex V. Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
			010	020	030	040
270	Organised market options	*Annex V.Part 2.136*				
280	Organised market other	*Annex V.Part 2.136*				
290	**Equity**	*Annex V.Part 2.129(b)*				
300	OTC options	*Annex V.Part 2.136*				
310	OTC other	*Annex V.Part 2.136*				
320	Organised market options	*Annex V.Part 2.136*				
330	Organised market other	*Annex V.Part 2.136*				
340	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*				
350	OTC options	*Annex V.Part 2.136*				
360	OTC other	*Annex V.Part 2.136*				
370	Organised market options	*Annex V.Part 2.136*				
380	Organised market other	*Annex V.Part 2.136*				
390	**Credit**	*Annex V.Part 2.129(d)*				
400	Credit default swap	*Annex V.Part 2.136*				

By product or by type of market		References	Carrying amount		Notional amount	
			Assets	Liabilities	Total Hedging	of which: sold
			IFRS 7.24A; Annex V. Part 2.120, 131	*IFRS 7.24A; Annex V. Part 2.120, 131*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
			010	020	030	040
410	Credit spread option	*Annex V.Part 2.136*				
420	Total return swap	*Annex V.Part 2.136*				
430	Other	*Annex V.Part 2.136*				
440	**Commodity**	*Annex V.Part 2.129(e)*				
450	**Other**	*Annex V.Part 2.129(f)*				
460	**CASH FLOW HEDGES**	*IFRS 7.24A; IAS 39.86(b); IFRS 9.6.5.2(b)*				
470	**HEDGE OF NET INVESTMENTS IN A FOREIGN OPERATION**	*IFRS 7.24A; IAS 39.86(c); IFRS 9.6.5.2(c)*				
480	**PORTFOLIO FAIR VALUE HEDGES OF INTEREST RATE RISK**	*IAS 39.71, 81A, 89A, AG 114-132*				
490	**PORTFOLIO CASH FLOW HEDGES OF INTEREST RATE RISK**	*IAS 39.71*				
500	**DERIVATIVES-HEDGE ACCOUNTING**	*IFRS 7.24A; IAS 39.9; IFRS 9.6.1*				
510	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*				
520	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*				
530	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*				

18. **Information on performing and non-performing exposures**

		References	Gross carrying amount / Nominal amount			
				Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
			010	020	030	055
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
020	Central banks	*Annex V.Part 1.42(a)*				
030	General governments	*Annex V.Part 1.42(b)*				
040	Credit institutions	*Annex V.Part 1.42(c)*				
050	Other financial corporations	*Annex V.Part 1.42(d)*				
060	Non-financial corporations	*Annex V.Part 1.42(e)*				
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				
080	Central banks	*Annex V.Part 1.42(a)*				
090	General governments	*Annex V.Part 1.42(b)*				
100	Credit institutions	*Annex V.Part 1.42(c)*				
110	Other financial corporations	*Annex V.Part 1.42(d)*				

		References	Gross carrying amount / Nominal amount			
				Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
			010	020	030	055
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
120	Non-financial corporations	*Annex V.Part 1.42(e)*				
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*				
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*				
150	Households	*Annex V.Part 1.42(f)*				
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*				
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*				
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*				
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
182	Central banks	*Annex V.Part 1.42(a)*				

			Gross carrying amount / Nominal amount			
				Performing		
		References			Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
			010	020	030	055
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
183	General governments	*Annex V.Part 1.42(b)*				
184	Credit institutions	*Annex V.Part 1.42(c)*				
185	Other financial corporations	*Annex V.Part 1.42(d)*				
186	Non-financial corporations	*Annex V.Part 1.42(e)*				
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				
192	Central banks	*Annex V.Part 1.42(a)*				
193	General governments	*Annex V.Part 1.42(b)*				
194	Credit institutions	*Annex V.Part 1.42(c)*				
195	Other financial corporations	*Annex V.Part 1.42(d)*				
196	Non-financial corporations	*Annex V.Part 1.42(e)*				

			Gross carrying amount / Nominal amount			
				Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
			010	020	030	055
		References	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
197	Households	*Annex V.Part 1.42(f)*				
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*				
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*				
212	Central banks	*Annex V.Part 1.42(a)*				
213	General governments	*Annex V.Part 1.42(b)*				
214	Credit institutions	*Annex V.Part 1.42(c)*				
215	Other financial corporations	*Annex V.Part 1.42(d)*				
216	Non-financial corporations	*Annex V.Part 1.42(e)*				
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*				

		References	Gross carrying amount / Nominal amount			
				Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
			010	020	030	055
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
222	Central banks	*Annex V.Part 1.42(a)*				
223	General governments	*Annex V.Part 1.42(b)*				
224	Credit institutions	*Annex V.Part 1.42(c)*				
225	Other financial corporations	*Annex V.Part 1.42(d)*				
226	Non-financial corporations	*Annex V.Part 1.42(e)*				
227	Households	*Annex V.Part 1.42(f)*				
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*				

		References	Gross carrying amount / Nominal amount			
				Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
			010	020	030	055
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*				
335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*				
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224*				
350	Central banks	*Annex V.Part 1.42(a)*				
360	General governments	*Annex V.Part 1.42(b)*				
370	Credit institutions	*Annex V.Part 1.42(c)*				
380	Other financial corporations	*Annex V.Part 1.42(d)*				
390	Non-financial corporations	*Annex V.Part 1.42(e)*				

		References	Gross carrying amount / Nominal amount			
				Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
			010	020	030	055
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
400	Households	*Annex V.Part 1.42(f)*				
410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225*				
420	Central banks	*Annex V.Part 1.42(a)*				
430	General governments	*Annex V.Part 1.42(b)*				
440	Credit institutions	*Annex V.Part 1.42(c)*				
450	Other financial corporations	*Annex V.Part 1.42(d)*				
460	Non-financial corporations	*Annex V.Part 1.42(e)*				
470	Households	*Annex V.Part 1.42(f)*				

		References	Gross carrying amount / Nominal amount			
				Performing		
					Not past due or Past due <= 30 days	Past due > 30 days <= 90 days
			010	020	030	055
			Annex V. Part 1.34, Part 2.118, 221	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*
480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224*				
490	Central banks	*Annex V.Part 1.42(a)*				
500	General governments	*Annex V.Part 1.42(b)*				
510	Credit institutions	*Annex V.Part 1.42(c)*				
520	Other financial corporations	*Annex V.Part 1.42(d)*				
530	Non-financial corporations	*Annex V.Part 1.42(e)*				
540	Households	*Annex V.Part 1.42(f)*				
550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*				

		References	Gross carrying amount / Nominal amount							
			Non-performing							
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
			060	070	080	090	100	105	110	120
			Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.238(a)*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*								
020	Central banks	*Annex V.Part 1.42(a)*								
030	General governments	*Annex V.Part 1.42(b)*								
040	Credit institutions	*Annex V.Part 1.42(c)*								
050	Other financial corporations	*Annex V.Part 1.42(d)*								
060	Non-financial corporations	*Annex V.Part 1.42(e)*								
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*								
080	Central banks	*Annex V.Part 1.42(a)*								
090	General governments	*Annex V.Part 1.42(b)*								
100	Credit institutions	*Annex V.Part 1.42(c)*								
110	Other financial corporations	*Annex V.Part 1.42(d)*								

		References	Gross carrying amount / Nominal amount							
			Non-performing							
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
			060	070	080	090	100	105	110	120
			Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.238(a)*
120	Non-financial corporations	*Annex V.Part 1.42(e)*								
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*								
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*								
150	Households	*Annex V.Part 1.42(f)*								
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*								
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*								
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*								
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*								
182	Central banks	*Annex V.Part 1.42(a)*								

			Gross carrying amount / Nominal amount							
			Non-performing							
		References		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
			060	070	080	090	100	105	110	120
			Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.238(a)*
183	General governments	*Annex V.Part 1.42(b)*								
184	Credit institutions	*Annex V.Part 1.42(c)*								
185	Other financial corporations	*Annex V.Part 1.42(d)*								
186	Non-financial corporations	*Annex V.Part 1.42(e)*								
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*								
192	Central banks	*Annex V.Part 1.42(a)*								
193	General governments	*Annex V.Part 1.42(b)*								
194	Credit institutions	*Annex V.Part 1.42(c)*								
195	Other financial corporations	*Annex V.Part 1.42(d)*								
196	Non-financial corporations	*Annex V.Part 1.42(e)*								

		References	Gross carrying amount / Nominal amount							
			Non-performing							
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
			060	070	080	090	100	105	110	120
			Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.238(a)*
197	Households	*Annex V.Part 1.42(f)*								
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*								
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*								
212	Central banks	*Annex V.Part 1.42(a)*								
213	General governments	*Annex V.Part 1.42(b)*								
214	Credit institutions	*Annex V.Part 1.42(c)*								
215	Other financial corporations	*Annex V.Part 1.42(d)*								
216	Non-financial corporations	*Annex V.Part 1.42(e)*								
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*								

		References	Gross carrying amount / Nominal amount							
			Non-performing							
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
			060	070	080	090	100	105	110	120
			Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.238(a)*
222	Central banks	*Annex V.Part 1.42(a)*								
223	General governments	*Annex V.Part 1.42(b)*								
224	Credit institutions	*Annex V.Part 1.42(c)*								
225	Other financial corporations	*Annex V.Part 1.42(d)*								
226	Non-financial corporations	*Annex V.Part 1.42(e)*								
227	Households	*Annex V.Part 1.42(f)*								
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*								

		References	Gross carrying amount / Nominal amount							
			Non-performing							
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
			060	070	080	090	100	105	110	120
			Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.238(a)*
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*								
335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*								
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224*								
350	Central banks	*Annex V.Part 1.42(a)*								
360	General governments	*Annex V.Part 1.42(b)*								
370	Credit institutions	*Annex V.Part 1.42(c)*								
380	Other financial corporations	*Annex V.Part 1.42(d)*								
390	Non-financial corporations	*Annex V.Part 1.42(e)*								

