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Guideline (EU) 2019/1386 of the European Central Bank of 7 June 2019 amending Guideline ECB/2014/15 on monetary and financial statistics (ECB/2019/18)



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.

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(Non-legislative acts)

GUIDELINES

GUIDELINE (EU) 2019/1386 OF THE EUROPEAN CENTRAL BANK of 7 June 2019

amending Guideline ECB/2014/15 on monetary and financial statistics (ECB/2019/18)

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

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

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

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

Whereas:

- Regulation (EU) 2018/231 of the European Central Bank (ECB/2018/2) (2) lays down requirements for the (1)collection and reporting of pension fund (PF) statistics. The collection of this information is necessary to support the ECB in carrying out monetary and financial analysis, and for the contribution of the European System of Central Banks (ESCB) to the stability of the financial system. The first reporting under Regulation (EU) 2018/231 (ECB/2018/2) begins, as a rule, with quarterly data on assets for the third quarter of 2019 and annual data on liabilities and number of pension scheme members for 2019. It is therefore necessary to update the framework for reporting statistics on PFs set out in Guideline ECB/2014/15 (3).
- (2) Guideline ECB/2014/15 already provides for the reporting of statistical information on PFs by the national central banks (NCBs). Data relating to PFs are transmitted to the ECB on the basis of data currently available at national level. The relevant provisions of Guideline ECB/2014/15 should be replaced in the light of the requirements stemming from Regulation (EU) 2018/231 (ECB/2018/2). In order to ensure a smooth transition, for the third and fourth quarters of 2019, NCBs should report statistical information on PFs both in accordance with Guideline ECB/2014/15 and with the requirements stemming from Regulation (EU) 2018/231 (ECB/2018/2).
- Amendments to the Tables 1.B., 1.H., 2.B. and 2.G. in Part 9 of Annex II are necessary in order to reflect updates (3) to the European Banking Authority taxonomy. Tables 1.B., 1.D., 1.E., 1.F., 1.G., 1.H., 1.J., 2.B., 2.C., 2.D., 2.E., 2.F., 2.G. and 2.I. in Part 9 of Annex II should be amended in order to revise the frequency of reporting of the data by the NCBs to the ECB in accordance with Article 12(2) of Guideline ECB/2014/15. Moreover, a minor amendment to the table in Part 22 of Annex II is necessary to bring the table into line with definitions contained in Regulation (EU) No 549/2013 of the European Parliament and of the Council (4). A minor amendment to Table 2a in Part 23 of Annex II is necessary in order to provide a more complete picture of assets held by the reporting agents.
- (4) Therefore, Guideline ECB/2014/15 should be amended accordingly,

⁽¹⁾ OJ L 318, 27.11.1998, p. 8.

⁽²⁾ Regulation (EU) 2018/231 of the European Central Bank of 26 January 2018 on statistical reporting requirements for pension funds (ECB/2018/2) (OJ L 45, 17.2.2018, p. 3).
 (³) Guideline ECB/2014/15 of 4 April 2014 on monetary and financial statistics (OJ L 340, 26.11.2014, p. 1).
 (⁴) Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and

regional accounts in the European Union (OJ L 174, 26.6.2013, p. 1).

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HAS ADOPTED THIS GUIDELINE:

Article 1

Amendments

Guideline ECB/2014/15 is amended as follows:

- 1. in Article 2, the following point (5) is added:
 - (5) "pension fund (PF)" has the same meaning as defined in point (1) of Article 1 of Regulation (EU) 2018/231 of the European Central Bank (ECB/2018/2) (*).
 - (*) Regulation (EU) 2018/231 of the European Central Bank of 26 January 2018 on statistical reporting requirements for pension funds (ECB/2018/2) (OJ L 45, 17.2.2018, p. 3)';
- 2. Article 26 is amended as follows:
 - (a) the title is replaced by the following:

'Article 26

Statistics on PFs';

(b) paragraph 1 is replaced by the following:

1. Scope of reporting of data up to and including the fourth quarter of 2019

(a) General

NCBs shall report to the ECB statistical information on PFs up to and including data for the fourth quarter of 2019, as laid down in paragraphs 1 to 5 of this Article and in accordance with Part 22 of Annex II. Data relating to PFs shall be transmitted on the basis of data currently available at national level. Where actual data are unavailable, estimates shall be provided on a best efforts basis.

The reporting population shall comprise PFs resident in the euro-area Member States.

(b) Outstanding amounts and financial transactions

NCBs shall report outstanding amounts at the end of the reference period and financial transactions during the quarter, which shall be derived in accordance with the ESA 2010.';

(c) the following paragraphs 6 to 15 are added:

'6. Scope of reporting in accordance with Regulation (EU) 2018/231 (ECB/2018/2)

(a) General

In accordance with Regulation (EU) 2018/231 (ECB/2018/2), NCBs shall report to the ECB statistical information on assets and liabilities of PFs as well as information on the number of members of pension schemes as laid down in paragraphs 6 to 15 of this Article and in accordance with Part 24 of Annex II to this Guideline. These requirements shall cover end-of-quarter stock data and quarterly flow adjustments on assets and liabilities of PFs, as well as annual data on members. Without prejudice to Article 12(2) of Regulation (EU) 2018/231 (ECB/2018/2), the first reporting under Regulation (EU) 2018/231 (ECB/2018/2) begins with quarterly data on assets for the third quarter of 2019 and annual data on liabilities and number of pension scheme members for 2019.

(b) Flow adjustments

NCBs shall report to the ECB separate data on revaluation adjustments (covering both price and exchange-rate changes) and reclassification adjustments, in accordance with Part 24 of Annex II and with Annex IV.

Financial transactions, including adjustments, shall be derived in accordance with the ESA 2010.

NCBs may deviate from the ESA 2010 due to divergent national practices for the purposes of Article 5 (b) and (c) of Regulation (EU) 2018/231 (ECB/2018/2). Where asset-by-asset (a-b-a) stock information is available, revaluation adjustments may be derived in accordance with a common Eurosystem method, i.e. the flow-derivation method referred to in Part 7 of Annex IV.

Approximations of financial transactions on liabilities may be derived in line with Part 7 of Annex IV.

7. Reporting frequency and deadline

(a) NCBs shall report to the ECB the required quarterly data by close of business on the 10th working day following the deadline specified in Article 8(1) of Regulation (EU) 2018/231 (ECB/2018/2). For a transitional period covering the reporting of data for the third quarter of 2019, the fourth quarter of 2019 and the first quarter of 2020, this deadline is extended to the 35th working day following the abovementioned deadline for reference period Q3 of 2019, to the 30th working day following the abovementioned deadline for reference period Q4 of 2019 and to the 25th working day following the abovementioned deadline for reference period Q1 of 2020.

(b) NCBs shall report to the ECB the required annual data by close of business on the 10th working day following the deadline specified in Article 8(2) of Regulation (EU) 2018/231 (ECB/2018/2). For a transitional period covering the first reporting of annual data for 2019, this deadline is extended to the 35th working day following the abovementioned deadline.

(c) The exact transmission dates shall be communicated to NCBs in advance in the form of a reporting calendar provided by the ECB by September of each year.

(d) In the first reporting of quarterly data to the ECB, NCBs shall be required to submit data on outstanding amounts. Flow adjustments shall be transmitted on a best efforts basis.

8. Revision policy

The following general rules shall apply to revisions of quarterly and annual data:

- (a) during the regular quarterly production periods, i.e. for a given reference quarter, from the deadline specified in paragraph 7(a) to the day the data are disseminated back to the NCBs, NCBs may revise the data covering the previous reference quarter;
- (b) during the regular annual production periods, i.e. for a given reference year, from the deadline specified in paragraph 7(b) to the day the data are disseminated back to the NCBs, NCBs may revise the data covering the previous reference year;
- (c) outside the regular production periods referred to in paragraphs (a) and (b) above, NCBs may also revise data covering previous reference periods where this significantly improves the quality of the data.

9. Derogations and grossing-up

To ensure the quality of the statistics on PFs, where NCBs grant derogations to small PFs in accordance with Article 7(1) of Regulation (EU) 2018/231 (ECB/2018/2), they shall gross up the quarterly PF data reported to the ECB to 100 % coverage.

NCBs may choose the procedure for grossing up to 100 % coverage based on the data collected in accordance with Article 7(1)(a) to (d) of Regulation (EU) 2018/231 (ECB/2018/2).

10. Derivation of aggregated data for securities

NCBs shall derive the aggregated quarterly data on assets and liabilities for PFs in accordance with Tables 1a to 1c of Part 24 of Annex II as follows:

- (a) For securities with ISIN codes, the NCBs shall map the information provided on a security-by-security (s-b-s) basis to the information derived from the Centralised Securities Database (CSDB) as the reference database. The mapped s-b-s information shall be used to compile the value of assets and liabilities in euro and to derive the necessary breakdowns for each individual security held or issued by the PF. If the security identifiers are not found in the CSDB, or the information necessary to compile the assets and liabilities in accordance with Tables 1a to 1c of Part 24 of Annex II is not available from the CSDB, the NCBs shall estimate the missing data.
- (b) NCBs shall aggregate the data on securities derived under paragraph (a) and add them to the information reported for securities without ISIN codes to produce aggregates for: (i) debt securities broken down by maturity (original) and counterparty (sector and residency); (ii) equity broken down by instrument and counterparty (sector and residency); and (iii) investment fund (IF) shares/units broken down by type of investment fund and residency of counterparty.

11. Breakdown of holdings of IF shares/units by main investment objective

NCBs shall transmit to the ECB best estimates on the PF holdings of IF shares/units broken down by main investment objective (i.e. bond funds, equity funds, mixed funds, real estate funds, hedge funds and other funds). These data may be derived by mapping the information provided on an s-b-s basis in accordance with Regulation (EU) 2018/231 (ECB/2018/2) to the information derived from the CSDB as the reference database.

If the IF shares/units held are not found in the CSDB, the NCBs shall estimate the missing data or use alternative sources to derive the data.

12. Reporting of quarterly estimates for liabilities

NCBs shall transmit to the ECB quarterly estimates for liabilities of PFs derived in accordance with Article 4(2) of Regulation (EU) 2018/231 (ECB/2018/2).

13. Valuation methods and/or accounting rules

The valuation methods according to the ESA 2010 and/or accounting rules in Article 6 of Regulation (EU) 2018/231 (ECB/2018/2) shall also apply when the NCBs report PF data to the ECB.

14. Explanatory notes

NCBs shall submit explanatory notes setting out the reasons for significant revisions as well as for any revisions provided outside the regular production periods mentioned in paragraph 8(c) of this Article. In addition, the NCBs shall provide the ECB with explanatory notes concerning reclassification adjustments.

15. Compilation approach

NCBs shall collect data from all PFs resident in their Member State, in accordance with Article 2(1) of Regulation (EU) 2018/231 (ECB/2018/2).'.

3. Annexes II, III, and IV are amended in accordance with the Annex to this Guideline.

Article 2

Taking effect and implementation

1. This Guideline shall take effect on the day of its notification to the NCBs of the Member States whose currency is the euro.

2. The NCBs of the Member States whose currency is the euro shall comply with this Guideline from 2 October 2019.

Article 3

Addressees

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

Done at Frankfurt am Main, 7 June 2019.

For the Governing Council of the ECB The President of the ECB Mario DRAGHI

6.9.2019

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ANNEX

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

1. Annex II is amended as follows:

(a) Part 9 is replaced by the following:

CBD Annual - Reporters

'PART 9

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi aries (subconsoli-	controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Reporting population	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
No. of stand alone credit institutions							
No. of credit institutions consolidated in banking groups							
No. of banking groups							
Total number of credit institutions *							
CBD Annual - Reporters				SSM Cate	gories		
Reporting population	aries (sub-conso	ntrolled subsidi- blidated or stand one)		ntrolled branches l alone)	Significant	Les	- CianiGaant
							s-Significant
No. of stand alone credit institutions							s-significant
No. of stand alone credit institutions No. of credit institutions consolidated in banking groups							s-significant
No. of credit institutions consolidated in							s-significant

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
Consolidated Income Statement	A. Large	B. Medium	C. Small				
nterest income*							
Financial assets held for trading							
Financial assets designated at fair value through profit or loss							
Available-for-sale financial assets							
Loans and receivables*							
Held-to-maturity investments							
Derivatives - Hedge accounting, interest rate risk							
Other assets							
Interest income on liabilities							
Interest expenses)							
(Financial liabilities held for trading)							
(Financial liabilities designated at fair value through profit or loss)							
(Financial liabilities measured at amortised cost)							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU	Faultan Fri	Foreign EU	Fault FU
		stand-alone banks	S	Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	controlled subsidi- aries (subconsoli-	Foreign EU controlled branches (stand alone)
Consolidated Income Statement	A. Large	B. Medium	C. Small			dated or stand alone)	
(Derivatives - Hedge accounting, interest rate risk)							
(Other liabilities)							
(Interest expense on assets)							
Expenses on share capital repayable on lemand)							
Dividend income							
Fee and commission income							
Fee and commission expenses)							
Gains or (-) losses on derecognition of Financial assets & liabilities not measured at fair value through profit or loss							
Gains or (-) losses on financial assets and iabilities held for trading, net							
Gains or (-) losses on financial assets and iabilities designated at fair value through profit or loss, net							
Gains or (-) losses from hedge accounting, net							
Exchange differences, net							

	Domestic bar	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small	dated or stand alone)			branches (stand alone)
Gains (losses) on derecognition of assets other than held for sale, net							
Other operating income							
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
(Staff expenses)							
(Other administrative expenses)							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
(Commitments and guarantees given)							
(Other provisions)							
(Impairment on financial assets not mea- sured at fair value through profit or loss)							
(Financial assets measured at cost [un- quoted equity])							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
(Available-for-sale financial assets)							
(Loans and receivables [including finan- ce leases])							
(Held to maturity investments)							
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ven- tures and associates)							
(Impairment or (-) reversal of impairment on non-financial assets)							
(Property, plant and equipment)							
(Investment properties)							
(Goodwill)							
(Intangible assets [other than goodwill])							
(Other)							
Negative goodwill recognised in profit or oss							
Share of the profit or (-) loss of invest- ments in subsidiaries, joint ventures and associates							

	Domestic ba	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small			dated or stand alone)	branches (stand alone)
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued opera- tions							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
(Tax expense or (-) income related to profit or loss from continuing operations)							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
Profit or (-) loss after tax from discontin- ued operations							
Profit or (-) loss before tax from discontinued operations							
(Tax expense or (-) income related to discontin- ued operations)							
PROFIT OR (-) LOSS FOR THE YEAR							
Attributable to minority interest							
Attributable to owners of the parent							

		SSM Ca	tegories	
Consolidated Income Statement	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
nterest income*				
Financial assets held for trading				
Financial assets designated at fair value through profit or loss				
Available-for-sale financial assets				
Loans and receivables*				
Held-to-maturity investments				
Derivatives - Hedge accounting, interest rate risk				
Other assets				
Interest income on liabilities				
nterest expenses)				
(Financial liabilities held for trading)				
(Financial liabilities designated at fair value through profit or loss)				
(Financial liabilities measured at amortised cost)				

CBD Annual - Profitability and efficiency - IFRS	5 FINREP			
		SSM Ca	tegories	
Consolidated Income Statement	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
(Derivatives - Hedge accounting, interest rate risk)				
(Other liabilities)				
(Interest expense on assets)				
Expenses on share capital repayable on lemand)				
Dividend income				
Fee and commission income				
(Fee and commission expenses)				
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss				
Gains or (-) losses on financial assets and liabilities held for trading, net				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				

CBD Annual - Profitability and efficiency - IFRS	FINKEP			
		SSM Ca	tegories	
Consolidated Income Statement	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Gains (losses) on derecognition of assets other than held for sale, net				
Other operating income				
Other operating expenses)				
Fotal operating income, net				
(Administration costs)				
(Staff expenses)				
(Other administrative expenses)				
(Depreciation)				
(Provisions or (-) reversal of provisions)				
(Commitments and guarantees given)				
(Other provisions)				
(Impairment on financial assets not mea- sured at fair value through profit or loss)				
(Financial assets measured at cost [un- quoted equity])				

CBD Annual - Profitability and efficiency - IFRS	5 FINREP			
		SSM Ca	tegories	
Consolidated Income Statement	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
(Available-for-sale financial assets)				
(Loans and receivables [including finan- ce leases])				
(Held to maturity investments)				
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ven- tures and associates)				
(Impairment or (-) reversal of impairment on non-financial assets)				
(Property, plant and equipment)				
(Investment properties)				
(Goodwill)				
(Intangible assets [other than goodwill])				
(Other)				
Negative goodwill recognised in profit or loss				
Share of the profit or (-) loss of invest- ments in subsidiaries, joint ventures and associates				

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CBD Annual - Profitability and efficiency - IFRS	5 FINREP				6.9.2019
		SSM Ca	tegories		2019
Consolidated Income Statement	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued opera- tions					EN
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS					
(Tax expense or (-) income related to profit or loss from continuing operations)					Official Journal of the European Union
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS					nal of the E
Profit or (-) loss after tax from discontin- ued operations					uropean Uni
Profit or (-) loss before tax from discontinued operations					lon
(Tax expense or (-) income related to discontin- ued operations)					
PROFIT OR (-) LOSS FOR THE YEAR					
Attributable to minority interest					L
Attributable to owners of the parent					L 232/15

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	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small			dated or stand alone)	branches (stand alone)
Interest income							
(Interest expenses)							
Dividend income							
Fee and commission income							
(Fee and commission expenses)							
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss							
Gains or (-) losses on financial assets and liabilities held for trading, net							
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net							
Gains or (-) losses on non-trading finan- cial assets and liabilities, net							
Gains or (-) losses from hedge accounting, net							
Exchange differences, net							

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

	Domestic ba	nking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
(Impairment on financial assets not mea- sured at fair value through profit or loss)							
Impairment or (-) reversal of impairment of investments in subsidiaries, joint ven- ures and associates)							
(Impairment or (-) reversal of impairment on non-financial assets)							
(Property, plant and equipment)							
(Investment properties)							
(Goodwill)							
(Intangible assets [other than goodwill])							
(Other)							
Negative goodwill recognised in profit or loss							
Share of the profit or (-) loss of invest- ments in subsidiaries, joint ventures and associates							

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued opera- tions							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
Tax expense or (-) income related to profit or loss from continuing operations)							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
Extraordinary profit or (-) loss after tax							
Extraordinary profit or loss before tax							
(Tax expense or (-) income related to extraordin- ary profit or loss)							
PROFIT OR (-) LOSS FOR THE YEAR							
Attributable to minority interest							
Attributable to owners of the parent							