		References	Gross carrying amount / Nominal amount							
			Non-performing							
				Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
			060	070	080	090	100	105	110	120
			Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.238(a)*
400	Households	*Annex V.Part 1.42(f)*								
410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225*								
420	Central banks	*Annex V.Part 1.42(a)*								
430	General governments	*Annex V.Part 1.42(b)*								
440	Credit institutions	*Annex V.Part 1.42(c)*								
450	Other financial corporations	*Annex V.Part 1.42(d)*								
460	Non-financial corporations	*Annex V.Part 1.42(e)*								
470	Households	*Annex V.Part 1.42(f)*								

			Gross carrying amount / Nominal amount							
			Non-performing							
		References		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
			060	070	080	090	100	105	110	120
			Annex V. Part 2. 213-216, 223-239	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.238(a)*
480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224*								
490	Central banks	*Annex V.Part 1.42(a)*								
500	General governments	*Annex V.Part 1.42(b)*								
510	Credit institutions	*Annex V.Part 1.42(c)*								
520	Other financial corporations	*Annex V.Part 1.42(d)*								
530	Non-financial corporations	*Annex V.Part 1.42(e)*								
540	Households	*Annex V.Part 1.42(f)*								
550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*								

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Performing exposures - Accumulated impairment and provisions	**Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**					
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years
			130	140	150	160	170	180	190	195
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*								
020	Central banks	*Annex V.Part 1.42(a)*								
030	General governments	*Annex V.Part 1.42(b)*								
040	Credit institutions	*Annex V.Part 1.42(c)*								
050	Other financial corporations	*Annex V.Part 1.42(d)*								
060	Non-financial corporations	*Annex V.Part 1.42(e)*								
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*								
080	Central banks	*Annex V.Part 1.42(a)*								
090	General governments	*Annex V.Part 1.42(b)*								
100	Credit institutions	*Annex V.Part 1.42(c)*								
110	Other financial corporations	*Annex V.Part 1.42(d)*								

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Performing exposures - Accumulated impairment and provisions	**Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**					
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years
			130	140	150	160	170	180	190	195
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
120	Non-financial corporations	*Annex V.Part 1.42(e)*								
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*								
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*								
150	Households	*Annex V.Part 1.42(f)*								
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*								
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*								
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*								
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*								
182	Central banks	*Annex V.Part 1.42(a)*								

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years
			130	140	150	160	170	180	190	195
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
183	General governments	*Annex V.Part 1.42(b)*								
184	Credit institutions	*Annex V.Part 1.42(c)*								
185	Other financial corporations	*Annex V.Part 1.42(d)*								
186	Non-financial corporations	*Annex V.Part 1.42(e)*								
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*								
192	Central banks	*Annex V.Part 1.42(a)*								
193	General governments	*Annex V.Part 1.42(b)*								
194	Credit institutions	*Annex V.Part 1.42(c)*								
195	Other financial corporations	*Annex V.Part 1.42(d)*								
196	Non-financial corporations	*Annex V.Part 1.42(e)*								

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years
			130	140	150	160	170	180	190	195
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
197	Households	*Annex V.Part 1.42(f)*								
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*								
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*								
212	Central banks	*Annex V.Part 1.42(a)*								
213	General governments	*Annex V.Part 1.42(b)*								
214	Credit institutions	*Annex V.Part 1.42(c)*								
215	Other financial corporations	*Annex V.Part 1.42(d)*								
216	Non-financial corporations	*Annex V.Part 1.42(e)*								
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*								

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
		References		Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years
			130	140	150	160	170	180	190	195
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
222	Central banks	*Annex V.Part 1.42(a)*								
223	General governments	*Annex V.Part 1.42(b)*								
224	Credit institutions	*Annex V.Part 1.42(c)*								
225	Other financial corporations	*Annex V.Part 1.42(d)*								
226	Non-financial corporations	*Annex V.Part 1.42(e)*								
227	Households	*Annex V.Part 1.42(f)*								
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*								

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years
			130	140	150	160	170	180	190	195
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*								
335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*								
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224*								
350	Central banks	*Annex V.Part 1.42(a)*								
360	General governments	*Annex V.Part 1.42(b)*								
370	Credit institutions	*Annex V.Part 1.42(c)*								
380	Other financial corporations	*Annex V.Part 1.42(d)*								
390	Non-financial corporations	*Annex V.Part 1.42(e)*								

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years
			130	140	150	160	170	180	190	195
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
400	Households	*Annex V.Part 1.42(f)*								
410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225*								
420	Central banks	*Annex V.Part 1.42(a)*								
430	General governments	*Annex V.Part 1.42(b)*								
440	Credit institutions	*Annex V.Part 1.42(c)*								
450	Other financial corporations	*Annex V.Part 1.42(d)*								
460	Non-financial corporations	*Annex V.Part 1.42(e)*								
470	Households	*Annex V.Part 1.42(f)*								

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							
				Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
						Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years
			130	140	150	160	170	180	190	195
			Annex V. Part 2. 238	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224*								
490	Central banks	*Annex V.Part 1.42(a)*								
500	General governments	*Annex V.Part 1.42(b)*								
510	Credit institutions	*Annex V.Part 1.42(c)*								
520	Other financial corporations	*Annex V.Part 1.42(d)*								
530	Non-financial corporations	*Annex V.Part 1.42(e)*								
540	Households	*Annex V.Part 1.42(f)*								
550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*								

		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*	
			Collateral received and financial guarantees received	
			Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
			200	210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*		
020	Central banks	*Annex V.Part 1.42(a)*		
030	General governments	*Annex V.Part 1.42(b)*		
040	Credit institutions	*Annex V.Part 1.42(c)*		
050	Other financial corporations	*Annex V.Part 1.42(d)*		
060	Non-financial corporations	*Annex V.Part 1.42(e)*		
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*		
080	Central banks	*Annex V.Part 1.42(a)*		
090	General governments	*Annex V.Part 1.42(b)*		
100	Credit institutions	*Annex V.Part 1.42(c)*		
110	Other financial corporations	*Annex V.Part 1.42(d)*		

		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
			Collateral received and financial guarantees received	
			Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
			200	210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*
120	Non-financial corporations	*Annex V.Part 1.42(e)*		
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*		
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*		
150	Households	*Annex V.Part 1.42(f)*		
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*		
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*		
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*		
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*		
182	Central banks	*Annex V.Part 1.42(a)*		

			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
			Collateral received and financial guarantees received	
		References	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
			200	210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*
183	General governments	*Annex V.Part 1.42(b)*		
184	Credit institutions	*Annex V.Part 1.42(c)*		
185	Other financial corporations	*Annex V.Part 1.42(d)*		
186	Non-financial corporations	*Annex V.Part 1.42(e)*		
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*		
192	Central banks	*Annex V.Part 1.42(a)*		
193	General governments	*Annex V.Part 1.42(b)*		
194	Credit institutions	*Annex V.Part 1.42(c)*		
195	Other financial corporations	*Annex V.Part 1.42(d)*		
196	Non-financial corporations	*Annex V.Part 1.42(e)*		

		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
			Collateral received and financial guarantees received	
			Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
			200	210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*
197	Households	*Annex V.Part 1.42(f)*		
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*		
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*		
212	Central banks	*Annex V.Part 1.42(a)*		
213	General governments	*Annex V.Part 1.42(b)*		
214	Credit institutions	*Annex V.Part 1.42(c)*		
215	Other financial corporations	*Annex V.Part 1.42(d)*		
216	Non-financial corporations	*Annex V.Part 1.42(e)*		
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*		

		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*	
			Collateral received and financial guarantees received	
			Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
			200	210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*
222	Central banks	*Annex V.Part 1.42(a)*		
223	General governments	*Annex V.Part 1.42(b)*		
224	Credit institutions	*Annex V.Part 1.42(c)*		
225	Other financial corporations	*Annex V.Part 1.42(d)*		
226	Non-financial corporations	*Annex V.Part 1.42(e)*		
227	Households	*Annex V.Part 1.42(f)*		
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*		

		References	Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
			Collateral received and financial guarantees received	
			Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
			200	210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*		
335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.220*		
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224*		
350	Central banks	*Annex V.Part 1.42(a)*		
360	General governments	*Annex V.Part 1.42(b)*		
370	Credit institutions	*Annex V.Part 1.42(c)*		
380	Other financial corporations	*Annex V.Part 1.42(d)*		
390	Non-financial corporations	*Annex V.Part 1.42(e)*		

			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
			Collateral received and financial guarantees received	
		References	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
			200	210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*
400	Households	*Annex V.Part 1.42(f)*		
410	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225*		
420	Central banks	*Annex V.Part 1.42(a)*		
430	General governments	*Annex V.Part 1.42(b)*		
440	Credit institutions	*Annex V.Part 1.42(c)*		
450	Other financial corporations	*Annex V.Part 1.42(d)*		
460	Non-financial corporations	*Annex V.Part 1.42(e)*		
470	Households	*Annex V.Part 1.42(f)*		

		References	**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*	
			Collateral received and financial guarantees received	
			Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
			200	210
			Annex V. Part 2. 239	*Annex V. Part 2. 239*
480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224*		
490	Central banks	*Annex V.Part 1.42(a)*		
500	General governments	*Annex V.Part 1.42(b)*		
510	Credit institutions	*Annex V.Part 1.42(c)*		
520	Other financial corporations	*Annex V.Part 1.42(d)*		
530	Non-financial corporations	*Annex V.Part 1.42(e)*		
540	Households	*Annex V.Part 1.42(f)*		
550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*		

19. Information forborne exposures

			Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
		References			Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			010	020	030	040	050
			Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
020	Central banks	*Annex V.Part 1.42(a)*					
030	General governments	*Annex V.Part 1.42(b)*					
040	Credit institutions	*Annex V.Part 1.42(c)*					
050	Other financial corporations	*Annex V.Part 1.42(d)*					
060	Non-financial corporations	*Annex V.Part 1.42(e)*					
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
080	Central banks	*Annex V.Part 1.42(a)*					
090	General governments	*Annex V.Part 1.42(b)*					

		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			010	020	030	040	050
			Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
100	Credit institutions	*Annex V.Part 1.42(c)*					
110	Other financial corporations	*Annex V.Part 1.42(d)*					
120	Non-financial corporations	*Annex V.Part 1.42(e)*					
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*					
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*					
150	Households	*Annex V.Part 1.42(f)*					
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*					
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*					
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*					

		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			010	020	030	040	050
			Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
182	Central banks	*Annex V.Part 1.42(a)*					
183	General governments	*Annex V.Part 1.42(b)*					
184	Credit institutions	*Annex V.Part 1.42(c)*					
185	Other financial corporations	*Annex V.Part 1.42(d)*					
186	Non-financial corporations	*Annex V.Part 1.42(e)*					
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
192	Central banks	*Annex V.Part 1.42(a)*					
193	General governments	*Annex V.Part 1.42(b)*					

		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			010	020	030	040	050
			Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
194	Credit institutions	*Annex V.Part 1.42(c)*					
195	Other financial corporations	*Annex V.Part 1.42(d)*					
196	Non-financial corporations	*Annex V.Part 1.42(e)*					
197	Households	*Annex V.Part 1.42(f)*					
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*					
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*					
212	Central banks	*Annex V.Part 1.42(a)*					
213	General governments	*Annex V.Part 1.42(b)*					

		References	Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
					Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			010	020	030	040	050
			Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
214	Credit institutions	*Annex V.Part 1.42(c)*					
215	Other financial corporations	*Annex V.Part 1.42(d)*					
216	Non-financial corporations	*Annex V.Part 1.42(e)*					
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*					
222	Central banks	*Annex V.Part 1.42(a)*					
223	General governments	*Annex V.Part 1.42(b)*					
224	Credit institutions	*Annex V.Part 1.42(c)*					
225	Other financial corporations	*Annex V.Part 1.42(d)*					
226	Non-financial corporations	*Annex V.Part 1.42(e)*					

			Gross carrying amount / nominal amount of exposures with forbearance measures				
				Performing exposures with forbearance measures			
		References			Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
			010	020	030	040	050
			Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
227	Households	*Annex V.Part 1.42(f)*					
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(c)*					
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*					
335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.247*					
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246'*					

		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			060	070	080	090	100	110
			Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
020	Central banks	*Annex V.Part 1.42(a)*						
030	General governments	*Annex V.Part 1.42(b)*						
040	Credit institutions	*Annex V.Part 1.42(c)*						
050	Other financial corporations	*Annex V.Part 1.42(d)*						
060	Non-financial corporations	*Annex V.Part 1.42(e)*						
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
080	Central banks	*Annex V.Part 1.42(a)*						
090	General governments	*Annex V.Part 1.42(b)*						

		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			060	070	080	090	100	110
			Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
100	Credit institutions	*Annex V.Part 1.42(c)*						
110	Other financial corporations	*Annex V.Part 1.42(d)*						
120	Non-financial corporations	*Annex V.Part 1.42(e)*						
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*						
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*						
150	Households	*Annex V.Part 1.42(f)*						
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*						
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*						
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*						

		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			060	070	080	090	100	110
			Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
182	Central banks	*Annex V.Part 1.42(a)*						
183	General governments	*Annex V.Part 1.42(b)*						
184	Credit institutions	*Annex V.Part 1.42(c)*						
185	Other financial corporations	*Annex V.Part 1.42(d)*						
186	Non-financial corporations	*Annex V.Part 1.42(e)*						
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
192	Central banks	*Annex V.Part 1.42(a)*						
193	General governments	*Annex V.Part 1.42(b)*						

		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			060	070	080	090	100	110
			Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
194	Credit institutions	*Annex V.Part 1.42(c)*						
195	Other financial corporations	*Annex V.Part 1.42(d)*						
196	Non-financial corporations	*Annex V.Part 1.42(e)*						
197	Households	*Annex V.Part 1.42(f)*						
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*						
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*						
212	Central banks	*Annex V.Part 1.42(a)*						
213	General governments	*Annex V.Part 1.42(b)*						

			Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
		References		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			060	070	080	090	100	110
			Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
214	Credit institutions	*Annex V.Part 1.42(c)*						
215	Other financial corporations	*Annex V.Part 1.42(d)*						
216	Non-financial corporations	*Annex V.Part 1.42(e)*						
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*						
222	Central banks	*Annex V.Part 1.42(a)*						
223	General governments	*Annex V.Part 1.42(b)*						
224	Credit institutions	*Annex V.Part 1.42(c)*						
225	Other financial corporations	*Annex V.Part 1.42(d)*						
226	Non-financial corporations	*Annex V.Part 1.42(e)*						

		References	Gross carrying amount / nominal amount of exposures with forbearance measures					
			Non-performing exposures with forbearance measures					
				Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
			060	070	080	090	100	110
			Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
227	Households	*Annex V.Part 1.42(f)*						
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(c)*						
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*						
335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.247*						
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246'*						

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**	
						Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			120	130	140	150	160	170	180
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*							
020	Central banks	*Annex V.Part 1.42(a)*							
030	General governments	*Annex V.Part 1.42(b)*							
040	Credit institutions	*Annex V.Part 1.42(c)*							
050	Other financial corporations	*Annex V.Part 1.42(d)*							
060	Non-financial corporations	*Annex V.Part 1.42(e)*							
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*							
080	Central banks	*Annex V.Part 1.42(a)*							
090	General governments	*Annex V.Part 1.42(b)*							

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**	
						Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			120	130	140	150	160	170	180
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
100	Credit institutions	*Annex V.Part 1.42(c)*							
110	Other financial corporations	*Annex V.Part 1.42(d)*							
120	Non-financial corporations	*Annex V.Part 1.42(e)*							
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*							
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*							
150	Households	*Annex V.Part 1.42(f)*							
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*							
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*							
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
		References		**Perfoming exposures with forbearance measures - Accumulated impairment and provisions**	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**	
						Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			120	130	140	150	160	170	180
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*							
182	Central banks	*Annex V.Part 1.42(a)*							
183	General governments	*Annex V.Part 1.42(b)*							
184	Credit institutions	*Annex V.Part 1.42(c)*							
185	Other financial corporations	*Annex V.Part 1.42(d)*							
186	Non-financial corporations	*Annex V.Part 1.42(e)*							
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*							
192	Central banks	*Annex V.Part 1.42(a)*							
193	General governments	*Annex V.Part 1.42(b)*							

			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
		References		Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
						Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			120	130	140	150	160	170	180
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
194	Credit institutions	*Annex V.Part 1.42(c)*							
195	Other financial corporations	*Annex V.Part 1.42(d)*							
196	Non-financial corporations	*Annex V.Part 1.42(e)*							
197	Households	*Annex V.Part 1.42(f)*							
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*							
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*							
212	Central banks	*Annex V.Part 1.42(a)*							
213	General governments	*Annex V.Part 1.42(b)*							

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**	
						Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			120	130	140	150	160	170	180
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
214	Credit institutions	*Annex V.Part 1.42(c)*							
215	Other financial corporations	*Annex V.Part 1.42(d)*							
216	Non-financial corporations	*Annex V.Part 1.42(e)*							
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*							
222	Central banks	*Annex V.Part 1.42(a)*							
223	General governments	*Annex V.Part 1.42(b)*							
224	Credit institutions	*Annex V.Part 1.42(c)*							
225	Other financial corporations	*Annex V.Part 1.42(d)*							
226	Non-financial corporations	*Annex V.Part 1.42(e)*							

		References	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**	
						Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
			120	130	140	150	160	170	180
			Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
227	Households	*Annex V.Part 1.42(f)*							
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(c)*							
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*							
335	**DEBT INSTRUMENTS HELD FOR SALE**	*Annex V.Part 2.247*							
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246'*							

ANNEX III

'ANNEX V

"FINREP data points" under national accounting frameworks

FINREP Templates for GAAP		
Template number	**Template code**	**Name of the template or of the group of template**
		PART 1 [QUARTERLY FREQUENCY]
		Balance Sheet Statement [Statement of Financial Position]
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Balance Sheet Statement: liabilities
1.3	F 01.03	Balance Sheet Statement: equity
2	F 02.00	**Statement of profit or loss**
5.1	F 05.01	**Breakdown of non-trading Loans and advances by product**
		Breakdown of financial liabilities
8.1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8.2	F 08.02	Subordinated financial liabilities
10	F 10.00	**Derivatives - Trading and economic hedges**
		Hedge accounting
11.2	F 11.02	Derivatives - Hedge accounting under national GAAP: Breakdown by type of risk
18	F 18.00	**Performing and non-performing exposures**
19	F 19.00	**Forborne exposures**

COLOUR CODE IN TEMPLATES:

	Parts for national GAAP reporters
	Cell not to be submitted for reporting institutions subject to the relevant accounting framework
	Data point to be submitted