CBD Annual - Profitability and efficiency - GA	AP FINREP			
		SSM Ca	tegories	
Consolidated Income Statement	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
nterest income				
Interest expenses)				
Dividend income				
Fee and commission income				
(Fee and commission expenses)				
Gains or (-) losses on derecognition of financial assets & liabilities not measured at fair value through profit or loss				
Gains or (-) losses on financial assets and iabilities held for trading, net				
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net				
Gains or (-) losses on non-trading finan- cial assets and liabilities, net				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				

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

CBD Annual - Profitability and efficiency - GA		SEM Co	4000	
	Foreign EA controlled subsidi-	Foreign EA controlled branches	itegories	
Consolidated Income Statement	aries (sub-consolidated or stand alone)	(stand alone)	Significant	Less-Significant
Impairment on financial assets not mea- ured at fair value through profit or loss)				
Impairment or (-) reversal of impairment f investments in subsidiaries, joint ven- ures and associates)				
mpairment or (-) reversal of impairment n non-financial assets)				
(Property, plant and equipment)				
(Investment properties)				
(Goodwill)				
(Intangible assets [other than goodwill])				
(Other)				
Negative goodwill recognised in profit or oss				
Share of the profit or (-) loss of invest- ments in subsidiaries, joint ventures and associates				

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CBD Annual - Profitability and efficiency - GAA	AP FINREP				6.9.2019
		SSM Ca	tegories		019
Consolidated Income Statement	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued opera- tions					EN
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS					
(Tax expense or (-) income related to profit or loss from continuing operations)					Official Journal of the European Union
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS					al of the Eur
Extraordinary profit or (-) loss after tax					opean Un
Extraordinary profit or loss before tax					ion
(Tax expense or (-) income related to extraordin- ary profit or loss)					
PROFIT OR (-) LOSS FOR THE YEAR					
Attributable to minority interest					
Attributable to owners of the parent					L 232/23

L 232/23

	Domestic ba	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Net interest income							
Interest income							
(Interest expenses)							
Dividend income							
Net fee and commission income							
Fee and commission income							
(Fee and commission expenses)							
Trading and foreign exchange results							
Other operating income							
(Other operating expenses)							
Total operating income, net							
(Administration costs)							
(Staff expenses)							
(Other administrative expenses)							
(Depreciation)							

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
Provisions or (-) reversal of provisions)							
Impairment on financial assets not mea- sured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment on non-financial assets)							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

CBD Annual - Profitability and efficiency - N	ION-FINREP			
		SSM Ca	itegories	
Consolidated Income Statement	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Net interest income				
Interest income				
(Interest expenses)				
Dividend income				
Net fee and commission income				
Fee and commission income				
(Fee and commission expenses)				
Trading and foreign exchange results				
Other operating income				
(Other operating expenses)				
Total operating income, net				
(Administration costs)				
(Staff expenses)				
(Other administrative expenses)				
(Depreciation)				

	SSM Categories							
Consolidated Income Statement	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant				
Provisions or (-) reversal of provisions)								
Impairment on financial assets not mea- sured at fair value through profit or loss)								
(Impairment or (-) reversal of impairment on non-financial assets)								
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS								
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS								
PROFIT OR (-) LOSS FOR THE YEAR								

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

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

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Return on Equity (RoE)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
o. of institutions with RoE < 0							
o. of institutions with RoE 0-5 %							
o. of institutions with RoE 5-10 %							
o. of institutions with RoE 10-15 %							
o. of institutions with RoE 15-20 %							
. of institutions with RoE > 20 %							
of total banking assets of institutions with RoE O							
f total banking assets of institutions with RoE %							
f total banking assets of institutions with RoE 0 %							
f total banking assets of institutions with RoE 15 %							
f total banking assets of institutions with RoE 20 %							
total banking assets of institutions with RoE %							

CBD Annual - Profitability and efficiency - IFR	S FINREP			
		SSM Ca	tegories	
Return on Equity (RoE)	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE 0-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

Return on Equity (RoE)	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Io. of institutions with RoE < 0							
o. of institutions with RoE 0-5 %							
o. of institutions with RoE 5-10 %							
o. of institutions with RoE 10-15 %							
o. of institutions with RoE 15-20 %							
. of institutions with RoE > 20 %							
of total banking assets of institutions with RoE 0							
of total banking assets of institutions with RoE %							
f total banking assets of institutions with RoE 7 %							
of total banking assets of institutions with RoE -15 %							
f total banking assets of institutions with RoE 20 %							
total banking assets of institutions with RoE %							

CBD Annual - Profitability and efficiency - GA	AP FINREP			
		SSM Ca	tegories	
Return on Equity (RoE)	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE D-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

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

CBD Annual - Profitability and efficiency - NO	N-FINREP			
		SSM Ca	tegories	
Return on Equity (RoE)	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE D-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Return on Equity (RoE)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
o. of institutions with RoE < 0							
o. of institutions with RoE 0-5 %							
o. of institutions with RoE 5-10 %							
of institutions with RoE 10-15 %							
. of institutions with RoE 15-20 %							
of institutions with RoE > 20 %							
f total banking assets of institutions with RoE							
total banking assets of institutions with RoE %							
total banking assets of institutions with RoE %							
total banking assets of institutions with RoE 15 %							
total banking assets of institutions with RoE 20 %							
otal banking assets of institutions with RoE %							

CBD Annual - Profitability and efficiency - FUL	L SAMPLE			
		SSM Ca	tegories	
Return on Equity (RoE)	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
No. of institutions with RoE < 0				
No. of institutions with RoE 0-5 %				
No. of institutions with RoE 5-10 %				
No. of institutions with RoE 10-15 %				
No. of institutions with RoE 15-20 %				
No. of institutions with RoE > 20 %				
% of total banking assets of institutions with RoE < 0				
% of total banking assets of institutions with RoE D-5 %				
% of total banking assets of institutions with RoE 5-10 %				
% of total banking assets of institutions with RoE 10-15 %				
% of total banking assets of institutions with RoE 15-20 %				
% of total banking assets of institutions with RoE > 20 %				

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Cash, cash balances at central banks and other demand deposits							
Financial assets held for trading							
Derivatives held for trading							
Equity instruments							
Debt securities							
Loans and advances							
Financial assets designated at fair value through profit or loss							
Equity instruments							
Debt securities							
Loans and advances							
Available-for-sale financial assets							
Equity instruments							
Debt securities							
Loans and advances							

CBD Annual - Balance sheet - IFRS FINREP							
	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled branches (stand alone)
Assets	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	
oans and receivables							
Debt securities							
oans and advances							
leld-to-maturity investments							
Pebt securities							
ans and advances							
erivatives-Hedge accounting							
r value changes of the hedged items in rtfolio hedge of interest rate risk							
vestments in associates, subsidiaries and int ventures							
ngible assets							
tangible assets							
x assets							
errent tax assets							
eferred tax assets							

CBD Annual - Balance sheet - IFRS FINREP								L 23
		Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled	2/40
Assets	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)	
Other assets								EN
Non-current assets and disposal groups classified as held for sale								
TOTAL ASSETS*								

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

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

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

6.9.2019

EN

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	
Liabilities	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	
Financial liabilities held for trading								I.
Derivatives held for trading								-
Short positions								
Deposits								
Debt securities issued								ç
Other financial liabilities held for trading								
Financial liabilities designated at fair value through profit or loss								
Deposits								
Debt securities issued								Pear o
Other financial liabilities designated at fair value through profit or loss								шон
Financial liabilities measured at amortised cost								
Deposit								
Debt securities issued								
Other financial liabilities measured at amortised cost								ç
Derivatives-Hedge accounting								-

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

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

		SSM Ca	tegories		6.9.2019
Liabilities	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	910
Fair value changes of the hedged items in portfolio hedge of interest rate risk					EN
Provisions					
Tax liabilities					
Current tax liabilities					
Deferred tax liabilities					Official
Other liabilities					ournal
Share capital repayable on demand (e.g. cooperative shares)					of the Euro
Liabilities included in disposal groups classified as held for sale					Official Journal of the European Union
TOTAL LIABILITIES					n

	Domestic bar	king groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	-
Equity and minority interest	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	
Capital								
Share premium								-
Equity instruments issued other than cap- ital								
Other Equity								
Accumulated other comprehensive in- come								onnoim Johnning of the principality of the
Retained earnings								
Revaluation reserves								
Other Reserves								Pour e-
(Treasury shares)								
Profit or loss attributable to owners of the parent								
(Interim dividends)								
Minority interest								
TOTAL EQUITY								
TOTAL LIABILITIES AND EQUITY								-

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	L 232/50
Loan commitments, financial guarantees and other commitments	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	0
Given								EN
Loan commitments*								
Financial guarantees*								
Other commitments								
Received								Official Journal
Loan commitments*								ournal of
Financial guarantees*								of the European
Other commitments								pean Unio

		SSM Ca	tegories		0.9.2
Loan commitments, financial guarantees and other commitments	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	6.9.2019
Given					E
Loan commitments*					EN
Financial guarantees*					
Other commitments					
Received					Official Journal of the European Union
Loan commitments*					urnal of t
Financial guarantees*					the Europ
Other commitments					ean Uni

	Domestic bar	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Cash, cash balances at central banks and other demand deposits							
Financial assets held for trading							
Derivatives held for trading							
Equity instruments							
Debt securities							
Loans and advances							
Non-trading non-derivative financial as- sets measured at fair value through profit or loss							
Equity instruments							
Debt securities							
Loan and advances							
Non-trading non-derivative financial as- sets measured at fair value to equity							
Equity instruments							
Debt securities							

CBD Annual - Balance sheet - GAAP FINREP				1		T	
	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
oan and advances							
Non-trading debt instruments measured t a cost-based method							
Debt securities							
pans and advances							
ther non-trading non-derivative finan- al assets							
uity instruments							
bt securities							
ans and advances							
erivatives-Hedge accounting							
ir value changes of the hedged items in rtfolio hedge of interest rate risk							
vestments in associates, subsidiaries and int ventures							
angible assets							
tangible assets							

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

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

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

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

Official Journal of the European Union

6.9.2019

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	Domestic bar	nking groups (cons stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	L 232/58
Liabilities	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	8
Financial liabilities held for trading								EN
Derivatives held for trading								Z
Short positions								
Deposits								
Debt securities issued								Official Jo
Other financial liabilities held for trading								Official Journal of the
Non-trading non-derivative financial li- abilities measured at a cost-based method								the Europea
Deposits								European Union
Debt securities issued								
Other financial liabilities								
Derivatives-Hedge accounting								
Fair value changes of the hedged items in portfolio hedge of interest rate risk								
Provisions								6.9.2019

	Domestic ban	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	0.7.2017
Liabilities	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	, y
Tax liabilities								EIN
Current tax liabilities								
Deferred tax liabilities								
Other liabilities								
Share capital repayable on demand (e.g. cooperative shares)								Oniciai Jo
Liabilities included in disposal groups classified as held for sale								journal of the
TOTAL LIABILITIES								e Europe

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

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

<u>.</u> È. <u></u> n Union

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Equity and minority interest	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Capital							
Share premium							
equity instruments issued other than cap- tal							
Other Equity							
Accumulated other comprehensive in- come							
Retained earnings							
Revaluation reserves							
air value reserves							
Other Reserves							
First consolidation differences							
Treasury shares)							
Profit or loss attributable to owners of he parent							
(Interim dividends)							
Minority interest							
FOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

		SSM Ca	itegories		
Equity and minority interest	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	_
Capital					- [
Share premium					
Equity instruments issued other than cap- ital					-
Other Equity					-
Accumulated other comprehensive in- come					
Retained earnings					Списка јонгла от ше в пођеан опнон
Revaluation reserves					- 10
Fair value reserves					
Other Reserves					
First consolidation differences					
(Treasury shares)					-
Profit or loss attributable to owners of the parent					-
(Interim dividends)					-
Minority interest					-
TOTAL EQUITY					
TOTAL LIABILITIES AND EQUITY					

	Domestic bar	iking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Loan commitments, financial guarantees and other commitments	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Given							
Loan commitments*							
Financial guarantees*							
Other commitments							
Received							
Loan commitments*							
Financial guarantees*							
Other commitments							

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

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
Cash, cash balances at central banks							
Loans and advances							
Debt securities							
Equity instruments							
Residual assets							
TOTAL ASSETS							
Memorandum items							
Financial assets held for trading							
Investments in associates, subsidiaries and joint ventures							

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

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	Domestic banking groups (con stand-alone bank		solidated) and s	controlled subsidi-		Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Liabilities	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Deposits							
Debt securities issued							
Provisions							
Residual liabilities							
TOTAL LIABILITIES							

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

		stic banking groups (consolidated) and Foreign non-EU controlled subsidi-		Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled	L 232/	
Equity and minority interest	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)	89
Capital								
TOTAL EQUITY								EN
TOTAL LIABILITIES AND EQUITY								

		SSM Ca	tegories	
Equity and minority interest	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Capital				
TOTAL EQUITY				
TOTAL LIABILITIES AND EQUITY				

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

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Assets	SSM Categories				
	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
sh, cash balances at central banks					
ans and advances*					
ebt securities*					
quity instruments*					
esidual assets					
OTAL ASSETS*					
lemorandum items					
nancial assets held for trading					
estments in associates, subsidiaries and joint tures					

	Domestic bar	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)
Liabilities	A. Large	B. Medium	C. Small	dated or stand alone)			
Deposits *							
Debt securities issued							
Provisions							
Residual liabilities							
TOTAL LIABILITIES*							

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

		iking groups (con stand-alone banks		Foreign non-EU controlled subsidi- controlled		Foreign EU controlled subsidi- controlled		L 232/
Equity and minority interest	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)	72
Capital								
TOTAL EQUITY*								EN
TOTAL LIABILITIES AND EQUITY								

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

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Loans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Debt securities							
Central banks							
General governments*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Equity instruments							
of which: credit institutions							
of which: other financial corporations							
of which: non-financial corporations							

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled		Foreign EU controlled	6.9.201
Memorandum items	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	9
Subordinated financial liabilities								EN
Deposits								Z
Debt securities issued								

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

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small		branches (stand alone)	dated or stand alone)	branches (stand alone)
Loans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Debt securities							
Central banks							
General governments*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Equity instruments							
of which: credit institutions							
of which: other financial corporations							
of which: non-financial corporations							

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

	Domestic bar	iking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- crice (whenevel)				1767 1
Memorandum items	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	ò
Subordinated financial liabilities								1
Deposits								EN
Debt securities issued								

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

6.9.2019

CBD Annual - Balance sheet - NON-FINREP							
	Domestic ba	nking groups (con stand-alone bank	solidated) and s	Foreign non-EU controlled subsidi aries (subconsoli-	controllea	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Loans and advances							
General governments							
Central banks							
Credit institutions							
Other							
CBD Annual - Balance sheet - NON-FINREP							
				SSM Cate	gories		
Assets	aries (sub-conse	ntrolled subsidi- olidated or stand one)	Foreign EA con (stand	trolled branches alone)	Significant	Les	s-Significant
Loans and advances							
General governments							
Central banks							
Credit institutions							
Other							

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CBD Annual - Balance sheet - FULL SAMPLE							
	Domestic bar	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsid aries (subconsoli	i- controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small	dated or stand alone)		dated or stand alone)	branches (stand alone)
Loans and advances							
General governments							
Central banks							
Credit institutions							
Other							
	1	1		1			
CBD Annual - Balance sheet - FULL SAMPLE							
				SSM Cate	egories		
Assets	aries (sub-conso	ntrolled subsidi- olidated or stand one)	Foreign EA con (stand	trolled branches alone)	Significant	Les	s-Significant
Loans and advances							
General governments							
Central banks							,
Credit institutions							
Other							

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	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Forborne exposures	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Debt securities - Gross carrying amount of xposures with forbearance measures							
Debt securities - Gross carrying amount of per- forming exposures with forbearance measures							
Debt securities - Gross carrying amount of performing exposures with forbearance meas- ures of which under probation							
Debt securities - Gross carrying amount of non- performing exposures with forbearance measures							
Debt securities - Gross carrying amount of non-performing exposures with forbearance measures of which under probation							
Debt securities - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - performing expo- ures with forebearance measures							
Debt securities - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - non-performing exposures with forebearance measures							

	Domestic bar	iking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Forborne exposures	A. Large	B. Medium	C. Small	 aries (subconsoli- dated or stand alone) 	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
oans and advances - Gross carrying amount of exposures with forbearance measures*							
Loans and advances - Gross carrying amount of performing exposures with forbearance meas- ures*							
Loans and advances - Gross carrying amount of performing exposures with forbearance measures of which under probation							
Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures*							
Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures of which under probation							
oans and advances - Accumulated impair- nent, accumulated changes in fair value due o credit risk and provisions - performing ex- posures with forebearance measures							
Loans and advances - Accumulated impair- ment, accumulated changes in fair value due to credit risk and provisions - non-perform- ng exposures with forebearance measures							

		SSM Ca	tegories	
Forborne exposures	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
ebt securities - Gross carrying amount of posures with forbearance measures				
Debt securities - Gross carrying amount of per- forming exposures with forbearance measures				
Debt securities - Gross carrying amount of performing exposures with forbearance meas- ures of which under probation				
Debt securities - Gross carrying amount of non- performing exposures with forbearance measures				
Debt securities - Gross carrying amount of non-performing exposures with forbearance measures of which under probation				
Debt securities - Accumulated impairment, ccumulated changes in fair value due to redit risk and provisions - performing expo- ures with forebearance measures				
Debt securities - Accumulated impairment, ccumulated changes in fair value due to redit risk and provisions - non-performing xposures with forebearance measures				

CBD Annual - Asset quality - FINREP reporters		SSM Ca	itegories	
Forborne exposures	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
oans and advances - Gross carrying amount f exposures with forbearance measures*				
Loans and advances - Gross carrying amount of performing exposures with forbearance meas- ures*				
Loans and advances - Gross carrying amount of performing exposures with forbearance measures of which under probation				
Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures*				
Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures of which under probation				
oans and advances - Accumulated impair- nent, accumulated changes in fair value due o credit risk and provisions - performing ex- osures with forebearance measures				
Loans and advances - Accumulated impair- nent, accumulated changes in fair value due o credit risk and provisions - non-perform- ng exposures with forebearance measures				

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total gross carrying amount of exposures	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations*							
Households*							
Off-balance sheet exposures							