1. **Balance Sheet Statement [Statement of Financial Position]**

1.1 **Assets**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					Annex V.Part 1.27-28
					010
010	**Cash, cash balances at central banks and other demand deposits**	*BAD art 4.Assets(1)*	*IAS 1.54 (i)*		
020	Cash on hand	*Annex V.Part 2.1*	*Annex V.Part 2.1*		
030	Cash balances at central banks	*BAD art 13(2); Annex V.Part 2.2*	*Annex V.Part 2.2*		
040	Other demand deposits	*Annex V.Part 2.3*	*Annex V.Part 2.3*	5	
050	**Financial assets held for trading**		*IFRS 9.Appendix A*		
060	Derivatives		*IFRS 9.Appendix A*	10	
070	Equity instruments		*IAS 32.11*	4	
080	Debt securities		*Annex V.Part 1.31*	4	
090	Loans and advances		*Annex V.Part 1.32*	4	
091	**Trading financial assets**	*BAD Article 32-33; Annex V.Part 1.17*			
092	Derivatives	*CRR Annex II; Annex V.Part 1.17, 27*		10	
093	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		4	
094	Debt securities	*Annex V.Part 1.31*		4	
095	Loans and advances	*Annex V.Part 1.32*		4	
096	**Non-trading financial assets mandatorily at fair value through profit or loss**		*IFRS 7.8(a)(ii); IFRS 9.4.1.4*	4	
097	Equity instruments		*IAS 32.11*	4	
098	Debt securities		*Annex V.Part 1.31*	4	
099	Loans and advances		*Annex V.Part 1.32*	4	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
100	**Financial assets designated at fair value through profit or loss**	*Accounting Directive art 8(1)(a), (6)*	*IFRS 7.8(a)(i); IFRS 9.4.1.5*	4	
110	Equity instruments			4	
120	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*	4	
130	Loans and advances	*Annex V.Part 1.32*	*Annex V.Part 1.32*	4	
141	**Financial assets at fair value through other comprehensive income**		*IFRS 7.8(h); IFRS 9.4.1.2A*	4	
142	Equity instruments		*IAS 32.11*	4	
143	Debt securities		*Annex V.Part 1.31*	4	
144	Loans and advances		*Annex V.Part 1.32*	4	
171	**Non-trading non-derivative financial assets measured at fair value through profit or loss**	*BAD art 36(2)*		4	
172	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		4	
173	Debt securities	*Annex V.Part 1.31*		4	
174	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*		4	
175	**Non-trading non-derivative financial assets measured at fair value to equity**	*Accounting Directive art 8(1)(a), (8)*		4	
176	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*		4	
177	Debt securities	*Annex V.Part 1.31*		4	
178	Loans and advances	*Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32*		4	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
181	**Financial assets at amortised cost**		IFRS 7.8(f); IFRS 9.4.1.2	4	
182	Debt securities		Annex V.Part 1.31	4	
183	Loans and advances		Annex V.Part 1.32	4	
231	**Non-trading non-derivative financial assets measured at a cost-based method**	BAD art 35;Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19		4	
390	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
232	Debt securities	Annex V.Part 1.31		4	
233	Loans and advances	Annex V.Part 1.32		4	
234	**Other non-trading non-derivative financial assets**	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20		4	
235	Equity instruments	ECB/2013/33 Annex 2.Part 2.4-5		4	
236	Debt securities	Annex V.Part 1.31		4	
237	Loans and advances	Annex V.Part 1.32		4	
240	**Derivatives – Hedge accounting**	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22	11	
250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8		
260	**Investments in subsidiaries, joint ventures and associates**	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4	IAS 1.54(e); Annex V.Part 1.21, Part 2.4	40	
270	**Tangible assets**	BAD art 4.Assets(10)			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
280	Property, Plant and Equipment		IAS 16.6; IAS 1.54(a)	21, 42	
290	Investment property		IAS 40.5; IAS 1.54(b)	21, 42	
300	**Intangible assets**	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)		
310	Goodwill	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)		
320	Other intangible assets	BAD art 4.Assets(9)	IAS 38.8,118	21, 42	
330	**Tax assets**		IAS 1.54(n-o)		
340	Current tax assets		IAS 1.54(n); IAS 12.5		
350	Deferred tax assets	Accounting Directive art 17(1)(f); CRR art 4(1)(106)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)		
360	**Other assets**	Annex V.Part 2.5, 6	Annex V.Part 2.5		
370	**Non-current assets and disposal groups classified as held for sale**		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7		
375	**(-) Haircuts for trading assets at fair value**	Annex V Part 1.29			
380	**TOTAL ASSETS**	BAD art 4 Assets	IAS 1.9(a), IG 6		

1.2 **Liabilities**

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
010	**Financial liabilities held for trading**		IFRS 7.8 (e) (ii); IFRS 9.BA.6	8	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
020	Derivatives		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)	10	
030	Short positions		IFRS 9.BA7(b)	8	
040	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
050	Debt securities issued		Annex V.Part 1.37	8	
060	Other financial liabilities		Annex V.Part 1.38-41	8	
061	**Trading financial liabilities**	Accounting Directive art 8(1)(a),(3),(6)		8	
062	Derivatives	CRR Annex II; Annex V.Part 1.25		10	
063	Short positions			8	
064	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		8	
065	Debt securities issued	Annex V.Part 1.37		8	
066	Other financial liabilities	Annex V.Part 1.38-41		8	
070	**Financial liabilities designated at fair value through profit or loss**	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2	8	
080	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
090	Debt securities issued	Annex V.Part 1.37	Annex V.Part 1.37	8	
100	Other financial liabilities	Annex V.Part 1.38-41	Annex V.Part 1.38-41	8	
110	**Financial liabilities measured at amortised cost**		IFRS 7.8(g); IFRS 9.4.2.1	8	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
120	Deposits		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	8	
130	Debt securities issued		Annex V.Part 1.37	8	
140	Other financial liabilities		Annex V.Part 1.38-41	8	
141	**Non-trading non-derivative financial liabilities measured at a cost-based method**	Accounting Directive art 8(3)		8	
142	Deposits	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36		8	
143	Debt securities issued	Annex V.Part 1.37		8	
144	Other financial liabilities	Annex V.Part 1.38-41		8	
150	**Derivatives – Hedge accounting**	Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26	IFRS 9.6.2.1; Annex V.Part 1.26	11	
160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**	Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)	IAS 39.89A(b), IFRS 9.6.5.8		
170	**Provisions**	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(l)	43	
175	Funds for general banking risks [if presented within liabilities]	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15			
180	Pensions and other post employment defined benefit obligations	Annex V.Part 2.9	IAS 19.63; IAS 1.78(d); Annex V.Part 2.9	43	
190	Other long term employee benefits	Annex V.Part 2.10	IAS 19.153; IAS 1.78(d); Annex V.Part 2.10	43	

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					Annex V.Part 1.27-28
					010
200	Restructuring		IAS 37.71, 84(a)	43	
210	Pending legal issues and tax litigation		IAS 37.Appendix C. Examples 6 and 10	43	
220	Commitments and guarantees given	BAD Article 4 Liabilities (6)(c), Off balance sheet items, Article 27(11), Article 28(8), Article 33	IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11	9 12 43	
230	Other provisions	BAD Article 4 Liabilities (6)(c), Off balance sheet items	IAS 37.14	43	
240	**Tax liabilities**		IAS 1.54(n-o)		
250	Current tax liabilities		IAS 1.54(n); IAS 12.5		
260	Deferred tax liabilities	Accounting Directive art 17(1)(f); CRR art 4(1)(108)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)		
270	**Share capital repayable on demand**		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12		
280	**Other liabilities**	Annex V.Part 2.13	Annex V.Part 2.13		
290	**Liabilities included in disposal groups classified as held for sale**		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14		
295	**Haircuts for trading liabilities at fair value**	Annex V Part 1.29			
300	**TOTAL LIABILITIES**		IAS 1.9(b);IG 6		

1.3 **Equity**

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
010	**Capital**	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22	46	
020	Paid up capital	BAD art 4.Liabilities(9)	IAS 1.78(e)		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
030	Unpaid capital which has been called up	*BAD art 4.Liabilities(9); Annex V.Part 2.17*			
040	**Share premium**	*BAD art 4.Liabilities(10); CRR art 4(1)(124)*	*IAS 1.78(e); CRR art 4(1)(124)*	46	
050	**Equity instruments issued other than capital**	*Annex V.Part 2.18-19*	*Annex V.Part 2.18-19*	46	
060	Equity component of compound financial instruments	*Accounting Directive art 8(6); Annex V.Part 2.18*	*IAS 32.28-29; Annex V.Part 2.18*		
070	Other equity instruments issued	*Annex V.Part 2.19*	*Annex V.Part 2.19*		
080	**Other equity**	*Annex V.Part 2.20*	*IFRS 2.10; Annex V.Part 2.20*		
090	**Accumulated other comprehensive income**	*CRR art 4(1)(100)*	*CRR art 4(1)(100)*	46	
095	Items that will not be reclassified to profit or loss		*IAS 1.82A(a)*		
100	*Tangible assets*		*IAS 16.39-41*		
110	*Intangible assets*		*IAS 38.85-87*		
120	*Actuarial gains or (-) losses on defined benefit pension plans*		*IAS 1.7, IG6; IAS 19.120(c)*		
122	*Non-current assets and disposal groups classified as held for sale*		*IFRS 5.38, IG Example 12*		
124	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*		*IAS 1.IG6; IAS 28.10*		
320	*Fair value changes of equity instruments measured at fair value through other comprehensive income*		*IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21*		
330	*Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income*		*IAS 1.7(e);IFRS 9.5.7.5;.6.5.3; IFRS 7.24C; Annex V.Part 2.22*		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
340	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*		*IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.22*		
350	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*		*IAS 1.7(e);IFRS 9.5.7.5;.6.5.8(a);Annex V.Part 2.57*		
360	*Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk*		*IAS 1.7(f); IFRS 9 5.7.7;Annex V.Part 2.23*		
128	Items that may be reclassified to profit or loss		*IAS 1.82A(a) (ii)*		
130	*Hedge of net investments in foreign operations [effective portion]*	*Accounting Directive art 8(1)(a), (6)(8)*	*IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv),.24E(a); Annex V.Part 2.24*		
140	*Foreign currency translation*	*BAD art 39(6)*	*IAS 21.52(b); IAS 21.32, 38-49*		
150	*Hedging derivatives. Cash flow hedges reserve [effective portion]*	*Accounting Directive art 8(1)(a), (6)(8)*	*IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i);.24E; IFRS 9.6.5.11(b); Annex V.Part 2.25*		
155	*Fair value changes of debt instruments measured at fair value through other comprehensive income*		*IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26*		
165	*Hedging instruments [not designated elements]*		*IAS 1.7(g)(h); IFRS 9.6.5.15,.6.5.16; IFRS 7.24E (b)(c); Annex V.Part 2.60*		

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Carrying amount**
					010
170	*Non-current assets and disposal groups classified as held for sale*		*IFRS 5.38, IG Example 12*		
180	*Share of other recognised income and expense of investments in subsidaries, joint ventures and associates*		*IAS 1.IG6; IAS 28.10*		
190	**Retained earnings**	*BAD art 4.Liabilities(13); CRR art 4(1)(123)*	*CRR art 4(1)(123)*		
200	**Revaluation reserves**	*BAD art 4.Liabilities(12)*	*IFRS 1.30, D5-D8; Annex V.Part 2.28*		
201	Tangible assets	*Accounting Directive art 7(1)*			
202	Equity instruments	*Accounting Directive art 7(1)*			
203	Debt securities	*Accounting Directive art 7(1)*			
204	Other	*Accounting Directive art 7(1)*			
205	**Fair value reserves**	*Accounting Directive art 8(1)(a)*			
206	Hedge of net investments in foreign operations	*Accounting Directive art 8(1)(a), (8)(b)*			
207	Hedging derivatives.Cash flow hedges	*Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)*			
208	Hedging derivatives. Other hedges	*Accounting Directive art 8(1)(a), (8)(a)*			
209	Non-trading non-derivative financial assets measured at fair value to equity	*Accounting Directive art 8(1)(a), (8)(2)*			
210	**Other reserves**	*BAD art 4 Liabilities(11)-(13)*	*IAS 1.54; IAS 1.78(e)*		
215	Funds for general banking risks [if presented within equity]	*BAD art 38.1; CRR art 4(112); Annex V.Part 2.15*			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Carrying amount
					010
220	Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	*Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29*	*IAS 28.11; Annex V.Part 2.29*		
230	Other	*Annex V.Part 2.29*	*Annex V.Part 2.29*		
235	**First consolidation differences**	*Accounting Directive art 24(3)(c)*			
240	(-) **Treasury shares**	*Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30*	*IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30*	46	
250	**Profit or loss attributable to owners of the parent**	*BAD art 4.Liabilities(14)*	*IAS 1.81B (b)(ii)*	2	
260	(-) **Interim dividends**	*CRR Article 26(2b)*	*IAS 32.35*		
270	**Minority interests [Non-controlling interests]**	*Accounting Directive art 24(4)*	*IAS 1.54(q)*		
280	Accumulated Other Comprehensive Income	*CRR art 4(1)(100)*	*CRR art 4(1)(100)*	46	
290	Other items			46	
300	**TOTAL EQUITY**		*IAS 1.9(c), IG 6*	46	
310	**TOTAL EQUITY AND TOTAL LIABILITIES**	*BAD art 4.Liabilities*	*IAS 1.IG6*		

2. Statement of profit or loss

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
010	**Interest income**	*BAD art 27.Vertical layout(1); Annex V.Part 2.31*	*IAS 1.97; Annex V.Part 2.31*	16	
020	Financial assets held for trading		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
025	Non-trading financial assets mandatorily at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1*		
030	Financial assets designated at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e)*		
041	Financial assets at fair value through other comprehensive income		*IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A*		
051	Financial assets at amortised cost		*IFRS 7.20(b);IFRS 9.4.1.2; IFRS 9.5.7.2*		
070	Derivatives - Hedge accounting, interest rate risk		*IFRS 9.Appendix A; .B6.6.16; Annex V.Part 2.35*		
080	Other assets		*Annex V.Part 2.36*		
085	Interest income on liabilities	*Annex V.Part 2.37*	*IFRS 9.5.7.1, Annex V.Part 2.37*		
090	**(Interest expenses)**	*BAD art 27.Vertical layout(2); Annex V.Part 2.31*	*IAS 1.97; Annex V.Part 2.31*	16	
100	(Financial liabilities held for trading)		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34*		
110	(Financial liabilities designated at fair value through profit or loss)		*IFRS 7.20(a)(i), B5(e)*		
120	(Financial liabilities measured at amortised cost)		*IFRS 7.20(b); IFRS 9.5.7.2*		
130	(Derivatives - Hedge accounting, interest rate risk)		*IAS 39.9; Annex V.Part 2.35*		
140	(Other liabilities)		*Annex V.Part 2.38*		
145	(Interest expense on assets)	*Annex V.Part 2.39*	*IFRS 9.5.7.1, Annex V.Part 2.39*		
150	**(Expenses on share capital repayable on demand)**		*IFRIC 2.11*		
160	**Dividend income**	*BAD art 27.Vertical layout(3); Annex V.Part 2.40*	*Annex V.Part 2.40*	31	

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Current period**
					010
170	Financial assets held for trading		*IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40*		
175	Non-trading financial assets mandatorily at fair value through profit or loss		*IFRS 7.20(a)(i), B5(e),IFRS 9.5.7.1A; Annex V.Part 2.40*		
191	Financial assets at fair value through other comprehensive income		*IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41*		
192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	*Annex V Part 2 .42*	*Annex V Part 2 .42*		
200	**Fee and commission income**	*BAD art 27.Vertical layout(4)*	*IFRS 7.20(c)*	22	
210	**(Fee and commission expenses)**	*BAD art 27.Vertical layout(5)*	*IFRS 7.20(c)*	22	
220	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	*BAD art 27.Vertical layout(6)*	*Annex V.Part 2.45*	16	
231	Financial assets at fair value through other comprehensive income		*IFRS 9.4.12A; IFRS 9.5.7.10-11*		
241	Financial assets at amortised cost		*IFRS 7.20(a)(v);IFRS 9.4.1.2; IFRS 9.5.7.2*		
260	Financial liabilities measured at amortised cost		*IFRS 7.20(a)(v); IFRS 9.5.7.2*		
270	Other				
280	**Gains or (-) losses on financial assets and liabilities held for trading, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46*	16	
285	**Gains or (-) losses on trading financial assets and liabilities, net**	*BAD art 27.Vertical layout(6)*		16	

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Current period**
					010
287	**Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46*		
290	**Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net**		*IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44*	16, 45	
295	**Gains or (-) losses on non-trading financial assets and liabilities, net**	*BAD art 27.Vertical layout(6)*		16	
300	**Gains or (-) losses from hedge accounting, net**	*Accounting Directive art 8(1)(a), (6), (8)*	*Annex V.Part 2.47*	16	
310	**Exchange differences [gain or (-) loss], net**	*BAD art 39*	*IAS 21.28, 52 (a)*		
320	**Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net**	*BAD art 27.Vertical layout(13)-(14); Annex V Part 2.56*			
330	**Gains or (-) losses on derecognition of non-financial assets, net**	*Annex V. Part 2.48*	*IAS 1.34; Annex V. Part 2.48*	45	
340	**Other operating income**	*BAD art 27.Vertical layout(7); Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*	45	
350	**(Other operating expenses)**	*BAD art 27.Vertical layout(10); Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*	45	
355	**TOTAL OPERATING INCOME, NET**				
360	**(Administrative expenses)**	*BAD art 27.Vertical layout(8)*			
370	(Staff expenses)	*BAD art 27.Vertical layout(8)(a)*	*IAS 19.7; IAS 1.102, IG 6*	44	
380	(Other administrative expenses)	*BAD art 27.Vertical layout(8)(b);*			
390	**(Depreciation)**		*IAS 1.102, 104*		
400	(Property, Plant and Equipment)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 16.73(e)(vii)*		

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Current period**
					010
410	(Investment Properties)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 40.79(d)(iv)*		
415	(Goodwill)	*BAD art 27.Vertical layout(9)*			
420	(Other intangible assets)	*BAD art 27.Vertical layout(9)*	*IAS 1.104; IAS 38.118(e)(vi)*		
425	**Modification gains or (-) losses, net**		*IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49*		
426	Financial assets at fair value through other comprehensive income		*IFRS 7.35J*		
427	Financial assets at amortised cost		*IFRS 7.35J*		
430	**(Provisions or (-) reversal of provisions)**		*IAS 37.59, 84; IAS 1.98(b)(f)(g)*	9 12 43	
440	(Commitments and guarantees given)	*BAD art 27.Vertical layout(11)-(12)*	*IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50*		
450	(Other provisions)				
455	**(Increases or (-) decreases of the fund for general banking risks, net)**	*BAD art 38.2*			
460	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	*BAD art 35-37, Annex V.Part 2.52, 53*	*IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V Part 2.51, 53*	12	
481	(Financial assets at fair value through other comprehensive income)		*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8*	12	
491	(Financial assets at amortised cost)		*IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8*	12	
510	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**	*BAD art 27.Vertical layout(13)-(14)*	*IAS 28.40-43*	16	
520	**(Impairment or (-) reversal of impairment on non-financial assets)**		*IAS 36.126(a)(b)*	16	