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total gross carrying amount of performing exposures	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Total gross carrying amount of performing exposures - Not past due or Past due <= 30 days	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

		SSM Categories									
Total gross carrying amount of performing exposures - Not past due or Past due <= 30 days	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	06/202						
Debt securities					-						
Central banks											
General governments					-						
Credit institutions					-						
Other financial corporations					– Othera						
Non-financial corporations					l Journa						
Loans and advances					Otticial Journal of the European Union						
Central banks					Europea						
General governments											
Credit institutions					_						
Other financial corporations					-						
Non-financial corporations					-						
Households					-						

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total gross carrying amount of performing exposures - Past due > 30 days <= 60 days	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total gross carrying amount of performing exposures - Past due > 60 days <= 90 days	A. Large	B. Medium	C. Small		branches (stand alone)	dated or stand alone)	branches (stand alone)
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

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

	Domestic bar	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total gross carrying amount of non- performing exposures	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Debt securities*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations*							
Households*							
Off-balance sheet exposures							

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled branches (stand alone)
Total gross carrying amount of non- performing exposures - Unlikely to pay that are not past-due or past-due <= 90 days	A. Large	B. Medium	C. Small		branches (stand alone)	aries (subconsoli- dated or stand alone)	
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Total gross carrying amount of non- performing exposures - Past due > 90 days <= 180 days	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							

		SSM Ca	tegories		L 23
Total gross carrying amount of non- performing exposures - Past due > 90 days <= 180 days	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Debt securities					
Central banks					EN
General governments					_
Credit institutions					_
Other financial corporations					
Non-financial corporations					
Loans and advances					
Central banks					Ешореа
General governments					
Credit institutions					_
Other financial corporations					_
Non-financial corporations					
Households					_

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

		SSM Categories									
Total gross carrying amount of non- performing exposures - Past due > 180 days <= 1 year	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	- 201/202						
Debt securities					-						
Central banks					- 5						
General governments					-						
Credit institutions					-						
Other financial corporations											
Non-financial corporations					l Journa						
Loans and advances					l of the						
Central banks					Europea						
General governments					Otticial Journal of the European Union						
Credit institutions					-						
Other financial corporations					-						
Non-financial corporations					-						
Households					-						

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

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	SSM Categories								
Total gross carrying amount of non- performing exposures - Past due > 1 year	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant					
Debt securities					- [
Central banks									
General governments					-				
Credit institutions					-				
Other financial corporations									
Non-financial corporations									
Loans and advances					Unicitat Journal of the European Union				
Central banks					Europea				
General governments									
Credit institutions					-				
Other financial corporations					_				
Non-financial corporations					-				
Households					-				

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

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

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

		SSM Ca	tegories		L 23
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Debt securities					
Central banks					
General governments					-
Credit institutions					-
Other financial corporations					- Offi
Non-financial corporations					icial Jou
Loans and advances					Official Journal of the European Union
Central banks					the Euro
General governments					⊃pean ∪
Credit institutions					nion
Other financial corporations					-
Non-financial corporations					-
Households					-
Off-balance sheet exposures					-

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

		SSM Ca	tegories		67 1
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on performing exposures	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	011/202
Debt securities					
Central banks					
General governments					_
Credit institutions					_
Other financial corporations					
Non-financial corporations					cial jou
Loans and advances					Otheral Journal of the European Union
Central banks					ine Euro
General governments					ppean ∪
Credit institutions					nion
Other financial corporations					_
Non-financial corporations					-
Households					-
Off-balance sheet exposures					_

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

		SSM Ca	tegories		
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions on non-performing exposures	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Debt securities*					
Central banks					
General governments					-
Credit institutions					-
Other financial corporations					
Non-financial corporations					Utilicial Journal of the European Union
Loans and advances*					rnal or
Central banks					ine Euro
General governments					- opean o
Credit institutions					- nion
Other financial corporations					-
Non-financial corporations					-
Households					-
Off-balance sheet exposures					-

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Collateral received on non-performing expo- sures	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

		SSM Ca	tegories		
Collateral received on non-performing expo- sures	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Debt securities					-
Central banks					
General governments					-
Credit institutions					-
Other financial corporations					-
Non-financial corporations					П П П П П П П П
Loans and advances					
Central banks					
General governments					- opean o
Credit institutions					
Other financial corporations					-
Non-financial corporations					-
Households					-
Off-balance sheet exposures					-

	Domestic bar	nking groups (con stand-alone bank	solidated) and s	controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled branches (stand alone)
Financial guarantees received on non- performing exposures	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	
Debt securities							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

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

	Domestic bar	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Impaired debt instruments - Total gross carrying amount of impaired assets	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Loans and receivables							
Debt securities							
Loans and advances							
Held-to-maturity investments							
Debt securities							
Loans and advances							
CBD Annual - Asset quality - IFRS FINREP				SSM Catego	ories		
Impaired debt instruments - Total gross carrying amount of impaired assets	aries (sub-conse	ntrolled subsidi- blidated or stand one)	Foreign EA con (stand	trolled branches l alone)	Significant	Les	s-Significant
oans and receivables							
Debt securities						1	
Debt securities Loans and advances							
Loans and advances							

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

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

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	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Impaired debt instruments - Allowances for collectively assessed financial assets	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Loans and receivables							
Debt securities							
Loans and advances							
Held-to-maturity investments							
Debt securities							
Loans and advances							

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

		iking groups (con stand-alone banks		dated) and C. Small Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	
Impaired debt instruments - Allowances for incurred but not reported losses	A. Large	B. Medium	C. Small		branches (stand alone)	dated or stand alone)	branches (stand alone)	
Loans and receivables								
Debt securities								
Loans and advances								
Held-to-maturity investments								
Debt securities								
Loans and advances								

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

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Impaired debt instruments - Non-trading debt instruments measured at a cost-based method	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
Fotal gross carrying amount of impaired as- tets							
Debt securities							
Loans and advances							
Allowances for individual assessed financial assets							
Debt securities							
Loans and advances							
Allowances for collectively assessed financial assets							
Debt securities							
Loans and advances							

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

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

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

CBD Annual - GEOGRAPHICAL CONCENT	RATION						
	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total original exposure value	A. Large	A. Large B. Medium		dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Т							
Е							
G							
IR							
Y							
Z							
DK							
Е							
I							
R							
DE							
L							
IU							
E							
Г							
V							
Г							
U							

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total original exposure value	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
MT							
NL							
PL							
Ϋ́							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
P (Japan)							
CH (Switzerland)							
MX (Mexico)							

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total original exposure value	A. Large	B. Medium	C. Small	 aries (subconsoli- dated or stand alone) 	branches (stand alone)	dated or stand alone)	branches (stand alone)
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							
Memorandum items							
Non-domestic original exposure							
Total original exposure							

6.9.2019

CBD Annual - GEOGRAPHICAL CONCENT	TRATION			
		SSM Ca	itegories	
Total original exposure value	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
AT				
BE				
G				
HR				
CY				
CZ				
DK				
EE				
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R				
DE				
EL .				
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E				
Т				
V				
Т				
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6.9.2019

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CBD Annual - GEOGRAPHICAL CONCENTRATION									
		SSM Cat	tegories						
Total original exposure value	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant					
ИТ									
NL									
PL									
PT									
RO									
SK									
SI									
ES									
SE									
UK									
NO									
US (United States)									
HK (Hong Kong)									
BR (Brazil)									
CN (China)									
IP (Japan)									
CH (Switzerland)									
MX (Mexico)									

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

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposures in default	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
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	Domestic ba	nking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposures in default	A. Large	B. Medium	C. Small		branches (stand alone)	dated or stand alone)	branches (stand alone)
MT							
NL							
PL							
РТ							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

	Domestic bar	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	controlled arise (subserve)		Foreign EU controlled	L 232/132
Total exposures in default	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	132
AU (Australia)								
SG (Singapore)								EN
TR (Turkey)								
RU (Russian federation)								
KY (Cayman Islands)								
IN (India)								Official Journal of
KR (South Korea)								Journa
ZA (South Africa)								l of the
CA (Canada)								e Europ

		SSM Categories									
Total exposures in default	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant							

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

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

	Domestic ba	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposure value	A. Large	B. Medium	C. Small	dated or stand alone)		dated or stand alone)	branches (stand alone)

	Domestic bar	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposure value	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
MT							
NL							
PL							
РТ							
RO							
SK							
SI							
ES							
SE							
UK							
NO							
US (United States)							
HK (Hong Kong)							
BR (Brazil)							
CN (China)							
JP (Japan)							
CH (Switzerland)							
MX (Mexico)							

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	0011207 1
Total exposure value	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	1.70
AU (Australia)								
SG (Singapore)								
TR (Turkey)								
RU (Russian federation)								
KY (Cayman Islands)								
IN (India)								
KR (South Korea)								Johi Ila
ZA (South Africa)								
CA (Canada)								c Europ

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

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

Total exposures collateralized by immovable residential property	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	controlicu	
	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Т							
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	Domestic bar	ıking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposures collateralized by immovable residential property	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
MT							
NL							
PL							
PT							
RO							
SK							
SI							
ES							
SE							
UK							
Non-EU countries							

	SSM Categories								
Total exposures collateralized by immovable residential property	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant					
T									
BE									
G									
łR									
ΞY									
CZ									
DK									
EE									
FI									
FR									
DE									
EL									
HU									
E									
Т									
N									
Г									
LU									

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

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposures collateralized by immovable commercial property	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Т							
3							
3							
R							
Y							
Z							
ζ.							
U							

	Domestic bar	ıking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposures collateralized by immovable commercial property	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
MT							
NL							
PL							
РТ							
RO							
SK							
SI							
ES							
SE							
UK							
Non-EU countries							

	SSM Categories								
Total exposures collateralized by immovable commercial property	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant					
T									
BE									
G									
IR									
CY									
ΣZ									
DK									
E									
I									
R									
E									
L									
IU									
]									
V									
Γ									
IJ									

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

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

		SSM Categories								
Domestic activities	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant						
pans and advances										
Debt securities										
Fotal assets										
Deposits										
Debt securities issued										
Total liabilities										
interest income										
(Interest expense)										
fotal operating income, net										
Profit or loss for the year										

	Domestic bar	ıking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Non-domestic activities	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Loans and advances							
Debt securities							
Total assets							
Deposits							
Debt securities issued							
Total liabilities							
Interest income							
(Interest expense)							
Total operating income, net							
Profit or loss for the year							

		SSM Ca	tegories		0.7.2
Non-domestic activities	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Loans and advances					
Debt securities					
Total assets					-
Deposits					-
Debt securities issued					
Total liabilities					Liai John
Interest income					
(Interest expense)					
Total operating income, net					
Profit or loss for the year					

CBD Annual - COUNTERPARTY CONCENTRATION									
	Domestic ban	king groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled		
Large exposures (total)	A. Large	B. Medium	C. Small	dated or stand alone)			branches (stand alone)		
Large exposures (total)									
Large exposures - Over 10 % of capital or EUR 300 mln.									
Large exposures - Institutions									
Large exposures - Unregulated financial Enti- ties									

CBD Annual - COUNTERPARTY CONCENTRAT	ΓΙΟΝ			
		SSM Ca	tegories	
Large exposures (total)	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
Large exposures (total)				
Large exposures - Over 10 % of capital or EUR 300 mln.				
Large exposures - Institutions				
Large exposures - Unregulated financial Enti- ties				

EN

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Exposures to central banks	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
On demand [call] and short notice [current account]							
Credit card debt							
Finance leases							
Reverse repurchase loans							
Other term loans							
Advances that are not loans							
LOANS AND ADVANCES							

Official Journal of the European Union

L 232/155

	SSM Categories							
Exposures to central banks	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant				
n demand [call] and short notice [current count]								
redit card debt								
nance leases								
verse repurchase loans								
ther term loans								
lvances that are not loans								
DANS AND ADVANCES								

Official Journal of the European Union

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

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

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

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	6.9.2019
Exposures to other financial corporations	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	9
On demand [call] and short notice [current account]								EZ
Credit card debt								
Trade receivables								
Finance leases								
Reverse repurchase loans								Official
Other term loans								Official Journal of the European Onion
Advances that are not loans								or the r
LOANS AND ADVANCES								uropear
of which: mortgage loans [Loans collateralized by immovable property]								
of which: other collateralized loans								
Memorandum items: Maximum amount of the collateral/guarantee that can be con- sidered								
Loans collateralized by immovable property								
Other collateralized loans								F
Financial guarantees received								L 232/101

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

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

		SSM Ca	tegories		
Exposures to non-financial corporations	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	232/104
On demand [call] and short notice [current account]					EN
Credit card debt					-
Trade receivables					-
Finance leases					-
Reverse repurchase loans					Offici
Other term loans					al Journ
Advances that are not loans					hal of th
LOANS AND ADVANCES*					le Euro
of which: mortgage loans [Loans collateralized by immovable property]					Uticial Journal of the European Union
of which: other collateralized loans					- ¤
of which: project finance loans					-
Memorandum items: Maximum amount of the collateral/guarantee that can be con- sidered					
Loans collateralized by immovable property					-
Other collateralized loans					6.5
Financial guarantees received					6.9.2019

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Exposures to households	A. Large	B. Medium	C. Small		branches (stand alone)	dated or stand alone)	branches (stand alone)
On demand [call] and short notice [current ccount]							
redit card debt							
rade receivables							
inance leases							
everse repurchase loans							
ther term loans							
lvances that are not loans							
DANS AND ADVANCES*							
which: mortgage loans [Loans collateralized by movable property]							
which: other collateralized loans							
which: credit for consumption							
which: lending for house purchase							
emorandum items: Maximum amount of e collateral/guarantee that can be con- dered							
oans collateralized by immovable property							
her collateralized loans							
nancial guarantees received							

		SSM Ca	tegories		
Exposures to households	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
On demand [call] and short notice [current account]					
Credit card debt					-
Trade receivables					-
Finance leases					-
Reverse repurchase loans					
Other term loans					ICIAL JOU
Advances that are not loans					urnai o
LOANS AND ADVANCES*					f the E
of which: mortgage loans [Loans collateralized by immovable property]					Otticial Journal of the European Union
of which: other collateralized loans					Inion
of which: credit for consumption					-
of which: lending for house purchase					-
Memorandum items: Maximum amount of the collateral/guarantee that can be con- sidered					
Loans collateralized by immovable property					-
Other collateralized loans					- 0;
Financial guarantees received					6.9.2019

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Loans and advances to non-financial corpora- tions - Gross carrying amount	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
A Agriculture, forestry and fishing							
3 Mining and quarrying							
Manufacturing							
Electricity, gas, steam and air conditioning supply							
Water supply							
Construction							
G Wholesale and retail trade							
I Transport and storage							
Accommodation and food service activities							
Information and communication							
. Real estate activities							
Λ Professional, scientific and technical activ- ities							
Administrative and support service activ- ities							
Public administration and defence, com- pulsory social security							

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Loans and advances to non-financial corpora- tions - Gross carrying amount	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
' Education							
Q Human health services and social work ac- tivities							
R Arts, entertainment and recreation							
5 Other services							

		SSM Ca	tegories	
Loans and advances to non-financial corpora- tions - Gross carrying amount	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
A Agriculture, forestry and fishing				
Mining and quarrying				
Manufacturing				
Electricity, gas, steam and air conditioning supply				
Water supply				
Construction				
Wholesale and retail trade				
Transport and storage				
Accommodation and food service activities				
Information and communication				
Real estate activities				
1 Professional, scientific and technical activ- ities				
Administrative and support service activ- ities				
Public administration and defence, com- pulsory social security				

		SSM Ca	tegories	
Loans and advances to non-financial corpora- tions - Gross carrying amount	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
P Education				
Q Human health services and social work ac- tivities				
R Arts, entertainment and recreation				
S Other services				

	Domestic bar	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Loans and advances to non-financial corpora- tions - Accumulated impairment or Accumu- lated changes in fair value due to credit risk	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
A Agriculture, forestry and fishing							
B Mining and quarrying							
C Manufacturing							
D Electricity, gas, steam and air conditioning supply							
E Water supply							
F Construction							
G Wholesale and retail trade							
H Transport and storage							
Accommodation and food service activities							
Information and communication							
L Real estate activities							
M Professional, scientific and technical activ- ities							
N Administrative and support service activ- ities							
D Public administration and defence, com- pulsory social security							

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Loans and advances to non-financial corpora- tions - Accumulated impairment or Accumu- lated changes in fair value due to credit risk	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
P Education							
Q Human health services and social work ac- tivities							
R Arts, entertainment and recreation							
S Other services							

		SSM Ca	tegories	
Loans and advances to non-financial corpora- tions - Accumulated impairment or Accumu- lated changes in fair value due to credit risk	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
A Agriculture, forestry and fishing				
B Mining and quarrying				
Manufacturing				
Electricity, gas, steam and air conditioning supply				
Water supply				
Construction				
Wholesale and retail trade				
Transport and storage				
Accommodation and food service activities				
Information and communication				
Real estate activities				
1 Professional, scientific and technical activ- ities				
Administrative and support service activ- ities				
Public administration and defence, com- pulsory social security				

		SSM Ca	tegories	
Loans and advances to non-financial corpora- tions - Accumulated impairment or Accumu- lated changes in fair value due to credit risk	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
P Education				
Q Human health services and social work ac- tivities				
R Arts, entertainment and recreation				
6 Other services				

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Carrying amount (FINREP-IFRS)	A. Large	B. Medium	C. Small		branches (stand alone)	dated or stand alone)	branches (stand alone)
Derivatives							
Short positions							
Equity instruments							
Debt securities							
Deposits							
Central banks							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
General governments							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							

	Domestic ba	nking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Carrying amount (FINREP-IFRS)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Credit institutions							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
Other financial corporations							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
Non-financial corporations							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Carrying amount (FINREP-IFRS)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Households							
Current accounts / overnight deposits							
Deposits with agreed maturity							
Deposits redeemable at notice							
Repurchase agreements							
bt securities issued							
ertificates of deposits							
set-backed securities							
vered bonds							
ybrid contracts							
ther debt securities issued							
Convertible compound financial instruments							
Non-convertible							
er financial liabilities							
ANCIAL LIABILITIES							

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

		SSM Ca	tegories	
Carrying amount (FINREP-IFRS)	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant Less-Signi	
redit institutions				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
Other financial corporations				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				
Non-financial corporations				
Current accounts / overnight deposits				
Deposits with agreed maturity				
Deposits redeemable at notice				
Repurchase agreements				