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	*Breakdown in table*	**Current period**
					010
530	(Property, plant and equipment)	*BAD art 27.Vertical layout(9)*	*IAS 16.73(e)(v-vi)*		
540	(Investment properties)	*BAD art 27.Vertical layout(9)*	*IAS 40.79(d)(v)*		
550	(Goodwill)	*BAD art 27.Vertical layout(9)*	*IFRS 3.Appendix B67(d)(v); IAS 36.124*		
560	(Other intangible assets)	*BAD art 27.Vertical layout(9)*	*IAS 38.118 (e)(iv)(v)*		
570	(Other)		*IAS 36.126 (a)(b)*		
580	**Negative goodwill recognised in profit or loss**	*Accounting Directive art 24(3)(f)*	*IFRS 3.Appendix B64(n)(i)*		
590	**Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method**	*BAD art 27.Vertical layout(13)-(14)*	*Annex V.Part 2.54*		
600	**Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations**		*IFRS 5.37; Annex V.Part 2.55*		
610	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**		*IAS 1.102, IG 6; IFRS 5.33 A*		
620	**(Tax expense or (-) income related to profit or loss from continuing operations)**	*BAD art 27.Vertical layout(15)*	*IAS 1.82(d); IAS 12.77*		
630	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**	*BAD art 27.Vertical layout(16)*	*IAS 1, IG 6*		
632	**Extraordinary profit or (-) loss after tax**	*BAD art 27.Vertical layout(21)*			
633	Extraordinary profit or loss before tax	*BAD art 27.Vertical layout(19)*			
634	(Tax expense or (-) income related to extraordinary profit or loss)	*BAD art 27.Vertical layout(20)*			

		References National GAAP based on BAD	References National GAAP compatible IFRS	Breakdown in table	Current period
					010
640	**Profit or (-) loss after tax from discontinued operations**		IAS 1.82(ea); IFRS 5.33(a), 5.33 A; Annex V Part 2.56		
650	Profit or (-) loss before tax from discontinued operations		IFRS 5.33(b)(i)		
660	(Tax expense or (-) income related to discontinued operations)		IFRS 5.33 (b)(ii),(iv)		
670	**PROFIT OR (-) LOSS FOR THE YEAR**	BAD art 27.Vertical layout(23)	IAS 1.81A(a)		
680	Attributable to minority interest [non-controlling interests]		IAS 1.81B (b)(i)		
690	Attributable to owners of the parent		IAS 1.81B (b)(ii)		

5. **Breakdown of non-trading Loans and advances by product**

5.1 **Loans and advances other than held for trading and trading assets by product**

			References	Gross carrying amount	Carrying amount *Annex V.Part 1.27-28*					
					Central banks	**General governments**	**Credit institutions**	**Other financial corporations**	**Non-financial corporations**	**Households**
				Annex V.Part 1.34	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(f)*
				005	010	020	030	040	050	060
By product	010	**On demand [call] and short notice [current account]**	*Annex V.Part 2.85(a)*							
	020	**Credit card debt**	*Annex V.Part 2.85(b)*							
	030	**Trade receivables**	*Annex V.Part 2.85(c)*							
	040	**Finance leases**	*Annex V.Part 2.85(d)*							
	050	**Reverse repurchase loans**	*Annex V.Part 2.85(e)*							
	060	**Other term loans**	*Annex V.Part 2.85(f)*							
	070	**Advances that are not loans**	*Annex V.Part 2.85(g)*							
	080	**LOANS AND ADVANCES**	*Annex V.Part 1.32, 44(a)*							
By collateral	090	of which: Loans collateralised by immovable property	*Annex V.Part 2.86(a), 87*							
	100	of which: other collateralised loans	*Annex V.Part 2.86(b), 87*							

			References	Gross carrying amount	Carrying amount *Annex V.Part 1.27-28*					
					Central banks	General governments	Credit institutions	Other financial corporations	Non-financial corporations	Households
				Annex V.Part 1.34	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(f)*
				005	010	020	030	040	050	060
By purpose	110	of which: credit for consumption	*Annex V.Part 2.88(a)*							
	120	of which: lending for house purchase	*Annex V.Part 2.88(b)*							
By subordination	130	of which: project finance loans	*Annex V.Part 2.89; CRR Art 147(8)*							

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27-28*						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				010	020	030	034	035	037	040
010	**Derivatives**	*CRR Annex II*	*IFRS 9.BA.7(a)*							
020	**Short positions**		*FRS 9.BA.7(b)*							
030	Equity instruments	*ECB/2013/33 Annex 2.Part 2.4-5*	*IAS 32.11*							
040	Debt securities	*Annex V.Part 1.31*	*Annex V.Part 1.31*							
050	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				010	020	030	034	035	037	040
060	Central banks	*Annex V.Part 1.42(a), 44(c)*	*Annex V.Part 1.42(a), 44(c)*							
070	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
080	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
090	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
100	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				010	020	030	034	035	037	040
110	General governments	*Annex V.Part 1.42(b), 44(c)*	*Annex V.Part 1.42(b), 44(c)*							
120	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
130	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
140	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
150	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27-28*						Accumulated changes in fair value due to credit risk
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				010	020	030	034	035	037	040
160	Credit institutions	*Annex V.Part 1.42(c),44(c)*	*Annex V.Part 1.42(c),44(c)*							
170	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
180	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
190	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
200	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount Annex V.Part 1.27-28						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	IFRS 7.8(g); IFRS 9.4.2.1			IFRS 7.24A(a); IFRS 9.6	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101
					Accounting Directive art 8(1)(a), (6); IAS 39.9		Accounting Directive art 8(3); Annex V.Part 1.25	Accounting Directive art 8(3)	Accounting Directive art 8(1)(a), (6), (8)(1)(a)	CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102
				010	020	030	034	035	037	040
210	Other financial corporations	*Annex V.Part 1.42(d),44(c)*	*Annex V.Part 1.42(d),44(c)*							
220	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
230	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
240	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
250	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27-28*						Accumulated changes in fair value due to credit risk
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				010	020	030	034	035	037	040
260	Non-financial corporations	*Annex V.Part 1.42(e), 44(c)*	*Annex V.Part 1.42(e), 44(c)*							
270	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
280	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
290	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
300	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27-28*						Accumulated changes in fair value due to credit risk
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				010	020	030	034	035	037	040
310	Households	*Annex V.Part 1.42(f), 44(c)*	*Annex V.Part 1.42(f), 44(c)*							
320	*Current accounts / overnight deposits*	*ECB/2013/33 Annex 2.Part 2.9.1*	*ECB/2013/33 Annex 2.Part 2.9.1*							
330	*Deposits with agreed maturity*	*ECB/2013/33 Annex 2.Part 2.9.2*	*ECB/2013/33 Annex 2.Part 2.9.2*							
340	*Deposits redeemable at notice*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*	*ECB/2013/33 Annex 2.Part 2.9.3; Annex V.Part 2.97*							
350	*Repurchase agreements*	*ECB/2013/33 Annex 2.Part 2.9.4*	*ECB/2013/33 Annex 2.Part 2.9.4*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27-28*						Accumulated changes in fair value due to credit risk
				Held for trading	Designated at fair value through profit or loss	Amortised cost	Trading	At a cost-based method	Hedge accounting	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				010	020	030	034	035	037	040
360	**Debt securities issued**	*Annex V.1.37, Part 2.98*	*Annex V.Part 1.37, Part 2.98*							
370	Certificates of deposits	*Annex V.Part 2.98(a)*	*Annex V.Part 2.98(a)*							
380	Asset-backed securities	*CRR art 4(61)*	*CRR art 4(1)(61)*							
390	Covered bonds	*CRR art 129*	*CRR art 129*							
400	Hybrid contracts	*Annex V.Part 2.98(d)*	*Annex V.Part 2.98(d)*							
410	Other debt securities issued	*Annex V.Part 2.98(e)*	*Annex V.Part 2.98(e)*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount *Annex V.Part 1.27-28*						Accumulated changes in fair value due to credit risk
				Held for trading	**Designated at fair value through profit or loss**	**Amortised cost**	**Trading**	**At a cost-based method**	**Hedge accounting**	
				IFRS 7.8(e)(ii); IFRS 9 Appendix A, IFRS 9.BA.6-BA.7, IFRS 9.6.7	*IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5*	*IFRS 7.8(g); IFRS 9.4.2.1*			*IFRS 7.24A(a); IFRS 9.6*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.101*
					Accounting Directive art 8(1)(a), (6); IAS 39.9		*Accounting Directive art 8(3); Annex V.Part 1.25*	*Accounting Directive art 8(3)*	*Accounting Directive art 8(1)(a), (6), (8)(1)(a)*	*CRR art 33(1)(b), art 33(1)(c); Annex V.Part 2.102*
				010	020	030	034	035	037	040
420	*Convertible compound financial instruments*		*IAS 32.AG 31*							
430	*Non-convertible*									
440	**Other financial liabilities**	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*							
450	**FINANCIAL LIABILITIES**									

8.2 **Subordinated financial liabilities**

				Carriyng amount		
				Designated at fair value through profit or loss	**At amortized cost**	**At a cost-based method**
				IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5	*IFRS 7.8(g); IFRS 9.4.2.1*	
		References National GAAP	***References National GAAP compatible IFRS***	*Accounting Directive art 8(1)(a), (6); IAS 39.9*		*Accounting Directive art 8(3)*
				010	020	030
010	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			
020	**Debt securities issued**	*Annex V.Part 1.37*	*Annex V.Part 1.37*			
030	**SUBORDINATED FINANCIAL LIABILITIES**	*Annex V.Part 2.99-100*	*Annex V.Part 2.99-100*			

10. **Derivatives - Trading and economic hedges**

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold
				Annex V.Part 2.120, 131		*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				010	011	020	016	022	025	030	040
010	**Interest rate**	*Annex V.Part 2.129(a)*	*Annex V.Part 2.129(a)*								
020	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
030	OTC options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
040	OTC other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
050	Organized market options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
060	Organized market other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold
				Annex V.Part 2.120, 131		*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				010	011	020	016	022	025	030	040
070	**Equity**	*Annex V.Part 2.129(b)*	*Annex V.Part 2.129(b)*								
080	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
090	OTC options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
100	OTC other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
110	Organized market options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
120	Organized market other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold
				Annex V.Part 2.120, 131		*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				010	011	020	016	022	025	030	040
130	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*	*Annex V.Part 2.129(c)*								
140	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
150	OTC options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
160	OTC other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
170	Organized market options	*Annex V.Part 2.136*	*Annex V.Part 2.136*								
180	Organized market other	*Annex V.Part 2.136*	*Annex V.Part 2.136*								