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

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	0
Carrying amount (FINREP-GAAP)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	Ň
Derivatives								Γ.
Short positions								
Equity instruments								
Debt securities								
Deposits								
Central banks								
Current accounts / overnight deposits								``
Deposits with agreed maturity								
Deposits redeemable at notice								,
Repurchase agreements								
General governments								
Current accounts / overnight deposits								
Deposits with agreed maturity								
Deposits redeemable at notice								
Repurchase agreements								
Credit institutions								
Current accounts / overnight deposits								-

	Domestic ba	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	L 232/182
Carrying amount (FINREP-GAAP)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	182
Deposits with agreed maturity								EN
Deposits redeemable at notice								
Repurchase agreements								
Other financial corporations								Of
Current accounts / overnight deposits								ticial Jour
Deposits with agreed maturity								nal of the
Deposits redeemable at notice								Official Journal of the European Union
Repurchase agreements								in Union
Ion-financial corporations								
Current accounts / overnight deposits								
Deposits with agreed maturity								
Deposits redeemable at notice								
Repurchase agreements								6.9.2019

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

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

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

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total amount received	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Retail funding							
Sight deposits							
Fixed-term deposits with an initial maturity < 30 days							
Fixed-term deposits with an initial maturity > 30 days							
Savings accounts							
Wholesale funding*							
Unsecured							
Secured*							

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

CBD Annual - Liquidity and funding				1			
	Domestic bar	iking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Liquid assets	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
OTAL UNADJUSTED LIQUID ASSETS*							
Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds							
Withdrawable central bank reserves							
Central bank assets							
Central government assets							
Other liquid assets which can be included in the category of Central Bank exposures or Publically Guaranteed exposures							
Total unadjusted LEVEL 1 extremely high quality covered bonds							
Total unadjusted LEVEL 2A assets							
Total unadjusted LEVEL 2B assets							

		SSM Cat	egories	
Liquid assets	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
OTAL UNADJUSTED LIQUID ASSETS*				
Total unadjusted LEVEL 1 assets excluding extremely high quality covered bonds				
Withdrawable central bank reserves				
Central bank assets				
Central government assets				
Other liquid assets which can be included in the category of Central Bank exposures or Publically Guaranteed exposures				
Total unadjusted LEVEL 1 extremely high quality covered bonds				
Total unadjusted LEVEL 2A assets				
Total unadjusted LEVEL 2B assets				

	stand-aione banks controlled subsidi- arias (cubconcolii controlled arias (cubconcolii controlled subsidi-			controlled subsidi-	controlled subsidi- arias (subconsoli	Foreign EU controlled	6.9.201	
LIQUIDITY COVERAGE	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	.9
Liquidity buffer*								EN
Net liquidity outflow*								

		SSM Categories						
LIQUIDITY COVERAGE	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant				
Liquidity buffer*								
Net liquidity outflow*								

	Domestic ba	nking groups (con stand-alone bank	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
ITEMS REQUIRING STABLE FUNDING	A. Large	B. Medium	C. Small	dated or stand alone)		dated or stand alone)	branches (stand alone)
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

		SSM Ca	tegories		5.9.2
ITEMS REQUIRING STABLE FUNDING	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	0.7.2017
Amount extremely high liquidity and credit quality					EN
within three months					-
between three and 6 months					-
between 6 and 9 months					-
between 9 and 12 months					
after 12 months					-
Amount high liquidity and credit quality					ournal
within three months					Official Journal of the European Union
between three and 6 months					Europ
between 6 and 9 months					ean Ur
between 9 and 12 months					lion
after 12 months					-
Amount other assets					
within three months					-
between three and 6 months					-
between 6 and 9 months					-
between 9 and 12 months					L 23.
after 12 months					L 232/193

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
ITEMS REQUIRING STABLE FUNDING - assets referred to in Article 416	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

		SSM Ca	tegories		0.9.2
ITEMS REQUIRING STABLE FUNDING - assets referred to in Article 416	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	0.9.2019
Amount extremely high liquidity and credit quality					
within three months					- L
between three and 6 months					-
between 6 and 9 months					-
between 9 and 12 months					
after 12 months					tticial)
Amount high liquidity and credit quality					ournal
within three months					Official Journal of the European Union
between three and 6 months					Europ
between 6 and 9 months					ean Ur
between 9 and 12 months					lion
after 12 months					-
Amount other assets					
within three months					-
between three and 6 months					-
between 6 and 9 months					-
between 9 and 12 months					L 23
after 12 months					L 232/195

		nking groups (con stand-alone banks		Foreign non-EU – controlled subsidi-	Foreign non-EU	Foreign EU controlled subsidi-	Foreign EU	L 232/190
ITEMS REQUIRING STABLE FUNDING - securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)	1 20
Amount extremely high liquidity and credit quality								
within three months								
between three and 6 months								-
between 6 and 9 months								-
between 9 and 12 months								
after 12 months								
Amount high liquidity and credit quality								
within three months								
between three and 6 months								- uopu
between 6 and 9 months								
between 9 and 12 months								
after 12 months								
Amount other assets								
within three months								
between three and 6 months								•
between 6 and 9 months								-
between 9 and 12 months								-
after 12 months								

		SSM Ca	tegories		0.7.2
ITEMS REQUIRING STABLE FUNDING - securities and money market instruments not reported in 1.1 qualifying for credit step 1 under Article 122	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Amount extremely high liquidity and credit quality					EN
within three months					
between three and 6 months					
between 6 and 9 months					
between 9 and 12 months					
after 12 months					Ouncial Journal of the European Onion
Amount high liquidity and credit quality					urnal o
within three months					or the r
between three and 6 months					urope
between 6 and 9 months					
between 9 and 12 months					IOI
after 12 months					
Amount other assets					
within three months					
between three and 6 months					
between 6 and 9 months					
between 9 and 12 months					L 232/19/
after 12 months					1112

	Domestic bar	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU - controlled subsidi-	Foreign non-EU	Foreign EU controlled subsidi-	Foreign EU	221/202 T
ITEMS REQUIRING STABLE FUNDING - securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)	198
Amount extremely high liquidity and credit quality								ΕN
within three months								
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								OIIIC
after 12 months								
Amount high liquidity and credit quality								
within three months								uie e
between three and 6 months								mobes
between 6 and 9 months								
between 9 and 12 months								IIO
after 12 months								
Amount other assets								
within three months								
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								0.0
after 12 months								0.9.2019

		SSM Ca	tegories		
ITEMS REQUIRING STABLE FUNDING - securities and money market instruments not reported in 1.1 qualifying for credit step 2 under Article 122	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Amount extremely high liquidity and credit quality					114
within three months					
between three and 6 months					
between 6 and 9 months					
between 9 and 12 months					CIII
after 12 months					
Amount high liquidity and credit quality					11 IIGI (
within three months					סווועש)סערוש סר חול בערסףלאר סוווסוו
between three and 6 months					-ur obc
between 6 and 9 months					
between 9 and 12 months					.0H
after 12 months					
Amount other assets					
within three months					
between three and 6 months					
between 6 and 9 months					
between 9 and 12 months					F 232/177
after 12 months					112

	Domestic ba	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
ITEMS REQUIRING STABLE FUNDING - other securities and money market instru- ments not reported elsewhere	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

		SSM Ca	tegories		
ITEMS REQUIRING STABLE FUNDING - other securities and money market instru- ments not reported elsewhere	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	_
Amount extremely high liquidity and credit quality					
within three months					-
between three and 6 months					-
between 6 and 9 months					_
between 9 and 12 months					_
after 12 months					_
Amount high liquidity and credit quality					
within three months					
between three and 6 months					
between 6 and 9 months					
between 9 and 12 months					
after 12 months					
Amount other assets					
within three months					
between three and 6 months					
between 6 and 9 months					_
between 9 and 12 months					-
after 12 months					_

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU – controlled subsidi-	Foreign non-EU	Foreign EU controlled subsidi-	Foreign EU
ITEMS REQUIRING STABLE FUNDING - equity securities of non-financial entities listed on a major index in a recognised exchange	securities of non-financial entities on a major index in a recognised A. Large B. Medium C. Small dated or stand alone alone	controlled branches (stand alone)	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)			
Amount extremely high liquidity and credit quality							
vithin three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
ifter 12 months							
Amount high liquidity and credit quality							
vithin three months							
between three and 6 months							
petween 6 and 9 months							
petween 9 and 12 months							
after 12 months							
Amount other assets							
vithin three months							
petween three and 6 months							
petween 6 and 9 months							
petween 9 and 12 months							
after 12 months							

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

	Domestic bar	ıking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	controlled controlled subsidi-	Foreign EU controlled
ITEMS REQUIRING STABLE FUNDING - other equity securities	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

		SSM Ca	itegories		0.9.2
ITEMS REQUIRING STABLE FUNDING - other equity securities	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	0.7.2017
Amount extremely high liquidity and credit quality					EIN
within three months					
between three and 6 months					
between 6 and 9 months					
between 9 and 12 months					
after 12 months					Official Journal of the European Union
Amount high liquidity and credit quality					ournal
within three months					of the
between three and 6 months					Europ
between 6 and 9 months					ean Ui
between 9 and 12 months					non
after 12 months					
Amount other assets					
within three months					
between three and 6 months					-
between 6 and 9 months					
between 9 and 12 months					C07/267 T
after 12 months					

	Domestic ba	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	
ITEMS REQUIRING STABLE FUNDING - gold	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	
Amount extremely high liquidity and credit quality								
within three months								
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								
after 12 months								
Amount high liquidity and credit quality								
within three months								
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								
after 12 months								
Amount other assets								
within three months								
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

		SSM Ca	tegories		0.7.2
ITEMS REQUIRING STABLE FUNDING - gold	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	0.7.2017
Amount extremely high liquidity and credit quality					EN
within three months					-
between three and 6 months					-
between 6 and 9 months					-
between 9 and 12 months					-
after 12 months					-
Amount high liquidity and credit quality					Official Journal of the European Union
within three months					of the
between three and 6 months					Europ
between 6 and 9 months					ean Ur
between 9 and 12 months					lion
after 12 months					
Amount other assets					
within three months					-
between three and 6 months					
between 6 and 9 months					-
between 9 and 12 months					L 23.
after 12 months					L 232/20/

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
ITEMS REQUIRING STABLE FUNDING - other precious metals	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

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

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

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

	Domestic bar	ıking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi-	Foreign non-EU	Foreign EU controlled subsidi-	Foreign EU controlled branches (stand alone)	6.9.20
ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables reported in 1.9 that are collateralised by real estate	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)	aries (subconsoli- dated or stand alone)		19
within three months								EN
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

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

L 232/211

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled	L 232/2
ITEMS REQUIRING STABLE FUNDING - de- rivatives receivables	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)	212
within three months								
between three and 6 months								EN
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

ITEMS REQUIRING STABLE FUNDING - de- rivatives receivables	SSM Categories								
	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant					
within three months									
between three and 6 months									
between 6 and 9 months									
between 9 and 12 months									
after 12 months									

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

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

L 232/213

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

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

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi-	Foreign non-EU	Foreign EU controlled subsidi-	Foreign EU	6.9.201
ITEMS REQUIRING STABLE FUNDING - undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)	0 0
within three months								EN

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

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

				SSM Cat	egories		
ITEMS PROVIDING STABLE FUNDING	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone) Foreign EA contro (stand alo		trolled branches alone)	rolled branches Significant alone)		Less-Significant	
vithin three months							
etween three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
						i	
	Domostia ha	1:	colidated) and	1			
	Domestic da	nking groups (con stand-alone banks	sondated) and S	Foreign non-EU controlled subsid	li- controlled	Foreign EU controlled subsidi-	Foreign EU
ITEMS PROVIDING STABLE FUNDING - own funds after deduction have been applied where apropriate	A. Large	B. Medium	C. Small	aries (subconsoli-	I- I have all a set (act and I	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)
where apropriate							

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

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

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

		Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU
ITEMS PROVIDING STABLE FUNDING - liabilities from customers that are not finan- cial customers	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

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

	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled	6.9.20	
ITEMS PROVIDING STABLE FUNDING - liabilities from customers that are financial customers	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)	19
within three months								EN
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

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

		Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU	Foreign EU controlled subsidi-	Foreign EU	L 232/:
ITEMS PROVIDING STABLE FUNDING - liabilities resulting from securities issued qualifying for the treatment in Article 129(4) or (5)	A. Large	B. Medium	C. Small	- controlled subsidi- aries (subconsoli- dated or stand alone)	controlled branches (stand alone)	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)	2/220
within three months								EN
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

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

	Domestic banking groups (consolidated) and stand-alone banks Foreign non-EU controlled subsidi-		Foreign non-EU	Foreign EU controlled subsidi-	Foreign EU controlled	6.9.20		
ITEMS PROVIDING STABLE FUNDING - liabilities resulting from securities defined in Article 52(4) of Directive 2009/65/EC	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	controlled branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)	19
within three months								EN
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

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

		ıking groups (con stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled branches (stand alone)	L 232/2
ITEMS PROVIDING STABLE FUNDING - other liabilities resulting from securities issued	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)				222
within three months								EN
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	trolled subsidi- es (subconsoli-	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled
ITEMS PROVIDING STABLE FUNDING - liabilities from derivatives payables contracts	A. Large	B. Medium	C. Small	dated or stand			branches (stand alone)
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

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

	stand-alone banks controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled			
ITEMS PROVIDING STABLE FUNDING - any other liabilities	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

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

CBD Annual - Asset encumbrance						-	
	Domestic ban	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled branches (stand alone)
Carrying amount of encumbered assets	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	
Assets of the reporting institution*							
Loans on demand							
Equity instruments							
Debt securities							
of which: covered bonds							
of which: asset-backed securities							
of which: issued by general governments							
of which: issued by financial corporations							
of which: issued by non-financial corporations							
Loans and advances other than loans on de- mand							
of which: mortgage loans							
Other assets							

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

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	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand alone)	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Carrying amount of encumbered assets of which: issued by other entities of the group	ed assets of A. Large B.	B. Medium	C. Small	dated or stand alone)		dated or stand alone)	branches (stand alone)
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
of which: covered bonds							
of which: asset-backed securities							
of which: issued by financial corporations							
of which: issued by non-financial corporations							
Loans and advances other than loans on de- mand							
of which: mortgage loans							
Other assets							

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

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

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

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

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

	Domestic ban	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Carrying amount of non-encumbered assets of which: issued by other entities of the group	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
of which: covered bonds							
of which: asset-backed securities							
of which: issued by financial corporations							
of which: issued by non-financial corporations							
Loans and advances other than loans on de- mand							
of which: mortgage loans							
Other assets							

		SSM Ca	tegories		
Carrying amount of non-encumbered assets of which: issued by other entities of the group	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Assets of the reporting institution					
Loans on demand					- E
Equity instruments					-
Debt securities					-
of which: covered bonds					
of which: asset-backed securities					i Journa
of which: issued by financial corporations					l of the
of which: issued by non-financial corporations					Europea
Loans and advances other than loans on de- mand					Otheral Journal of the European Union
of which: mortgage loans					-
Other assets					-

	Domestic bar	ıking groups (con stand-alone bankı	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Carrying amount of non-encumbered assets of which: central bank's eligible	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Assets of the reporting institution							
Loans on demand							
Equity instruments							
Debt securities							
of which: covered bonds							
of which: asset-backed securities							
of which: issued by general governments							
of which: issued by financial corporations							
of which: issued by non-financial corporations							
Loans and advances other than loans on de- mand							
of which: mortgage loans							
Other assets							

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

	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	6.9.201	
Collateral received by the reporting institu- tion	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone) branches (stand alone)	dated or stand alone)	branches (stand alone)	[9	
Fair value of encumbered collateral received or own debt securities issued*								EN
Fair value of non-encumbered collateral re- ceived or own debt securities issued available for encumbrance*								

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

	Domestic bar	iking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Table x.x	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
OWN FUNDS							
TIER 1 CAPITAL*							
COMMON EQUITY TIER 1 CAPITAL*							
Capital instruments eligible as CET1 Capi- tal							
Paid up capital instruments							
Memorandum item: Capital instruments not eli- gible							
Share premium							
(-) Own CET1 instruments							
(-) Actual or contingent obligations to purchase own CET1 instruments							
Retained earnings							
Previous years retained earnings							
Profit or loss eligible							
Adjustments to CET1							

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Table x.x	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
Accumulated other comprehensive in- come							
Other reserves							
Funds for general banking risk							
Transitional adjustments due to grand- fathered CET1 Capital instruments							
Minority interest given recognition in CET1 capital							
Transitional adjustments due to additional minority interests							
Adjustments to CET1 due to prudential filters							
Other transitional adjustments to CET1 Capital							
CET1 capital elements or deductions - other							
Deductions from CET1							
(-) Goodwill							
(-) Other intangible assets							

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Table x.x	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
(-) Deferred tax assets that rely on future profitability and do not arise from tem- porary differences net of associated tax li- abilities							
(-) IRB shortfall of credit risk adjustments to expected losses							
(-) Defined benefit pension fund assets							
(-) Excess of deduction from AT1 items over AT1 Capital							
ADDITIONAL TIER 1 CAPITAL							
Capital instruments eligible as AT1 Capi- tal							
Paid up capital instruments							
Memorandum item: Capital instruments not eli- gible							
Share premium							
(-) Own AT1 instruments							
'-) Actual or contingent obligations to purchase own AT1 instruments							

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Table x.x	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Transitional adjustments due to grand- fathered AT1 Capital instruments							
nstruments issued by subsidiaries that re given recognition in AT1 Capital							
Fransitional adjustments due to additional recognition in AT1 Capital of instruments ssued by subsidiaries							
(-) Excess of deduction from T2 items over T2 Capital							
Other transitional adjustments to AT1 Capital							
Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)							
(-) Additional deductions of AT1 Capital due to Article 3 CRR							
AT1 capital elements or deductions - other							
TIER 2 CAPITAL							
Capital instruments and subordinated oans eligible as T2 Capital							

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Table x.x	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
Paid up capital instruments and subordinated oans							
Aemorandum item: Capital instruments and sub- rdinated loans not eligible							
Share premium							
(-) Own T2 instruments							
(-) Actual or contingent obligations to purchase own T2 instruments							
Transitional adjustments due to grand- fathered T2 Capital instruments and sub- ordinated loans							
Instruments issued by subsidiaries that are given recognition in T2 Capital							
Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries							
IRB Excess of provisions over expected losses eligible							
SA General credit risk adjustments							
Other transitional adjustments to T2 Cap- ital							

CBD Annual - OWN FUNDS, RISK WEIGHTED	EXPOSURE AMO	OUNTS AND SOL	VENCY				
		king groups (cons stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli- dated or stand alone)	Foreign EU controlled
Table x.x	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)		branches (stand alone)
Excess of deduction from T2 items over T2 Capital (deducted in AT1)							
(-) Additional deductions of T2 Capital due to Article 3 CRR							
T2 capital elements or deductions - other							

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

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

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

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CBD Annual - OWN FUNDS, RISK WEIGHTED	EXPOSURE AMOUNTS AND SOL	SSM Ca	tegories		
Table x.x	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	-
Transitional adjustments due to grand- fathered AT1 Capital instruments					
Instruments issued by subsidiaries that are given recognition in AT1 Capital					-
Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries					
(-) Excess of deduction from T2 items over T2 Capital					
Other transitional adjustments to AT1 Capital					- uie Entobe
Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)					
(-) Additional deductions of AT1 Capital due to Article 3 CRR					-
AT1 capital elements or deductions - other					-
TIER 2 CAPITAL					-
Capital instruments and subordinated loans eligible as T2 Capital					L 232/24/

CBD Annual - OWN FUNDS, RISK WEIGHTED			toponios		232
	Foreign EA controlled subsidi-		itegories		232/248
Table x.x	aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Paid up capital instruments and subordinated loans					EN
Memorandum item: Capital instruments and sub- ordinated loans not eligible					
Share premium					
(-) Own T2 instruments					- Officia
(-) Actual or contingent obligations to purchase own T2 instruments					l Journal o:
Transitional adjustments due to grand- fathered T2 Capital instruments and sub- ordinated loans					Official Journal of the European Union
Instruments issued by subsidiaries that are given recognition in T2 Capital					1 Union
Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries					-
IRB Excess of provisions over expected losses eligible					-
SA General credit risk adjustments					_
Other transitional adjustments to T2 Cap- ital					6.9.2019

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

6.9.2019

EN

	Domestic bar	1king groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Original exposure pre-conversion factors	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DE- LIVERIES*							
Standardised approach (SA)							
SA exposure classes excluding securitisation po- sitions							
Central governments or central banks							
Regional governments or local authorities							
Public sector entities							
Multilateral Development Banks							
International Organisations							
Institutions							
Corporates							
Retail							
Secured by mortgages on immovable property							

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

	Domestic bar	nking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Original exposure pre-conversion factors	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
IRB approaches when own estimates of LGD and/or Conversion Factors are used							
Central governments and central banks							
Institutions							
Corporates - SME							
Corporates - Specialised Lending							
Corporates - Other							
Retail - Secured by real estate SME							
Retail - Secured by real estate non-SME							
Retail - Qualifying revolving							
Retail - Other SME							
Retail - Other non-SME							
Equity IRB							
Securitisation positions IRB							

CBD Annual - OWN FUNDS, RISK WEIGHTED	EXPOSURE AMOUNTS AND SOL				0.9.2019
		SSM Ca	itegories	1	119
Original exposure pre-conversion factors	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DE- LIVERIES*					
Standardised approach (SA)					_
SA exposure classes excluding securitisation po- sitions					
Central governments or central banks					спистат)онг на от гне е шореан отнон
Regional governments or local authorities					
Public sector entities					iopean o
Multilateral Development Banks					
International Organisations					
Institutions					
Corporates					
Retail					
Secured by mortgages on immovable property					C717.07

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

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CBD Annual - OWN FUNDS, RISK WEIGHTED	EXPOSURE AMOUNTS AND SOL	VENCY			6.9.2
		SSM Ca	itegories		6.9.2019
Original exposure pre-conversion factors	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
IRB approaches when own estimates of LGD and/or Conversion Factors are used					EN
Central governments and central banks					
Institutions					
Corporates - SME					Official J
Corporates - Specialised Lending					Official Journal of the European Union
Corporates - Other					f the Eur
Retail - Secured by real estate SME					opean Ui
Retail - Secured by real estate non-SME					nion
Retail - Qualifying revolving					
Retail - Other SME					
Retail - Other non-SME					
Equity IRB					L 2
Securitisation positions IRB					L 232/255

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

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

	Domestic bar	ıking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Value adjustments	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Corporates - Other							
Retail - Secured by real estate SME							
Retail - Secured by real estate non-SME							
Retail - Qualifying revolving							
Retail - Other SME							
Retail - Other non-SME							
Securitisation positions IRB							

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

		SSM Ca	itegories		
Value adjustments	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	
Collective investments undertakings (CIU)					
Equity					- EX
Other items					-
Securitisation positions SA					-
Internal ratings based Approach (IRB)					
IRB approaches when neither own estimates of LGD nor Conversion Factors are used					Official Journal of the European Union
Central governments and central banks					nal of
Institutions					the Eur
Corporates - SME					opean
Corporates - Specialised Lending					Union
Corporates - Other					-
IRB approaches when own estimates of LGD and/or Conversion Factors are used					-
Central governments and central banks					-
Institutions					-
Corporates - SME					-
Corporates - Specialised Lending					0.9.2019

		SSM Ca	tegories		-
Value adjustments	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant	-
Corporates - Other					
Retail - Secured by real estate SME					
Retail - Secured by real estate non-SME					_
Retail - Qualifying revolving					_
Retail - Other SME					_
Retail - Other non-SME					-
Securitisation positions IRB					-

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

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

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

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

	Domestic bar	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Risk weighted exposure amounts	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT							
Advanced method							
Standardised method							
Based on OEM							
TOTAL RISK EXPOSURE AMOUNT RE- LATED TO LARGE EXPOSURES IN THE IRADING BOOK							
OTHER RISK EXPOSURE AMOUNTS							
Of which: Additional stricter prudential requirements based on Art 458							
Of which: requirements for large exposures							
Of which: due to modified risk weights for tar- geting asset bubbles in the residential and commercial property							
Of which: due to intra financial sector expo- sures							
Of which: Additional stricter prudential requirements based on Art 459							
Of which: Additional risk exposure amount due to Article 3 CRR							

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

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

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

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

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

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

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

	Domestic bar	ıking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Capital buffers and Pillar II requirements	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
Combined buffer requirement							
Capital conservation buffer							
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State							
Institution specific countercyclical capital buf- fer							
Systemic risk buffer							
Systemical important institution buffer							
Global Systemically Important Institution buffer							
Other Systemically Important Institution buf- fer							
Own funds requirements related to Pillar II adjustments							

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

	Domestic ban	king groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled branches (stand alone)
Credit risk - number of institutions by approach	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	
Standardised Approach							
Foundation IRB							
Advanced IRB							
Total number of institutions (using one or more of the credit risk approaches)							

CBD Annual - OWN FUNDS, RISK WEIGHTED	EXPOSURE AMOUNTS AND SOL	VENCY		
		SSM Ca	tegories	
Credit risk - number of institutions by approach	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Significant	Less-Significant	
Standardised Approach				
Foundation IRB				
Advanced IRB				
Total number of institutions (using one or more of the credit risk approaches)				

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	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	0.9.201
Market risk - number of institutions by approach	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)	(9
Standardised Approach								т
Internal Models								EN
Total number of institutions (using one or more of the market risk approaches)								

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

		king groups (consolidated) and tand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Operational risk - number of institutions by approach	number of institutions by A Large B Medium C Small dated or stand alone)	branches (stand	aries (subconsoli- dated or stand alone)	branches (stand alone)			
Basic Indicator Approach							
Standardised Approach / Alternative Stan- lardised							
Advanced Measurement Approach							
Total number of institutions (using one or more of the operational risk approaches)							

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

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	Domestic ba	nking groups (con	groups (consolidated) and Foreign non-EU alone banks Foreign non-EU controlled subsidi-		Foreign EU	Foreign EU	
Solvency ratio (%)	A. Large	stand-alone banks B. Medium	c. Small	controlled subsid aries (subconsoli dated or stand alone)		controlled subsidi- aries (subconsoli- dated or stand alone)	controlled branches (stand alone)
12							
- 16							
- 20							
20							
BD Annual -Number of institutions				SSM Cate	gories		
BD Annual -Number of institutions Solvency ratio (%)	aries (sub-cons	ntrolled subsidi- olidated or stand one)	Foreign EA con (stand	SSM Cate ntrolled branches l alone)	gories Significant	Les	s-Significant
Solvency ratio (%)	aries (sub-cons	olidated or stand	Foreign EA cor (stand	trolled branches	-	Les	s-Significant
Solvency ratio (%)	aries (sub-cons	olidated or stand	Foreign EA cor (stand	trolled branches	-	Les	s-Significant
Solvency ratio (%) 3 · 12	aries (sub-cons	olidated or stand	Foreign EA con (stand	trolled branches	-	Les	s-Significant
BD Annual -Number of institutions Solvency ratio (%) 8 - 12 - 16 - 20	aries (sub-cons	olidated or stand	Foreign EA con (stand	trolled branches	-	Les	s-Significant

	Domestic bar	anking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Tier 1 ratio (%)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
< 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

		SSM Ca	tegories	
Tier 1 ratio (%)	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant
< 6				
6 - 8				
8 - 12				
12 - 16				
> 16				

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	Domestic bar	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Core Equity Tier 1 ratio (%)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
< 4							
4 - 6							
5 - 8							
3 - 12							
12 - 16							
> 16							

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

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Solvency ratio (%)	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	hranchas (stand	aries (subconsoli- dated or stand alone)	branches (stand alone)
< 8							
3 - 12							
12 - 16							
6 - 20							
> 20							

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

	Domestic bar	ıking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Tier 1 ratio (%)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
< 6							
5 - 8							
3 - 12							
2-16							
>16							

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Core Equity Tier 1 ratio (%)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
- 4							
4 - 6							
5 - 8							
3 - 12							
12 - 16							
> 16							

		SSM Categories								
Core Equity Tier 1 ratio (%)	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant						
< 4										
4 - 6										
6 - 8										
3 - 12										
2 - 16										
> 16										

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CBD Annual - Assets							
	Domestic bas	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Solvency ratio (%)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
8							
- 12							
2 - 16							
6 - 20							
20							
CBD Annual - Assets				SSM Cate	gories		
		Foreign EA controlled subsidi- aries (sub-consolidated or stand alone) Foreign EA cor (stand					
Solvency ratio (%)	aries (sub-cons	olidated or stand	Foreign EA cor (stand	ntrolled branches l alone)	Significant	Les	s-Significant
· · · ·	aries (sub-cons	olidated or stand	Foreign EA cor (stand	ntrolled branches l alone)	Significant	Les	s-Significant
8	aries (sub-cons	olidated or stand	Foreign EA cor (stand	ntrolled branches l alone)	Significant	Les	s-Significant
8 - 12	aries (sub-cons	olidated or stand	Foreign EA cor (stand	ntrolled branches l alone)	Significant		s-Significant
Solvency ratio (%) < 8 < - 12 2 - 16 6 - 20	aries (sub-cons	olidated or stand	Foreign EA cor (stand	ntrolled branches 1 alone)	Significant		s-Significant

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Tier 1 ratio (%)	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)
< 6							
6 - 8							
8 - 12							
12 - 16							
> 16							

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

	Domestic bar	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled	
Core Equity Tier 1 ratio (%)	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	aries (subconsoli- dated or stand alone)	branches (stand alone)	
< 4								
4 - 6								
6 - 8								
8 - 12								
12 - 16								
> 16								

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

CBD Quarterly - Reporters							
	Domestic bar	ıking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsid aries (subconsoli	i- controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Reporting population	A. Large	B. Medium	C. Small	dated or stand- alone)		dated or stand- alone)	branches (stand- alone)
No. of stand-alone credit institutions							
No. of credit institutions consolidated in banking groups							
No. of banking groups							
Total number of credit institutions*							
				•		1	
CBD Quarterly - Reporters	[
				SSM Cate	egories		
Reporting population	controlled subs	ro area (EA) idiaries (subcon- stand-alone)	Foreign EA con (stand	ntrolled branches Significant		Less significant	
No. of stand-alone credit institutions							
No. of credit institutions consolidated in banking groups							
No. of banking groups							

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
Interest income*							
Financial assets held for trading							
Financial assets designated at fair value through profit or loss							
Available-for-sale financial assets							
Loans and receivables*							
Held-to-maturity investments							
Derivatives - Hedge accounting, interest rate risk							
Other assets							
Interest income on liabilities							
(Interest expenses)							
(Financial liabilities held for trading)							
(Financial liabilities designated at fair value through profit or loss)							

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

	Domestic bar	nking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Administration costs)							
Staff expenses)							
(Other administrative expenses)							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
(Commitments and guarantees given)							
(Other provisions)							
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)							
(Financial assets measured at cost [unquoted equity])							
(Available-for-sale financial assets)							
(Loans and receivables [including finance leases])							
(Held to maturity investments)							
(Impairment or (-) reversal of impairment on non-financial assets)							

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
(Tax expense or (-) income related to profit or loss from continuing operations)							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

		SSM Cat	tegories	
Consolidated Income Statement	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
nterest income*				
Financial assets held for trading				
Financial assets designated at fair value through profit or loss				
Available-for-sale financial assets				
Loans and receivables*				
Held-to-maturity investments				
Derivatives - Hedge accounting, interest rate risk				
Other assets				
nterest income on liabilities				
(Interest expenses)				
Financial liabilities held for trading)				
(Financial liabilities designated at fair value hrough profit or loss)				

CBD Quarterly - Profitability and efficiency - I	FRS FINREP			
		SSM Ca	tegories	-
Consolidated Income Statement	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Financial liabilities measured at amortised cost)				
Derivatives - Hedge accounting, interest rate risk)				
Dther liabilities)				
nterest expense on assets)				
Dividend income				
ee and commission income				
Fee and commission expenses)				
Gains or (-) losses on derecognition of inancial assets & liabilities not measured at fair value through profit or loss				
Gains or (-) losses on financial assets and iabilities held for trading, net				
Gains or (-) losses on financial assets and iabilities designated at fair value through profit or loss, net				
Gains or (-) losses from hedge accounting, net				
Exchange differences, net				
Other operating income				
Other operating expenses)				
Fotal operating income, net				

CBD Quarterly - Profitability and efficiency - IF	RS FINREP				6.9.
		SSM Ca	tegories		6.9.2019
Consolidated Income Statement	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant	9
(Administration costs)					EN
(Staff expenses)					
(Other administrative expenses)					
(Depreciation)					
(Provisions or (-) reversal of provisions)					Official Jo
(Commitments and guarantees given)					ournal of
(Other provisions)					the Eur
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)					Official Journal of the European Union
(Financial assets measured at cost [unquoted equity])					
(Available-for-sale financial assets)					
(Loans and receivables [including finance leases])					
(Held to maturity investments)					
(Impairment or (-) reversal of impairment on non-financial assets)					L 232/295

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

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	Domestic bar	iking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU	Foreign EU controlled subsidi-	Foreign EU controlled branches (stand- alone)
Consolidated Income Statement	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	controlled branches (stand- alone)	aries (subconsoli- dated or stand- alone)	
terest income							
nterest expenses)							
vidend income							
e and commission income							
ee and commission expenses)							
ins or (-) losses on derecognition of ancial assets & liabilities not measured fair value through profit or loss							
ins or (-) losses on financial assets and bilities held for trading, net							
ns or (-) losses on financial assets and ilities designated at fair value through fit or loss, net							
ins or (-) losses on non-trading finan- l assets and liabilities, net							
ins or (-) losses from hedge accounting, t							
change differences, net							
her operating income							

	Domestic bar	nking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Consolidated Income Statement	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
(Other operating expenses)							
Fotal operating income, net							
(Administration costs)							
(Staff expenses)							
(Other administrative expenses)							
(Depreciation)							
(Provisions or (-) reversal of provisions)							
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment on non-financial assets)							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

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

		SSM Cat	tegories		
Consolidated Income Statement	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant	
Other operating expenses)					
tal operating income, net					
dministration costs)					
taff expenses)					
Other administrative expenses)					
Depreciation)					
rovisions or (-) reversal of provisions)					
npairment or (-) reversal of impairment financial assets not measured at fair lue through profit or loss)					
mpairment or (-) reversal of impairment 1 non-financial assets)					
ROFIT OR (-) LOSS BEFORE TAX ROM CONTINUING OPERATIONS					
ROFIT OR (-) LOSS AFTER TAX FROM ONTINUING OPERATIONS					
ROFIT OR (-) LOSS FOR THE YEAR					

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

CBD Quarterly- Profitability and efficiency - NO	ON-FINREP						
	Domestic bar	iking groups (constand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	
Consolidated Income Statement	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)							
(Impairment or (-) reversal of impairment on non-financial assets)							
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS							
PROFIT OR (-) LOSS FOR THE YEAR							

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

CBD Quarterly- Profitability and efficiency - No	ON-FINREP			
		SSM Ca	tegories	
Consolidated Income Statement	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)				
(Impairment or (-) reversal of impairment on non-financial assets)				
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS				
PROFIT OR (-) LOSS FOR THE YEAR				

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

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

	Domestic bar	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Cash, cash balances at central banks and other demand deposits							
Financial assets held for trading							
Derivatives held for trading							
Equity instruments							
Debt securities							
Loans and advances							
Financial assets designated at fair value through profit or loss							
Equity instruments							
Debt securities							
Loans and advances							
Available-for-sale financial assets							
Equity instruments							
Debt securities							
Loans and advances							

Assets	Domestic ba	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
Loans and receivables							
Debt securities							
Loans and advances							
Held-to-maturity investments							
Debt securities							
Loans and advances							
Derivatives–Hedge accounting							
Intangible assets							
TOTAL ASSETS*							

		SSM Ca	tegories		
Assets	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant	
cash, cash balances at central banks and ther demand deposits					
inancial assets held for trading					
Derivatives held for trading					
Equity instruments					
Debt securities					
oans and advances					
Financial assets designated at fair value hrough profit or loss					
Equity instruments					
Debt securities					
oans and advances					
Available-for-sale financial assets					
Equity instruments					
Debt securities					
oans and advances					

		SSM Categories									
Assets	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant							
oans and receivables											
Pebt securities											
oans and advances											
leld-to-maturity investments											
Debt securities											
oans and advances											
Derivatives–Hedge accounting											
ntangible assets											
OTAL ASSETS*											