	By type of risk / By product or by type of market	*References National GAAP based on BAD*	*References National GAAP compatible IFRS*	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold
				Annex V.Part 2.120, 131		*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				010	011	020	016	022	025	030	040
190	**Credit**	*Annex V.Part 2.129(d)*	*Annex V.Part 2.129(d)*								
195	of which: economic hedges with use of the fair value option	*Annex V.Part 2.140*	*IFRS 9.6.7.1; Annex V.Part 2.140*								
201	of which: other economic hedges	*Annex V.Part 2.137-140*	*Annex V.Part 2.137-140*								
210	Credit default swap										
220	Credit spread option										
230	Total return swap										

	By type of risk / By product or by type of market	References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold
				Annex V.Part 2.120, 131		*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				010	011	020	016	022	025	030	040
240	Other										
250	**Commodity**	*Annex V.Part 2.129(e)*	*Annex V.Part 2.129(e)*								
260	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
270	**Other**	*Annex V.Part 2.129(f)*	*Annex V.Part 2.129(f)*								
280	of which: economic hedges	*Annex V.Part 2.137-139*	*Annex V.Part 2.137-139*								
290	**DERIVATIVES**	*CRR Annex II; Annex V.Part 1.16(a)*	*IFRS 9.Appendix A*								

By type of risk / By product or by type of market		References National GAAP based on BAD	References National GAAP compatible IFRS	Carrying amount				Fair value		Notional amount	
				Financial assets Held for trading and trading	of which: Financial assets measured at a cost-based method / LOCOM	Financial liabilities Held for trading and trading	of which: Financial liabilities measured at a cost-based method / LOCOM	Positive value	Negative value	Total Trading	of which: sold
				Annex V.Part 2.120, 131		*IFRS 9.BA.7 (a); Annex V.Part 2.120, 131*				*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*	*Annex V.Part 2.133-135*	*Annex V.Part 2.133-135*
				010	011	020	016	022	025	030	040
300	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141 (a), 142*	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*								
310	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*								
320	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*	*Annex V.Part 1.44(e), Part 2.141(c)*								

11. **Hedge accounting**

11.2 **Derivatives - Hedge accounting under National GAAP: Breakdown by type of risk**

	By product or by type of market	*References National GAAP based on BAD*	Carrying amount				Notional amount				Fair value	
			Assets	of which: assets carried at amortised cost / LOCOM	Liabilities	of which: liabilities carried at amortised cost / LOCOM	Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*
			005	006	007	008	010	011	020	021	030	040
010	**Interest rate**	*Annex V.Part 2.129(a)*										
020	OTC options	*Annex V.Part 2.136*										
030	OTC other	*Annex V.Part 2.136*										
040	Organized market options	*Annex V.Part 2.136*										
050	Organized market other	*Annex V.Part 2.136*										
060	**Equity**	*Annex V.Part 2.129(b)*										
070	OTC options	*Annex V.Part 2.136*										
080	OTC other	*Annex V.Part 2.136*										
090	Organised market options	*Annex V.Part 2.136*										
100	Organised market other	*Annex V.Part 2.136*										

	By product or by type of market	References National GAAP based on BAD	Carrying amount				Notional amount				Fair value	
			Assets	of which: assets carried at amortised cost / LOCOM	Liabilities	of which: liabilities carried at amortised cost / LOCOM	Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*
			005	006	007	008	010	011	020	021	030	040
110	**Foreign exchange and gold**	*Annex V.Part 2.129(c)*										
120	OTC options	*Annex V.Part 2.136*										
130	OTC other	*Annex V.Part 2.136*										
140	Organised market options	*Annex V.Part 2.136*										
150	Organised market other	*Annex V.Part 2.136*										
160	**Credit**	*Annex V.Part 2.129(d)*										
170	Credit default swap	*Annex V.Part 2.136*										
180	Credit spread option	*Annex V.Part 2.136*										
190	Total return swap	*Annex V.Part 2.136*										
200	Other	*Annex V.Part 2.136*										

	By product or by type of market	*References National GAAP based on BAD*	Carrying amount				Notional amount				Fair value	
			Assets	of which: assets carried at amortised cost / LOCOM	Liabilities	of which: liabilities carried at amortised cost / LOCOM	Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*
			005	006	007	008	010	011	020	021	030	040
210	**Commodity**	*Annex V.Part 2.129(e)*										
220	**Other**	*Annex V.Part 2.129(f)*										
230	**DERIVATIVES-HEDGE ACCOUNTING**	*Annex V.Part 1.22, 26*										
231	of which: fair value hedges	*Annex V.Part 2.143*										
232	of which: cash flow hedges	*Annex V.Part 2.143*										
233	of which: cost-price hedges	*Annex V.Part 2.143, 144*										
234	of which: hedge in net investments in a foreign operation	*Annex V.Part 2.143*										

	By product or by type of market	*References National GAAP based on BAD*	Carrying amount				Notional amount				Fair value	
			Assets	of which: assets carried at amortised cost / LOCOM	Liabilities	of which: liabilities carried at amortised cost / LOCOM	Total Hedging	of which: derivatives carried at amortised cost / LOCOM	of which: sold	of which: derivatives carried at amortised cost / LOCOM	Positive value	Negative value
			Annex V.Part 1.17, Part 2.120	*Annex V.Part 2.124*	*Annex V.Part 1.25, Part 2.120*	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.133-135*	*Annex V.Part 2.124*	*Annex V.Part 2.132*	*Annex V.Part 2.132*
			005	006	007	008	010	011	020	021	030	040
235	of which: portfolio fair value hedges of interest rate risk	*Annex V.Part 2.143*										
236	of which: portfolio cash flow hedges of interest rate risk	*Annex V.Part 2.143*										
240	of which: OTC - credit institutions	*Annex V.Part 1.42(c), 44(e), Part 2.141(a), 142*										
250	of which: OTC - other financial corporations	*Annex V.Part 1.42(d), 44(e), Part 2.141(b)*										
260	of which: OTC - rest	*Annex V.Part 1.44(e), Part 2.141(c)*										

18. **Information on performing and non-performing exposures**

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*						
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*	*Annex V.Part 2.88(a)*						
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*	*Annex V.Part 2.233(a)*						
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*	*Annex V.Part 2.233(b)*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*	*Annex V.Part 2.233(c), 234*						
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*	*Annex V.Part 2.217*						
335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.220*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224*						
350	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
360	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
370	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
380	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
390	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
400	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
410	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225*						
420	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
430	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
440	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
450	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
460	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
470	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224*						
490	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
500	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
510	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						

				Gross carrying amount / Nominal amount					
					Performing			Non-performing	
						Not past due or Past due <= 30 days	Past due > 30 days <= 90 days		Unlikely to pay that are not past-due or past-due < = 90 days
				010	020	030	055	060	070
			References National GAAP compatible IFRS	*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
		References National GAAP based on BAD		*Annex V. Part 1.34, Part 2.118, 221*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 222, 235*	*Annex V. Part 2. 213-216, 223-239*	*Annex V. Part 2. 222, 235-236*
520	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
530	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
540	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*	*Annex V.Part 2.217*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*						
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*	*Annex V.Part 2.88(a)*						
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*	*Annex V.Part 2.233(a)*						
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*	*Annex V.Part 2.233(b)*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*	*Annex V.Part 2.233(c), 234*						
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*	*Annex V.Part 2.217*						
335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.220*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224*						
350	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
360	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
370	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
380	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
390	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
400	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
410	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225*						
420	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
430	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
440	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
450	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*Annex V. Part 2. 222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
460	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
470	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224*						
490	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
500	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
510	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						

				Gross carrying amount / Nominal amount					
				Non-performing					
				Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 5 years	Past due > 5 years	Of which: defaulted	Of which: impaired
				080	090	100	105	110	120
			References National GAAP compatible IFRS	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.237(a)*
		References National GAAP based on BAD		*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*Annex V. Part 2.222, 235-236*	*CRR art 178; Annex V.Part 2.238(b)*	*CRR art 4(95); Annex V.Part 2.237(a)*
520	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
530	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
540	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*	*Annex V.Part 2.217*						

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*					
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*	*Annex V.Part 2.88(a)*					
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*	*Annex V.Part 2.233(a)*					
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					
192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	**Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*	*Annex V.Part 2.233(b)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*	*Annex V.Part 2.233(c), 234*					
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*	*Annex V.Part 2.217*					
335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.220*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	**Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224*					
350	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
360	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
370	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
380	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
390	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	**Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
400	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
410	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225*					
420	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
430	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
440	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
450	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	**Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
460	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
470	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224*					
490	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
500	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
510	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
					Performing exposures - Accumulated impairment and provisions	Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days <= 180 days
				130	140	150	160	170
			References National GAAP compatible IFRS	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
		References National GAAP based on BAD		*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*
520	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
530	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
540	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*	*Annex V.Part 2.217*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*					
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*	*Annex V.Part 2.88(a)*					
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.233(a)*	*Annex V.Part 2.233(a)*					
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					
192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(b)*	*Annex V.Part 2.233(b)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.233(c), 234*	*Annex V.Part 2.233(c), 234*					
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.217*	*Annex V.Part 2.217*					
335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.220*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 224*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 224*					
350	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
360	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
370	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
380	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
390	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
400	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
410	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114, 225*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116, 225*					
420	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
430	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
440	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
450	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
460	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
470	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
480	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115, 224*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116, 224*					
490	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
500	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
510	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
				Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			**Collateral received and financial guarantees received**	
				Past due > 180 days <= 1 year	Past due > 1 year < = 5 year	Past due > 5 years	Collateral received on non-performing exposues	Financial guarantees received on non-performing exposures
				180	190	195	200	210
			References National GAAP compatible IFRS	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
		References National GAAP based on BAD		*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 236, 238*	*Annex V. Part 2. 239*	*Annex V. Part 2. 239*
520	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
530	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
540	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
550	**OFF-BALANCE SHEET EXPOSURES**	*Annex V.Part 2.217*	*Annex V.Part 2.217*					