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Liabilities	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Financial liabilities held for trading							
Derivatives held for trading							
Deposits							
Debt securities issued							
Financial liabilities designated at fair value through profit or loss							
Deposits							
Debt securities issued							
Financial liabilities measured at amortised cost							
Deposits							
Debt securities issued							
Provisions							
TOTAL LIABILITIES							

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	6.9.201
Equity and minority interest	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	9
Capital								п
TOTAL EQUITY								EN
TOTAL LIABILITIES AND EQUITY								

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	controlled arise (subconcoli	Foreign EU controlled	
Loan commitments, financial guarantees and other commitments	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Given							
Loan commitments*							
Financial guarantees*							
Received							
Loan commitments*							
Financial guarantees*							

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

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled branches (stand- alone)
Assets	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	
Cash, cash balances at central banks and other demand deposits							
Financial assets held for trading							
Derivatives held for trading							
Equity instruments							
Debt securities							
Loans and advances							
Non-trading non-derivative financial as- sets measured at fair value through profit or loss							
Equity instruments							
Debt securities							
Loan and advances							
Non-trading non-derivative financial as- sets measured at fair value to equity							
Equity instruments							
Debt securities							
Loan and advances							

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Non-trading debt instruments measured at a cost-based method							
Debt securities							
Loans and advances							
Other non-trading non-derivative finan- cial assets							
Equity instruments							
Debt securities							
Loans and advances							
Derivatives–Hedge accounting							
Intangible assets							
TOTAL ASSETS*							

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

	SSM Categories								
Assets	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant					
Non-trading debt instruments measured t a cost-based method									
Debt securities									
coans and advances									
Other non-trading non-derivative finan- cial assets									
Equity instruments									
Debt securities									
Loans and advances									
Derivatives–Hedge accounting									
Intangible assets									
TOTAL ASSETS*									

	Domestic bar	nking groups (con stand-alone bank	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Liabilities	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Financial liabilities held for trading							
Derivatives held for trading							
Deposits							
Debt securities issued							
Provisions							
TOTAL LIABILITIES							

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

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi-	ntrolled subsidi-	Foreign EU controlled subsidi-	Foreign EU controlled	L 232/:
Equity and minority interest	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	320
Capital								
TOTAL EQUITY								EN
TOTAL LIABILITIES AND EQUITY								

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

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

	SSM Categories							
Loan commitments, financial guarantees and other commitments	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)		Foreign EA controlled branches (stand-alone)		Significant		Less significant	
Given								
Loan commitments*								
Financial guarantees*								
Received								
Loan commitments*								
Financial guarantees*								
CBD Quarterly - BALANCE SHEET - NON-FINR		iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsi	: controlleu		d subsidi-	Foreign EU controlled
CBD Quarterly - BALANCE SHEET - NON-FINR Assets		nking groups (con stand-alone banks B. Medium	solidated) and C. Small	Foreign non-EU controlled subsit aries (subconsol dated or stand alone)	i- branchas (stand	Foreig controlled aries (sul dated o alo	d subsidi- bconsoli- r stand-	Foreign EU controlled branches (stand- alone)
	Domestic bar			aries (subconsol dated or stand	i- branches (stand-	controlle aries (sul dated o	d subsidi- bconsoli- r stand-	controlled branches (stand-
Assets Cash, cash balances at central banks	Domestic bar			aries (subconsol dated or stand	i- branches (stand-	controlle aries (sul dated o	d subsidi- bconsoli- r stand-	controlled branches (stand-
Assets	Domestic bar			aries (subconsol dated or stand	i- branches (stand-	controlle aries (sul dated o	d subsidi- bconsoli- r stand-	controlled branches (stand-
Assets Cash, cash balances at central banks Loans and advances	Domestic bar			aries (subconsol dated or stand	i- branches (stand-	controlle aries (sul dated o	d subsidi- bconsoli- r stand-	controlled branches (stand-
Assets Cash, cash balances at central banks Loans and advances Debt securities	Domestic bar			aries (subconsol dated or stand	i- branches (stand-	controlle aries (sul dated o	d subsidi- bconsoli- r stand-	controlled branches (stand-
Assets Cash, cash balances at central banks Loans and advances Debt securities Equity instruments	Domestic bar			aries (subconsol dated or stand	i- branches (stand-	controlle aries (sul dated o	d subsidi- bconsoli- r stand-	controlled branches (stand-
Assets Cash, cash balances at central banks Loans and advances Debt securities Equity instruments Residual assets	Domestic bar			aries (subconsol dated or stand	i- branches (stand-	controlle aries (sul dated o	d subsidi- bconsoli- r stand-	controlled branches (stand-

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

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

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		SSM Ca	tegories	
Liabilities	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Deposits				
Debt securities issued				
Provisions				
Residual liabilities				
TOTAL LIABILITIES				

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Equity and minority interest	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Capital							
TOTAL EQUITY							
TOTAL LIABILITIES AND EQUITY							

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

	Domestic bar	ic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Assets	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
Cash, cash balances at central banks							
Loans and advances*							
Debt securities*							
Equity instruments*							
Residual assets							
TOTAL ASSETS*							
Memorandum items							
Financial assets held for trading							

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

	Domestic bar	ıking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	6.9.2019
Liabilities	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	9
Deposits *								
Debt securities issued								EN
Provisions								
Residual liabilities								
TOTAL LIABILITIES*								

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

		iking groups (con stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled	L 232/
Equity and minority interest	A. Large	B. Medium	C. Small	aries (subconson- branches (stand- aries (subconson- branches (sta	branches (stand-	326		
Capital								
TOTAL EQUITY*								EN
TOTAL LIABILITIES AND EQUITY								

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

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand- alone)	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled branches (stand- alone)
Assets	A. Large	B. Medium	C. Small	dated or stand- alone)		dated or stand- alone)	
oans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Debt securities							
Central banks							
General governments*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Equity instruments							

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

	Domestic ba	nking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand- alone)	Foreign EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign EU controlled branches (stand- alone)
Assets	A. Large	B. Medium	C. Small	dated or stand- alone)			
Loans and advances*							
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Debt securities							
Central banks							
General governments*							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Equity instruments							

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

Assets	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branchas (subconsoli-	Foreign EU controlled	
	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
oans and advances							
General governments							
Central banks							
Credit institutions							
Dther							

		SSM Ca	tegories	
Assets	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and advances				
General governments				
Central banks				
Credit institutions				
Other				

	Domestic bar	iking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand- alone) Foreign EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign EU controlled	
Assets	A. Large	B. Medium	C. Small	dated or stand- alone)		dated or stand-	branches (stand- alone)
Loans and advances							
General governments							
Central banks							
Credit institutions							
Dther							

		SSM Ca	tegories	
Assets	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Loans and advances				
General governments				
Central banks				
Credit institutions				
Other				

	Domestic ban	iking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Forborne exposures	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Debt securities - Gross carrying amount of expo- ures with forbearance measures							
Debt securities - Gross carrying amount of per- forming exposures with forbearance measures							
Debt securities - Gross carrying amount of performing exposures with forbearance meas- ures of which under probation							
Debt securities - Gross carrying amount of non- performing exposures with forbearance measures							
Debt securities - Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-per- forming exposures							
Debt securities - Accumulated impairment, accu- nulated changes in fair value due to credit risk and provisions - performing exposures with fore- pearance measures							
Debt securities - Accumulated impairment, accu- nulated changes in fair value due to credit risk and provisions - non-performing exposures with forebearance measures							

	Domestic ba	nking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	
Forborne exposures	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	
oans and advances - Gross carrying amount of xposures with forbearance measures*								
Loans and advances - Gross carrying amount of performing exposures with forbearance meas- ures*								
Loans and advances - Gross carrying amount of performing exposures with forbearance measures of which under probation								
Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures*								
Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-per- forming exposures								
Loans and advances - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - performing exposures with forebearance measures								
Loans and advances - Accumulated impairment, accumulated changes in fair value due to credit risk and provisions - non-performing exposures with forebearance measures								

		SSM Ca	tegories	
Forborne exposures	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significan
ebt securities - Gross carrying amount of expo- res with forbearance measures				
Debt securities - Gross carrying amount of per- forming exposures with forbearance measures				
Debt securities - Gross carrying amount of performing exposures with forbearance meas- ures of which under probation				
Debt securities - Gross carrying amount of non- performing exposures with forbearance measures				
Debt securities - Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-per- forming exposures				
Pebt securities - Accumulated impairment, accu- nulated changes in fair value due to credit risk nd provisions - performing exposures with fore- earance measures				
Debt securities - Accumulated impairment, accu- nulated changes in fair value due to credit risk nd provisions - non-performing exposures with prebearance measures				

		SSM Ca	tegories	
Forborne exposures	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significan
oans and advances - Gross carrying amount of xposures with forbearance measures*				
Loans and advances - Gross carrying amount of performing exposures with forbearance meas- ures*				
Loans and advances - Gross carrying amount of performing exposures with forbearance measures of which under probation				
Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures*				
Loans and advances - Gross carrying amount of non-performing exposures with forbearance measures of which forbearance of non-per- forming exposures				
oans and advances - Accumulated impairment, ccumulated changes in fair value due to credit isk and provisions - performing exposures with prebearance measures				
oans and advances - Accumulated impairment, ccumulated changes in fair value due to credit isk and provisions - non-performing exposures rith forebearance measures				

	Domestic bar	ıking groups (con stand-alone bank	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total gross carrying amount of exposures	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Debt securities							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances*							
Credit institutions							
Other financial corporations							
Non-financial corporations*							
Households*							
Off-balance sheet exposures							

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

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	0.9.2019
Total gross carrying amount of performing exposures	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	.9
Debt securities								EN
Credit institutions								
Other financial corporations								
Non-financial corporations								
Loans and advances*								CIIIC
Credit institutions								
Other financial corporations								lai ui ui
Non-financial corporations								
Households								ешореан отнон
Off-balance sheet exposures								IUI

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

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

		SSM Ca	tegories		- L 23
Total gross carrying amount of non- performing exposures	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant	7+6/767
Debt securities*					
Credit institutions					- EN
Other financial corporations					-
Non-financial corporations					-
Loans and advances*					
Credit institutions					
Other financial corporations					
Non-financial corporations*					e europe
Households*					Unicial Journal of the European Union
Off-balance sheet exposures					

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
Debt securities							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Households							
Off-balance sheet exposures							

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

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

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

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

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

	Domestic bar	mestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	0.9.2019
Collateral received on non-performing expo- sures	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	. 9
Debt securities								1
Credit institutions								EIN
Other financial corporations								
Non-financial corporations								
Loans and advances								OIIIc
Credit institutions								
Other financial corporations								Idl OI tu
Non-financial corporations								
Households								ешореан оннон
Off-balance sheet exposures								IUI

		SSM Ca	tegories		C 7 1
Collateral received on non-performing expo- sures	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant	0001707
Debt securities					-
Credit institutions					- EN
Other financial corporations					-
Non-financial corporations					-
Loans and advances					Office
Credit institutions					ai journ
Other financial corporations					
Non-financial corporations					europe
Households					Official Journal of the European Onion
Off-balance sheet exposures					

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

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

CBD Quarterly ASSET QUALITY - IFRS FINRE	Р						
		iking groups (cons stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Impaired debt instruments - Total gross carrying amount of impaired assets	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	tand- tand-	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
Loans and receivables							
Held-to-maturity investments							

CBD Quarterly ASSET QUALITY - IFRS FINRE	Р						
		SSM Categories					
Impaired debt instruments - Total gross carrying amount of impaired assets	Foreign EA controlled subsidiaries (subconso- lidated or stand-alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant			
Loans and receivables							
Held-to-maturity investments							

		king groups (constand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Impaired debt instruments - Allowances for individual assessed financial assets	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone) branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	
Loans and receivables							
Held-to-maturity investments							

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

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		Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled	L 232/
Impaired debt instruments - Allowances for collectively assessed financial assets	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	354
Loans and receivables								
Held-to-maturity investments								EN

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

		king groups (con stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Impaired debt instruments - Allowances for incurred but not reported losses	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
Loans and receivables							
Held-to-maturity investments							

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand- alone) Foreign EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign EU controlled	
Impaired debt instruments - Non-trading debt instruments measured at a cost-based method	A. Large	B. Medium	C. Small	dated or stand- alone)		dated or stand-	branches (stand- alone)
Total gross carrying amount of impaired assets							
Loans and advances							
Allowances for individual assessed financial assets							
Loans and advances							
Allowances for collectively assessed financial assets							
Loans and advances							

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

	stand-alone banks contr		controlled subsidi-		controlled subsidi-	Foreign EU controlled	
Non-performing exposures	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
Gross carrying amount							
Performing exposures							
Non-performing exposures*							
Forborne exposures							
Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*							

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

Total original exposure value	Domestic ba	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
	A. Large	B. Medium	C. Small	 aries (subconsoli- dated or stand- alone) 	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
λT							
BE							
G							
IR							
Ϋ́							
Z							
K							
Е							
I							
R							
DE							
L							
IU							
E							
Г							
V							
Г							
U							

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-		Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total original exposure value	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian Federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							
Memorandum items							
Non-domestic original exposure							
Total original exposure							

CBD Quarterly - GEOGRAPHICAL CONCE	NTRATION			
			tegories	
Total original exposure value	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
λΤ				
E				
G				
IR				
Ϋ́				
Z				
K				
Е				
I				
R				
E				
L				
IU				
Г				
V				
Γ				
U				

CBD Quarterly - GEOGRAPHICAL CONCE						
		SSM Ca	tegories			
Total original exposure value	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant		
ЛТ						
٩L						
PL						
PT						
RO						
SK						
SI						
ES						
SE						
UK						
NO						
US (United States)						
HK (Hong Kong)						
BR (Brazil)						
CN (China)						
IP (Japan)						
CH (Switzerland)						
MX (Mexico)						

	SSM Categories									
Total original exposure value	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant						
U (Australia)										
G (Singapore)										
R (Turkey)										
U (Russian Federation)										
Y (Cayman Islands)										
N (India)										
R (South Korea)										
ZA (South Africa)										
CA (Canada)										
Aemorandum items										
Ion-domestic original exposure										
Fotal original exposure										

	Domestic ba	nking groups (con stand-alone bank	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled branches (stand- alone)
Total exposures in default	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	
[
]							
3							
R							
7							
Z							
X							
J							
J							

	Domestic ba	iking groups (cons stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposures in default	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
TM							
NL							
Ľ							
Т							
80							
SK							
I							
S							
Е							
K							
0							
JS (United States)							
IK (Hong Kong)							
R (Brazil)							
'N (China)							
P (Japan)							
H (Switzerland)							
X (Mexico)							

	Domestic bar	ıking groups (con stand-alone bankı	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposures in default	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian Federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							

		SSM Ca	tegories	
Total exposures in default	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
2				
λ				
7				
Z				
K				
]				
J				
l				

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

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

	Domestic bar	nking groups (con stand-alone bank	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposure value	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Г							
E							
]							
R							
ζ.							
Ζ							
Χ							
J							
7							
J							

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Total exposure value	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
ſŢ							
L							
Г							
0							
K							
I							
S							
E							
K							
0							
IS (United States)							
IK (Hong Kong)							
R (Brazil)							
N (China)							
' (Japan)							
H (Switzerland)							
IX (Mexico)							

Total exposure value	Domestic bar	iking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled branches (stand- alone)	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
	A. Large	B. Medium	C. Small	dated or stand- alone)		dated or stand- alone)	branches (stand- alone)
AU (Australia)							
SG (Singapore)							
TR (Turkey)							
RU (Russian Federation)							
KY (Cayman Islands)							
IN (India)							
KR (South Korea)							
ZA (South Africa)							
CA (Canada)							

		SSM Categories								
Total exposure value	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significan						
I										
X										
ſ										

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

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

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

CBD Quarterly - GEOGRAPHICAL CONCENTRATION - FINREP reporters (IFRS and GAAP)									
		SSM Categories							
Domestic activities	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant					
Total assets									
Total liabilities									
Total operating income, net									
Profit or loss for the year									

	Domestic banking groups (consolidated) and stand-alone banks			ks controlled subsidi-	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	L 232/:	
Non-domestic activities	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	32/376
Total assets								EN
Total liabilities								2
Total operating income, net								
Profit or loss for the year								

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

CBD Quarterly - COUNTERPARTY CONCENTRATION - FINREP reporters (IFRS and GAAP)								
	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled				
Exposures to central banks	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	
LOANS AND ADVANCES								

CBD Quarterly - COUNTERPARTY CONCENTRATION - FINREP reporters (IFRS and GAAP)								
	SSM Categories							
Exposures to central banks	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant				
LOANS AND ADVANCES								

	Domestic ban	iking groups (cons stand-alone banks	solidated) and	arias (subconsoli	controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Exposures to general governments	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
LOANS AND ADVANCES*							
of which: mortgage loans [Loans collateralized by immovable property]							
of which: other collateralized loans							

6.9.2019

EN

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

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

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

EN

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli-	controlled cont	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	6.9.201
Exposures to other financial corporations	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	9
LOANS AND ADVANCES								
of which: mortgage loans [Loans collateralized by immovable property]								EN
of which: other collateralized loans								

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

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

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

		iking groups (constand-alone banks		Foreign non-EU controlled subsidi-	ontrolled subsidi-		Foreign EU controlled	0.7.10
Exposures to households	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	
LOANS AND ADVANCES*								_Г
of which: mortgage loans [Loans collateralized by immovable property]								
of which: other collateralized loans								
of which: credit for consumption								
of which: lending for house purchase								

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

Carrying amount (FINREP-IFRS)	Domestic bar	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	controlled controlled subsidi-	Foreign EU controlled
	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Debt securities issued							
Certificates of deposits							
Asset-backed securities							
Covered bonds							
Hybrid contracts							
Other debt securities issued							
Convertible compound financial instruments							
Non-convertible							
Other financial liabilities							
FINANCIAL LIABILITIES							

	SSM Categories								
Carrying amount (FINREP-IFRS)	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant					
ebt securities issued									
rtificates of deposits									
sset-backed securities									
wered bonds									
vbrid contracts									
her debt securities issued									
Convertible compound financial instruments									
Non-convertible									
her financial liabilities									
NANCIAL LIABILITIES									

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	
Carrying amount (FINREP-GAAP)	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	
Debt securities issued								ſ
Certificates of deposits								
Asset-backed securities								
Covered bonds								
Hybrid contracts								
Other debt securities issued								
Convertible compound financial instruments								101
Non-convertible								o nuropour
Other financial liabilities								
FINANCIAL LIABILITIES								

		SSM Ca	tegories		0.9.2
Carrying amount (FINREP-GAAP)	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant	0.9.2019
Debt securities issued					
Certificates of deposits					- EN
Asset-backed securities					
Covered bonds					
Hybrid contracts					Other
Other debt securities issued					al Journ
Convertible compound financial instruments					al of the
Non-convertible					e Europe
Other financial liabilities					Official Journal of the European Union
FINANCIAL LIABILITIES					n

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	L 232/386
Total amount received	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	386
Retail funding								
Sight deposits								EN
Fixed-term deposits with an initial maturity < 30 days								
Fixed-term deposits with an initial maturity > 30 days								
Savings accounts								Official
Wholesale funding*								l Journal
Unsecured								al of the
Secured*								e Europ

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

-רל ו ean Union

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Foreign non-EU controlled branches (stand- alone)	Foreign EU controlled subsidi-	Foreign EU controlled branches (stand- alone)
Liquid assets	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)		aries (subconsoli- dated or stand- alone)	
Total unadjusted LEVEL 1 assets excluding ex- remely high quality covered bonds*							
Withdrawable central bank reserves							
Central bank assets							
Central government assets							
Other liquid assets which can be included in the category of Central Bank exposures or Publically Guaranteed exposures							
Total unadjusted LEVEL 1 extremely high quality covered bonds							
Total unadjusted LEVEL 2A assets							
Total unadjusted LEVEL 2B assets							

	SSM Categories								
Liquid assets	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant					
otal unadjusted LEVEL 1 assets excluding ex- remely high quality covered bonds*									
Withdrawable central bank reserves									
Central bank assets									
Central government assets									
Other liquid assets which can be included in the category of Central Bank exposures or Publically Guaranteed exposures									
otal unadjusted LEVEL 1 extremely high uality covered bonds									
otal unadjusted LEVEL 2A assets									
otal unadjusted LEVEL 2B assets									

		Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-		Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
LIQUIDITY COVERAGE	A. Large	B. Medium	C. Small	dated or stand alone)	branches (stand alone)	dated or stand alone)	branches (stand alone)
Liquidity buffer*							
Net liquidity outflow*							

	SSM Categories						
LIQUIDITY COVERAGE	Foreign EA controlled subsidi- aries (sub-consolidated or stand alone)	Foreign EA controlled branches (stand alone)	Significant	Less-Significant			
Liquidity buffer*							
Net liquidity outflow*							

	Domestic ba	ıking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
ITEMS REQUIRING STABLE FUNDING	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Amount extremely high liquidity and credit quality							
within three months							
between three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount high liquidity and credit quality							
vithin three months							
petween three and 6 months							
petween 6 and 9 months							
between 9 and 12 months							
after 12 months							
Amount other assets							
vithin three months							
petween three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

		SSM Ca	tegories		
ITEMS REQUIRING STABLE FUNDING	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant	
Amount extremely high liquidity and credit quality					
within three months					-
between three and 6 months					-
between 6 and 9 months					-
between 9 and 12 months					-
after 12 months					
Amount high liquidity and credit quality					OULIIAI
within three months					
between three and 6 months					- Europ
between 6 and 9 months					
between 9 and 12 months					
after 12 months					-
Amount other assets					
within three months					-
between three and 6 months					-
between 6 and 9 months					-
between 9 and 12 months					- 0.7
after 12 months					

	Domestic bar	1king groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- controlled subsidi-		Foreign EU controlled subsidi- controlled trolled		6.9.20]
ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	19
within three months								
between three and 6 months								EN
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi-	Iled subsidi- (subconsoli- d or stand-	Foreign EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign EU controlled branches (stand- alone)
ITEMS REQUIRING STABLE FUNDING - non-renewable loans and receivables reported in 1.9 that are collateralised by real estate	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)			
vithin three months							
petween three and 6 months							
between 6 and 9 months							
between 9 and 12 months							
after 12 months							

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

	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	6.9.201
ITEMS REQUIRING STABLE FUNDING - de- rivatives receivables	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	19
within three months								
between three and 6 months								EN
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

		SSM Ca	tegories	
ITEMS REQUIRING STABLE FUNDING - de- rivatives receivables	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

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

		SSM Ca	tegories	
ITEMS REQUIRING STABLE FUNDING - any other assets	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
within three months				
between three and 6 months				
between 6 and 9 months				
between 9 and 12 months				
after 12 months				

	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled	6.9.20	
ITEMS REQUIRING STABLE FUNDING - assets deducted from own funds not requiring stable funding	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	19
within three months								EN
between three and 6 months								
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

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

Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU	Foreign EU controlled subsidi-	Foreign EU	L 232/		
ITEMS REQUIRING STABLE FUNDING - undrawn committed credit facilities that qualify as 'medium risk' or 'medium/low risk' under Annex I.	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	controlled branches (stand- alone)	aries (subconsoli- dated or stand- alone)	controlled branches (stand- alone)	398
within three months								EN

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

	Domestic bar	stand-alone banks co		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	6.9.201
ITEMS PROVIDING STABLE FUNDING	A. Large	B. Medium	C. Small	dated or stand- alone)	ated or stand-	dated or stand- alone)	branches (stand- alone)	19
within three months								
between three and 6 months								EN
between 6 and 9 months								
between 9 and 12 months								
after 12 months								

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

CBD Quarterly - Asset encumbrance						T	
	Domestic ba	stand-alone banks contro		Foreign non-EU controlled subsidi aries (subconsoli-	controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Carrying amount of encumbered assets	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Assets of the reporting institution*							
Loans on demand							
Equity instruments							
Debt securities							
Loans and advances other than loans on demand							
Other assets							
			I			1	
CBD Quarterly - Asset encumbrance							
	E E4	. 11 1 1 • 1•		SSM Cate	gories		
Carrying amount of encumbered assets	aries (subconso	ntrolled subsidi- blidated or stand- one)	Foreign EA cor (stand	trolled branches l-alone)	Significant L		s significant
Assets of the reporting institution*							
Loans on demand							
Equity instruments							
Debt securities							
Loans and advances other than loans on demand							
Loans and advances other than loans on demand Other assets							

		iking groups (con stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled branches (stand- alone)	6.9.2019
Carrying amount of encumbered assets of which: issued by other entities of the group	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)		9
Assets of the reporting institution								н
Loans on demand								EN
Equity instruments								
Debt securities								
Loans and advances other than loans on demand								of
Other assets								Official Jo

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	
Carrying amount of encumbered assets of which: central bank's eligible	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	
Assets of the reporting institution								
Loans on demand								
Equity instruments								
Debt securities								
Loans and advances other than loans on demand								
Other assets								

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

	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Carrying amount of non-encumbered assets	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Assets of the reporting institution*							
Loans on demand							
Equity instruments							
Debt securities							
Loans and advances other than loans on demand							
Other assets							

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

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

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

	Domestic bar	anking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	0.9.201
Carrying amount of non-encumbered assets of which: central bank's eligible	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	5
Assets of the reporting institution								
Loans on demand								ΕN
Equity instruments								
Debt securities								
Loans and advances other than loans on demand								ç
Other assets								inciai jo

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

		iking groups (con stand-alone banks		Foreign non-EU controlled subsidi-	soli- branches (stand- dated controlled branches (stand- dated controlled branches (stand- dated controlled	Foreign EU controlled subsidi- aries (subconsoli- dated or stand- alone)	Foreign EU controlled
Collateral received by the reporting institu- tion	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)			branches (stand- alone)
Fair value of encumbered collateral received or own debt securities issued*							
Fair value of non-encumbered collateral received or own debt securities issued available for encum- brance*							

	SSM Categories								
Collateral received by the reporting institu- tion	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant					
Fair value of encumbered collateral received or own debt securities issued*									
Fair value of non-encumbered collateral received or own debt securities issued available for encum- brance*									

	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	
Table x.x	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
OWN FUNDS							
TIER 1 CAPITAL*							
COMMON EQUITY TIER 1 CAPITAL*							
Capital instruments eligible as common equity tier 1 (CET1) Capital							
Retained earnings							
Adjustments to CET1							
Deductions from CET1							
ADDITIONAL TIER 1 CAPITAL							
TIER 2 CAPITAL							

		SSM Cat	tegories	
Table x.x	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
OWN FUNDS				
TIER 1 CAPITAL*				
COMMON EQUITY TIER 1 CAPITAL*				
Capital instruments eligible as common equity tier 1 (CET1) Capital				
Retained earnings				
Adjustments to CET1				
Deductions from CET1				
ADDITIONAL TIER 1 CAPITAL				
TIER 2 CAPITAL				

CBD Quarterly - OWN FUNDS, RISK WEIGHTI	ED EXPOSURE A	MOUNTS AND S	OLVENCY				
		iking groups (con stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
Original exposure pre-conversion factors	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DE- LIVERIES*							
Standardised approach (SA)							
Internal ratings based Approach (IRB)*							

CBD Quarterly - OWN FUNDS, RISK WEIGHTI	ED EXPOSURE AMOUNTS AND S	OLVENCY		
		SSM Ca	tegories	
Original exposure pre-conversion factors	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DE- LIVERIES*				
Standardised approach (SA)				
Internal ratings based Approach (IRB)*				

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	Domestic bar	iking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	L 232/4
Value adjustments	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	H10
Standardised approach (SA)								EN
Internal ratings based Approach (IRB)								

		SSM Ca	tegories	
Value adjustments	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Standardised approach (SA)				
Internal ratings based Approach (IRB)				

	Domestic ba	nking groups (con stand-alone banks	solidated) and	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Risk weighted exposure amounts	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
ΓΟΤΑL RISK EXPOSURE AMOUNT / TO- ΓAL EXPOSURES*							
RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DE- IVERIES							
Standardised approach (SA)							
Internal ratings based Approach (IRB)							
FOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY							
FOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS							
TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)							
TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT							
TOTAL RISK EXPOSURE AMOUNT RE- LATED TO LARGE EXPOSURES IN THE TRADING BOOK							
OTHER RISK EXPOSURE AMOUNTS							

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

		ıking groups (con stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	6.9.201
Expected loss amount	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	6
Internal ratings based Approach (IRB)								EN

		SSM Ca	tegories	
Expected loss amount	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
nternal ratings based Approach (IRB)				

CBD Quarterly- OWN FUNDS, RISK WEIGHTE	D EXPOSURE AN	MOUNTS AND S	OLVENCY				
	Domestic bar	nking groups (con stand-alone bank	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Capital buffers and Pillar II requirements	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
Combined buffer requirement							
Capital conservation buffer							
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State							
Institution specific countercyclical capital buf- fer							
Systemic risk buffer							
Systemical important institution buffer							
Global Systemically Important Institution buffer							
Other Systemically Important Institution buf- fer							
Own funds requirements related to Pillar II adjustments							

		SSM Ca	tegories	
Capital buffers and Pillar II requirements	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
Combined buffer requirement				
Capital conservation buffer				
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State				
Institution specific countercyclical capital buf- fer				
Systemic risk buffer				
Systemical important institution buffer				
Global Systemically Important Institution buffer				
Other Systemically Important Institution buf- fer				
Own funds requirements related to Pillar II adjustments				

CBD Quarterly -Number of institutions							
	Domestic bar	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi aries (subconsoli-	controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled branches (stand- alone)
Solvency ratio (%)	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	
8							
- 12							
2 - 16							
6 - 20							
> 20							
CBD Quarterly -Number of institutions				SSM Categ	gories		
		Foreign EA controlled subsidiaries (subconsolidated or standalone) Foreign EA controlled branches (stand-alone) Significant Less significant					
Solvency ratio (%)	aries (subconso	lidated or stand-	Foreign EA cor (stand	trolled branches l-alone)	Significant	Les	s significant
· · · · · ·	aries (subconso	lidated or stand-	Foreign EA cor (stand	trolled branches l-alone)	Significant	Les	s significant
5.8	aries (subconso	lidated or stand-	Foreign EA cor (stand	itrolled branches l-alone)	Significant		s significant
s 8 8 - 12	aries (subconso	lidated or stand-	Foreign EA cor (stanc	trolled branches l-alone)	Significant		s significant
Solvency ratio (%) < 8 3 - 12 12 - 16 16 - 20	aries (subconso	lidated or stand-	Foreign EA cor (stand	trolled branches	Significant		s significant

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	0.9.2019
Tier 1 ratio (%)	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	9
< 6								ц
6 - 8								EN
8 - 12								
12 - 16								
> 16								Officia

		SSM Categories								
Tier 1 ratio (%)	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant						
< 6										
6 - 8										
8 - 12										
12 - 16										
> 16										

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Core Equity Tier 1 ratio (%)	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
< 4							
4 - 6							
5 - 8							
3 - 12							
12 - 16							
> 16							

		SSM Ca	SSM Categories									
Core Equity Tier 1 ratio (%)	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant								
< 4												
4 - 6												
5 - 8												
3 - 12												
2 - 16												
> 16												

Solvency ratio (%)	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi-	Foreign non-EU controlled	Foreign EU controlled subsidi-	Foreign EU controlled
	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	aries (subconsoli- dated or stand- alone)	branches (stand- alone)
8							
- 12							
2 - 16							
6 - 20							
· 20							

CBD Quarterly -TOTAL RISK EXPOSURE AMO	OUNT / TOTAL EXPOSURES			
		SSM Ca	tegories	
Solvency ratio (%)	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant
< 8				
8 - 12				
12 - 16				
16 - 20				
> 20				

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

		SSM Categories								
Tier 1 ratio (%)	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant						
< 6										
6 - 8										
8 - 12										
12-16										
> 16										

Core Equity Tier 1 ratio (%)	Domestic ba	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
- 4							
4 - 6							
5 - 8							
3 - 12							
2 - 16							
> 16							

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

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks			Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Solvency ratio (%)	A. Large	B. Medium	C. Small	aries (subconsoli- dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
8							
- 12							
2 - 16							
6 - 20							
20							
CBD Quarterly - Assets				SSM Cates	gories		
		ntrolled subsidi- lidated or stand- one)	Foreign EA cor (stand	trolled branches l-alone)	Significant	Significant Less significant	
Solvency ratio (%)	ait						
· · · · ·							
8							
Solvency ratio (%) 8 2 - 12 2 - 16							
8 - 12							

	Domestic bar	Domestic banking groups (consolidated) and stand-alone banks		Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled	0.9.2019
Tier 1 ratio (%)	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)	9
< 6								ц
6 - 8								EN
8 - 12								
12 - 16								
> 16								Officia

		SSM Categories											
Tier 1 ratio (%)	Foreign EA controlled subsidi- aries (subconsolidated or stand- alone)	Foreign EA controlled branches (stand-alone)	Significant	Less significant									
< 6													
6 - 8													
8 - 12													
12 - 16													
> 16													

	Domestic bar	nking groups (con stand-alone banks	solidated) and s	Foreign non-EU controlled subsidi- aries (subconsoli-	Foreign non-EU controlled	Foreign EU controlled subsidi- aries (subconsoli-	Foreign EU controlled
Core Equity Tier 1 ratio (%)	A. Large	B. Medium	C. Small	dated or stand- alone)	branches (stand- alone)	dated or stand- alone)	branches (stand- alone)
- 4							
4 - 6							
5 - 8							
3 - 12							
12 - 16							
> 16							

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

'PART 22

PF statistics

Table

PF statistics (stocks and transactions)

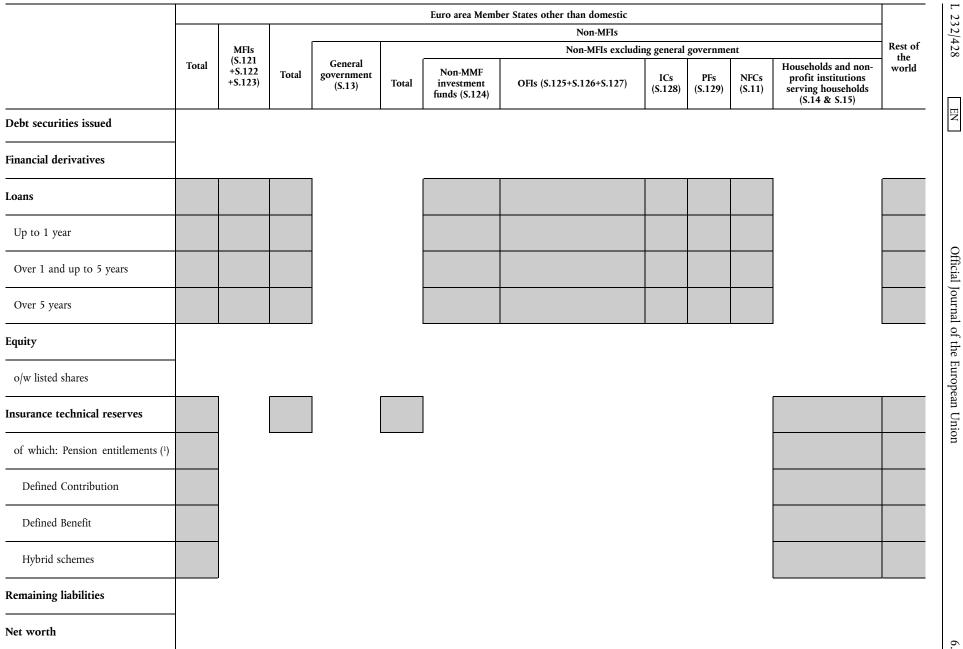
Assets Pension Funds

								Domestic						
								Non-MFIs						
	Total		MFIs				Non-MFIs excluding general government							
	Total	Total	(S.121 +S.122+ S.123)	Total	General government (S.13)	Total	Non-MMF investment funds (S.124)	OFIs+financial auxiliaries +captive financial institutions and money lenders(S.125 +S.126+S.127)	ICs (S.128)	PFs (S.129)	NFCs (S.11)	Households and non- profit institutions serving households (S.14 & S.15)		
Currency and deposits														
Up to 1 year														
Over 1 year and up to 2 years														
Over 2 years														
of which: Transferable deposits														
Debt securities														
Up to 1 year														
Over 1 year and up to 2 years														
Over 2 years														
Financial derivatives							-		-	-	<u> </u>	-		
Loans														
Up to 1 year														
Over 1 year and up to 5 years														
Over 5 years														
Equity														
o/w listed shares														
Investment funds shares/units														
MMF shares/units								_						
Non-MMF investment fund shares/units														
Insurance technical reserves and related claims (1)														
Remaining assets											-			
Total non-financial assets														

		1	•			Euro area Memb	er States other than domestic					
				r			Non-MFIs					Dertof
	m → 1	MFIs (S.121		General			Non-MFIs excludin	ng general	governme	nt		Rest of the
	Total	+S.122+ S.123)	Total	government (S.13)	Total	Non-MMF investment funds (S.124)	OFIs+financial auxiliaries +captive financial institutions and money lenders(S.125 +S.126+S.127)	ICs (S.128)	PFs (S.129)	NFCs (S.11)	Households and non- profit institutions serving households (S.14 & S.15)	world
Currency and deposits												
Up to 1 year												
Over 1 year and up to 2 years												
Over 2 years												
of which: Transferable deposits												
Debt securities												
Up to 1 year												
Over 1 year and up to 2 years												
Over 2 years												
Financial derivatives				·					-			
Loans												
Up to 1 year												
Over 1 year and up to 5 years												
Over 5 years												
Equity												
o/w listed shares												
Investment funds shares/units				-								
MMF shares/units												
Non-MMF investment fund shares/units			-									
Insurance technical reserves and related claims (1)							-					
Remaining assets												
Total non-financial assets												

(1) This item may include non-life insurance technical reserves (ESA 2010: F.61), claims of insurance corporations on pension managers (in line with ESA 2010: F.64) and provisions for calls under stan-dardised guarantees (ESA 2010: F.66).