19. **Information forborne exposures**

				Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
		References National GAAP based on BAD	***References National GAAP compatible IFRS***	010	020	030	040	050
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					

				Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
		References National GAAP based on BAD	*References National GAAP compatible IFRS*	010	020	030	040	050
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					
080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				010	020	030	040	050
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*					
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*					
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*	*Annex V.Part 2.88(a)*					

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				010	020	030	040	050
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*	*Annex V.Part 2.249(a)*					
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				010	020	030	040	050
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					
192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				010	020	030	040	050
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					
196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*	*Annex V.Part 2.249(b)*					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				010	020	030	040	050
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*					
212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				010	020	030	040	050
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*					
222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*					
223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*					
224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*					
225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				010	020	030	040	050
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*					
227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*					
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(c)*	*Annex V.Part 2.249(c)*					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures				
					Performing exposures with forbearance measures			
						Instruments with modifications in their terms and conditions	Refinancing	of which: Performing forborne exposures under probation reclassified from non-performing
				010	020	030	040	050
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-258	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
				Annex V. Part 1.34, Part 2. 118, 240-245, 251-255	*Annex V. Part 2. 256, 259-262*	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*Annex V. Part 2. 256(b), 261*
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*	*Annex V.Part 2.246*					
335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.247*					
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246'*					

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*						
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*						
150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*						
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*	*Annex V.Part 2.88(a)*						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*	*Annex V.Part 2.249(a)*						
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						

				Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
		References National GAAP based on BAD	*References National GAAP compatible IFRS*		Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						
196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*	*Annex V.Part 2.249(b)*						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*						
212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*						
222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*						
223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*						
224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*						
225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*						
227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*						
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(c)*	*Annex V.Part 2.249(c)*						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Gross carrying amount / nominal amount of exposures with forbearance measures					
				Non-performing exposures with forbearance measures					
					Instruments with modifications in their terms and conditions	Refinancing	of which: Defaulted	of which: Impaired	of which: Forbearance of exposures non-performing prior to forbearance
				060	070	080	090	100	110
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*IFRS 9.5.5.1; IFRS 9.Appendix A; Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
				Annex V. Part 2. 259-263	*Annex V. Part 2.241(a), 266*	*Annex V. Part 2. 241 (b), 265-266*	*CRR art 178; Annex V. Part 2.264(b)*	*CRR art 4(95); Annex V.Part 2.264(a)*	*Annex V. Part 2. 231, 252(a), 263*
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*	*Annex V.Part 2.246*						
335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.247*						
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246'*						

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered Annex V. Part 2.119	
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
							Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				120	130	140	150	160	170	180
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
010	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							
020	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
030	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
040	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
050	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**	
		References National GAAP based on BAD	***References National GAAP compatible IFRS***				Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				120	130	140	150	160	170	180
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
060	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
070	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
080	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
090	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
100	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
110	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
							Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				120	130	140	150	160	170	180
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
120	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
130	Of which: Small and Medium-sized Enterprises	*SME Art 1 2(a)*	*SME Art 1 2(a)*							
140	Of which: Loans collateralised by commercial immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*							
150	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
160	Of which: Loans collateralised by residential immovable property	*Annex V.Part 2.86(a), 87*	*Annex V.Part 2.86(a), 87*							
170	Of which: Credit for consumption	*Annex V.Part 2.88(a)*	*Annex V.Part 2.88(a)*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered Annex V. Part 2.119	
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
							Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				120	130	140	150	160	170	180
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
180	**DEBT INSTRUMENTS AT COST OR AT AMORTISED COST**	*Annex V.Part 2.249(a)*	*Annex V.Part 2.249(a)*							
181	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							
182	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
183	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
184	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**					**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*	
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**	
							Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				120	130	140	150	160	170	180
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
185	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
186	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
191	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
192	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
193	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
194	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							

				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*	
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**	
		References National GAAP based on BAD	***References National GAAP compatible IFRS***				Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				120	130	140	150	160	170	180
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
195	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							
196	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
197	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
201	**DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME OR THROUGH EQUITY SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(b)*	*Annex V.Part 2.249(b)*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered *Annex V. Part 2.119*	
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
							Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				120	130	140	150	160	170	180
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
211	**Debt securities**	*Annex V.Part 1.31, 44(b)*	*Annex V.Part 1.31, 44(b)*							
212	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
213	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
214	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
215	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							

		References National GAAP based on BAD	References National GAAP compatible IFRS	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					Maximum amount of the collateral or guarantee that can be considered Annex V. Part 2.119	
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received	
							Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				120	130	140	150	160	170	180
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
216	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
221	**Loans and advances**	*Annex V.Part 1.32, 44(a)*	*Annex V.Part 1.32, 44(a)*							
222	Central banks	*Annex V.Part 1.42(a)*	*Annex V.Part 1.42(a)*							
223	General governments	*Annex V.Part 1.42(b)*	*Annex V.Part 1.42(b)*							
224	Credit institutions	*Annex V.Part 1.42(c)*	*Annex V.Part 1.42(c)*							
225	Other financial corporations	*Annex V.Part 1.42(d)*	*Annex V.Part 1.42(d)*							

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**					**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*	
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**	
							Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				120	130	140	150	160	170	180
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
226	Non-financial corporations	*Annex V.Part 1.42(e)*	*Annex V.Part 1.42(e)*							
227	Households	*Annex V.Part 1.42(f)*	*Annex V.Part 1.42(f)*							
231	**DEBT INSTRUMENTS AT STRICT LOCOM, OR FAIR VALUE THROUGH PROFIT OR LOSS OR THROUGH EQUITY NOT SUBJECT TO IMPAIRMENT**	*Annex V.Part 2.249(c)*	*Annex V.Part 2.249(c)*							

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**					**Maximum amount of the collateral or guarantee that can be considered** *Annex V. Part 2.119*	
					Perfoming exposures with forbearance measures - Accumulated impairment and provisions	**Non-performing exposures with forbearance measures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions**			**Collateral received and financial guarantees received**	
							Instruments with modifications in their terms and conditions	Refinancing	Collateral received on exposures with forbearance measures	Financial guarantees received on exposures with forbearance measures
				120	130	140	150	160	170	180
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
				Annex V. Part 2. 267	*Annex V. Part 2. 207*	*Annex V. Part 2. 207*	*Annex V. Part 2. 241(a), 267*	*Annex V. Part 2. 241(b), 267*	*Annex V. Part 2. 268*	*Annex V. Part 2. 268*
330	**DEBT INSTRUMENTS OTHER THAN HELD FOR TRADING OR TRADING**	*Annex V.Part 2.246*	*Annex V.Part 2.246*							
335	**DEBT INSTRUMENTS HELD FOR SALE**		*Annex V.Part 2.247*							
340	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113, 246*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116, 246'*							

REGULATION (EU) 2017/1539 OF THE EUROPEAN CENTRAL BANK

of 25 August 2017

laying down the date of application of Regulation (EU) 2017/1538 amending Regulation (EU) 2015/534 on reporting of supervisory financial information (ECB/2017/25) to less significant supervised entities which are subject to national accounting frameworks *(ECB/2017/26)*

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

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

Having regard to Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions ([1]), and in particular Article 4(1) and (3), Article 6(2), Article 6(5)(d) and Article 10 thereof,

Having regard to Regulation (EU) No 468/2014 of the European Central Bank of 16 April 2014 establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (SSM Framework Regulation) (ECB/2014/17) ([2]), and in particular Article 21(1), Article 140 and Article 141(1) thereof,

Having regard to Regulation (EU) 2017/1538 of the European Central Bank of 25 August 2017 amending Regulation (EU) 2015/534 on reporting of supervisory financial information (ECB/2017/25) ([3]), and in particular Article 2 thereof,

Whereas:

(1) Regulation (EU) 2015/534 of the European Central Bank (ECB/2015/13) ([4]) lays down reporting requirements concerning the supervisory financial information to be submitted by supervised entities to national competent authorities (NCAs).

(2) Regulation (EU) 2017/1538 enables the European Central Bank (ECB) to decide, at the request of an NCA, to apply that Regulation to less significant supervised entities which are subject to a national accounting framework based on Council Directive 86/635/EEC ([5]) and established in the Member State of that NCA from 1 January 2019 if the national accounting framework is not compatible with International Financial Reporting Standards.

(3) Following requests submitted by NCAs to the ECB until 27 July 2017 and the assessment performed by the ECB of national accounting frameworks, the ECB has decided to apply Regulation (EU) 2017/1538 to less significant supervised entities established in certain Member States from 1 January 2019.

(4) Therefore, a regulation supplementing Regulation (EU) 2017/1538 should be adopted to this end in line with the procedure of Article 26(7) and (8) of Regulation (EU) No 1024/2013,

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([1]) OJ L 287, 29.10.2013, p. 63.
([2]) OJ L 141, 14.5.2014, p. 1.
([3]) See page 1 of this Official Journal.
([4]) Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13) (OJ L 86, 31.3.2015, p. 13).
([5]) Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).

HAS ADOPTED THIS REGULATION:

Article 1

Regulation (EU) 2017/1538 shall apply to less significant supervised entities which are subject to national accounting frameworks based on Directive 86/635/EEC and established in Germany or France from 1 January 2019.

Article 2

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

This Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at Frankfurt am Main, 25 August 2017.

For the Governing Council of the ECB

The President of the ECB

Mario DRAGHI

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