-								Domestic				
					_	T		Non-MFIs				
	Total	Total	MFIs (S.121 +S.122 +S.123)	Total	General government (S.13)	Total	Non-MMF investment funds (S.124)	Non-MFIs exclud OFIs (S.125+S.126+S.127)	ICs (S.128)	PFs (S.129)	nt NFCs (S.11)	Households and non- profit institutions serving households (S.14 & S.15)
Debt securities issued			I		1		1					
Financial derivatives												
Loans												
Up to 1 year												
Over 1 and up to 5 years												
Over 5 years												
Equity												
o/w listed shares												
Insurance technical reserves												
of which: Pension entitlements (1)												
Defined Contribution												
Defined Benefit												
Hybrid schemes												
Remaining liabilities												
Net worth												



(1) This item, including the relevant breakdown, may include claims of managers on pension funds (in line with ESA 2010: F.64) and entitlements to non-pension benefits (ESA 2010: F.65).

'Table 2a

Data on assets to be provided on a quarterly basis: stocks and flow adjustments

				Euro area			Rest	of the world
	Total	Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country in- formation)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-coun- try information)	Main counterparties outside the Euro- pean Union (country-by-country infor- mation for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Swit- zerland, USA)
ASSETS (F)								
1. Currency and deposits (ESA 2010: F.21+F.22+F.29) - fair val- ue								
up to 1 year (remaining until matu- rity)								
over 1 year (remaining until matu- rity)								
1x. Currency and deposits o/w trans- ferable deposits (F.22)								
1. Currency and deposits (ESA 2010: F.21+F.22+F.29) - nominal value								
2. Debt securities (ESA 2010: F.3)								
issued by MFIs								
issued by GG								
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
issued by HHs & NPISHs								

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				Euro area			Rest	of the world
	Total	Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country in- formation)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-coun- try information)	Main counterparties outside the Euro- pean Union (country-by-country infor- mation for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Swit- zerland, USA)
up to 1 year (original maturity)								
issued by MFIs								
issued by GG								
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
issued by HHs & NPISHs								
-2 years (original maturity)				-				
issued by MFIs								
issued by GG								
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
issued by HHs & NPISHs								

				Euro area			Rest	of the world	
	Total	Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country in- formation)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-coun- try information)	Main counterparties outside the Euro- pean Union (country-by-country infor- mation for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Swit- zerland, USA)	0.7.40 + 7
over 2 years (original maturity)									
issued by MFIs									
issued by GG									
issued by OFIs									
issued by ICs									
issued by PFs									,
issued by NFCs									
issued by HHs & NPISHs									
up to 1 year (remaining until maturity)				-					
issued by MFIs									
issued by GG									
issued by OFIs									
issued by ICs									
issued by PFs									
issued by NFCs									t
issued by HHs & NPISHs									

				Euro area			Rest	of the world
	Total	Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country in- formation)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-coun- try information)	Main counterparties outside the Euro- pean Union (country-by-country infor- mation for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Swit- zerland, USA)
1-2 years (remaining until matu- rity)								
issued by MFIs								
issued by GG								
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
issued by HHs & NPISHs								
2-5 years (remaining until matu- rity)				-				
issued by MFIs								
issued by GG								
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
issued by HHs & NPISHs								

				Euro area			Rest	of the world
	Total	Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country in- formation)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-coun- try information)	Main counterparties outside the Euro- pean Union (country-by-country infor- mation for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Swit- zerland, USA)
Over 5 years (remaining until maturity)				, ,				
issued by MFIs								
issued by GG								
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
issued by HHs & NPISHs								
Loans (ESA 2010: F.4) - fair val- ue								
original maturity up to 1 year - fair value				_				
to MFIs								
to GG								
to IFs								
to OFIs								
to ICs								
to PFs								

				Euro area			Rest	of the world
	Total	Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country in- formation)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-coun- try information)	Main counterparties outside the Euro- pean Union (country-by-country infor- mation for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Swit- zerland, USA)
o NFCs						1		
HHs & NPISHs								
ginal maturity 1-5 years - fair ue				-				
o MFIs							•	
GG								
IFs								
OFIs								
ICs								
PFs								
NFCs								
HHs & NPISHs								
ginal maturity over 5 years - value								
) MFIs							-	
GG								
IFs								
o OFIs				1				

				Euro area			Rest	of the world	6.9.2
	Total	Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country in- formation)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-coun- try information)	Main counterparties outside the Euro- pean Union (country-by-country infor- mation for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Swit- zerland, USA)	6.9.2019
to ICs									EN
to PFs									
to NFCs									
to HHs & NPISHs							_		
up to 1 year remaining until ma- turity - fair value									Official Journal of the European Union
1-2 years remaining until matu- rity - fair value									urnal of
2-5 years remaining until matu- rity - fair value									the Euro
over 5 years remaining until ma- turity - fair value					1				pean Un
3x. Loans o/w deposit guarantees in connection with reinsurance business - fair value									ion
3. Loans (ESA 2010: F.4) - nominal value									
original maturity up to 1 year - nominal value									
original maturity 1-5 years - nominal value									
original maturity over 5 years - nominal value									L 232
4. Equity (ESA 2010: F.51)									232/435

				Euro area			Rest	of the world	
	Total	Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country in- formation)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-coun- try information)	Main counterparties outside the Euro- pean Union (country-by-country infor- mation for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Swit- zerland, USA)	FUE - 10
4a. Equity of which listed shares									E
issued by MFIs									
issued by GG									
issued by OFIs									
issued by ICs									()
issued by PFs									ייין יייי
issued by NFCs									11111 V.
4b. Equity of which unlisted shares									
issued by MFIs									onnem journm or the suropeur onton
issued by GG									
issued by OFIs									F
issued by ICs									
issued by PFs									
issued by NFCs									
4c. Equity of which other equity			-						
issued by MFIs									:
issued by GG									0.7.2017

				Euro area			Rest	of the world
	Total	Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country in- formation)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-coun- try information)	Main counterparties outside the Euro- pean Union (country-by-country infor- mation for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Swit- zerland, USA)
issued by OFIs								
issued by ICs								
issued by PFs								
issued by NFCs								
. Investment funds shares/units (ESA 2010: F.52)								
a. MMF shares/units								
b. Non-MMF shares/units								
Equity funds								
Bond funds	-							
Mixed funds								
Real estate funds								
Hedge funds								
Other funds								
5. Financial derivatives (ESA 2010: F.7)								
. Insurance technical reserves and related claims (1)								
8. Non-financial assets (ESA 2010: AN)								

				Euro area			Rest	of the world
	Total	Domestic	Euro area Member States other than domestic	Euro area Member States other than domestic (country-by-country in- formation)	European Stability Mechanism (ESM)	Total	Non-participating Member States (country-by-coun- try information)	Main counterparties outside the Euro- pean Union (country-by-country infor- mation for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Swit- zerland, USA)
9. Remaining assets								
10. Total assets								
Abbreviations used in this table: o/w=of which bank, NFC=non-financial corporation, HH=hou (¹) This item may include non-life insurance 2010: F.66)	1sehold, NP	ISH=non-profit	institution serving house	holds, MMF=money market fund			, 1	•
		, 0	(EU) No 1374/2014 (ECB le at NCBs (memo items).'					

'PART 24

Statistics on PFs reported by NCBs in accordance with Regulation (EU) 2018/231 (ECB/2018/2)

Table 1a

Data on assets to be provided on a quarterly basis — Stocks and flow adjustments (reclassifications and revaluations)

			Domestic/Eur	o area Member States	other than d	omestic (total)
					Non-MFIs -	Total
	Total	MFIs (S.121 +122)		General govern-		Other residents
		(122)		ment (S.13)	Total	Non-MMF investment funds (S.124)
ASSETS (total)						
1 Currency and deposits (ESA 2010: F.21, F.22 and F.29) o/w transferable deposits (ESA 2010: F.22)						
2 Debt securities (ESA 2010: F.3)						
up to 1 year						
over 1 year and up to 2 years						
over 2 years						
3 Loans (ESA 2010: F.4)						
up to 1 year						
over 1 year and up to 5 years						
over 5 years						
4 Equity (ESA 2010: F.51)						
o/w listed shares (ESA 2010: F.511)						
o/w unlisted shares (ESA 2010: F. 512)						
o/w other equity (ESA 2010: F.519)						

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			Do	mestic/Euro	o area Member States	other than d	omestic (total)
						Non-MFIs -	Total
	Total	MI	FIs (S.121 +122)		General govern-		Other residents
			122)		General govern- ment (S.13)	Total	Non-MMF investment funds (S.124)
5 Investment fund shares/units (ESA 2010: F.52)			·				•
MMF shares/units (ESA 2010: F.521)							
Non-MMF shares/units (ESA 2010: F.522)							
o/w bond funds							
o/w equity funds							
o/w mixed funds							
o/w real estate funds							
o/w hedge funds							
o/w other funds							
Pension fund reserves (ESA 2010: F. 6)							
o/w claims of pension funds on pension manage (ESA 2010: F.64)	ers						
o/w reinsurance recoverables (F.61)							
⁷ Financial derivatives (ESA 2010: F.7)							
B Other accounts receivable/payable (ESA 2010: F.8)							
9 Non-financial assets							

	Domestic	Euro area Membe	r States other tha	n domestic (total)		
		Non	-MFIs - Total			
		Oth	ner residents			Rest of the world
	Other financial intermediaries (S.125), financial auxiliaries (S.126), captive financial institu- tions and money lenders (S.127)	Insurance corporations (S.128)	Pension funds (S.129)	Non-financial corporations (S.11)	Households + non- profit institutions serving households (S.14+S.15)	(total)
ASSETS (total)						
1 Currency and deposits (ESA 2010: F.21, F.22 and F.29)						
o/w transferable deposits (ESA 2010: F.22)						
2 Debt securities (ESA 2010: F.3)						
up to 1 year						
over 1 year and up to 2 years						
over 2 years						
3 Loans (ESA 2010: F.4)						
up to 1 year						
over 1 year and up to 5 years						
over 5 years						
4 Equity (ESA 2010: F.51)						
o/w listed shares (ESA 2010: F.511)						
o/w unlisted shares (ESA 2010: F. 512)						
o/w other equity (ESA 2010: F.519)						

	Domestic/	Euro area Membe	er States other that	n domestic (total)		
		Non	n-MFIs - Total			
		Oth	ner residents	•		Rest of the world
	Other financial intermediaries (S.125), financial auxiliaries (S.126), captive financial institu- tions and money lenders (S.127)	Insurance corporations (S.128)	Pension funds (S.129)	Non-financial corporations (S.11)	Households + non- profit institutions serving households (S.14+S.15)	(total)
Investment fund shares/units (ESA 2010: F.52)						
MMF shares/units (ESA 2010: F.521)						
Non-MMF shares/units (ESA 2010: F.522)						
o/w bond funds						
o/w equity funds						
o/w mixed funds						
o/w real estate funds						
o/w hedge funds						
o/w other funds						
6 Pension fund reserves (ESA 2010: F. 6)						
o/w claims of pension funds on pension managers (ESA 2010: F.64)						
o/w reinsurance recoverables (F.61)						
7 Financial derivatives (ESA 2010: F.7)						
8 Other accounts receivable/payable (ESA 2010: F.8)						
9 Non-financial assets						

Table 1b (1)

Data on liabilities to be provided on a quarterly basis — Stocks and flow adjustments (reclassifications and revaluations)

		Domestic/Et	ro area Member States othe	r than dome	stic (total)
				Non-MFIs - 7	Fotal
	Total	MFIs (S.121+122)	General govern-		Other residents
			ment (S.13)	Total	Non-MMF investment funds (S.124)
IABILITIES (total)		· · ·			•
0 Loans received (ESA 2010: F.4)					
Up to 1 year					
Over 1 and up to 5 years					
Over 5 years					
1 Debt securities issued (ESA 2010: F.3)					
2 Equity (ESA 2010: F.5, F.519)					
3 Technical reserves (ESA 2010: F.6) (²)					
3.1 Pension entitlements (ESA 2010: F.63)					
o/w defined contribution schemes					
o/w defined benefit schemes (3)					
3.2 Claims of pension funds on pension managers (ESA 2010: F.64)					
3.3 Entitlements to non-pension benefits (ESA 2010: F.65)					
4 Financial derivatives (ESA 2010: F.71)					
5 Other accounts receivable/payable (ESA 2010: F.8)					
16 Net worth (ESA 2010: B.90)					

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		Domestic/	Euro area Membe	r States other tha	n domestic (total)		
			Non	-MFIs - Total			Rest of
			Oth	er residents			the
		Other financial intermediaries (S.125), financial auxiliaries (S.126), captive financial institu- tions and money lenders (S.127)	Insurance corporations (S.128)	Pension funds (S.129)	Non-financial corporations (S.11)	Households + non- profit institutions serving households (S.14+S.15) (*)	- world (total)
IA	BILITIES (total)						
10	Loans received (ESA 2010: F.4)						
	Up to 1 year						
	Over 1 and up to 5 years						
	Over 5 years						
11	Debt securities issued (ESA 2010: F.3)						
12	Equity (ESA 2010: F.5, F.519)						
13	Technical reserves (ESA 2010: F.6) (²)						
13.1	Pension entitlements (ESA 2010: F.63)						
	o/w defined contribution schemes						
	o/w defined benefit schemes (3)						
13.2	Claims of pension funds on pension managers (ESA 2010: F.64)						
13.3	Entitlements to non-pension benefits (ESA 2010: F.65)						
14	Financial derivatives (ESA 2010: F.71)						
15	Other accounts receivable/payable (ESA 2010: F.8)						
16	Net worth (ESA 2010: B.90)						

(2) Total technical reserves may include life insurance
 (3) Notional defined contribution schemes and hybrid schemes are grouped as defined benefit schemes
 (4) Entitlements relevant only for households (S.14)

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	Other euro area residents (except domestic)																			
		BE	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	MT	NL	AT	PT	SI	SK	FI
ASSETS (total)				•																
Currency and deposits																				
Debt securities (ESA 2010: F.3)																				
issued by MFIs																				
up to 1 year																				
over 1 year																				
issued by non-MFIs																				
General government																				
up to 1 year																				
over 1 year																				
Other residents																				
up to 1 year																				
1						1														

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Table 1c

Country breakdown —

issued by MFIs o/w listed shares (ESA 2010: F.511) o/w unlisted shares (ESA 2010: F. 512) o/w other equity (ESA 2010: F.519) issued by non-MFIs

over 1 year

Equity (ESA 2010: F.51)

	Other euro area residents (except domestic)																				
		BE	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	MT	NL	AT	РТ	SI	SK	FI	
General government																					
o/w listed shares (ESA 2010: F.511)																					
o/w unlisted shares (ESA 2010: F. 512)		-																			
o/w other equity (ESA 2010: F.519)																					
Other residents																					
o/w listed shares (ESA 2010: F.511)																					
o/w unlisted shares (ESA 2010: F. 512)																					
o/w other equity (ESA 2010: F.519)																					
nvestment fund shares/units (ESA 2010: F.52)																					
LIABILITIES (total)																					
Pension entitlements (ESA 2010: F. 63) (1)																					
¹) Quarterly estimates to be provided by NCBs																					

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	Non-participating Member States												
		BG	CZ	DK	HR	HU	PL	RO	SE	ι			
SSETS (total)		_											
currency and deposits													
Debt securities (ESA 2010: F.3)													
ssued by MFIs													
up to 1 year													
over 1 year													
issued by non-MFIs													
General government													
up to 1 year													
over 1 year													
Other residents													
up to 1 year													
over 1 year													
Equity (ESA 2010: F.51)													
issued by MFIs													
o/w listed shares (ESA 2010: F.511)													
o/w unlisted shares (ESA 2010: F. 512)													
o/w other equity (ESA 2010: F.519)													
ssued by non-MFIs													

				Non-parti	cipating Mem	iber States			
	BG	CZ	DK	HR	HU	PL	RO	SE	UK
General government									
o/w listed shares (ESA 2010: F.511)									
o/w unlisted shares (ESA 2010: F. 512)									
o/w other equity (ESA 2010: F.519)									
Other residents									
o/w listed shares (ESA 2010: F.511)									
o/w unlisted shares (ESA 2010: F. 512)									
o/w other equity (ESA 2010: F.519)									
nvestment funds shares/units (ESA 2010: F.52)									
IABILITIES (total)									
Pension entitlements (ESA 2010: F.63) (1)									
¹) Quarterly estimates to be provided by NCBs									

	Main counterparties outside the EU											
	Brazil	Canada	China	Hong Kong	India	Japan	Russia	Swit- zerland	US	EU institu- tions	Other internat- ional organ- isations	Offshore finan- cial centres (as a group)
ASSETS (total)		·										
Currency and deposits												
Debt securities (ESA 2010: F.3)												
up to 1 year												
over 1 year												
Equity (ESA 2010: F.51)												
o/w listed shares (ESA 2010: F.511)												
o/w unlisted shares (ESA 2010: F. 512)												
o/w other equity (ESA 2010: F.519)												
nvestment funds shares/units (ESA 2010: F.52)												
LIABILITIES (total)												
Pension entitlements (ESA 2010: F.63) (1)										1		
(1) Quarterly estimates to be provided by NCBs							ļ					

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Table 2

Number of members of pension schemes — Data to be provided on an annual basis — End-year data

	Total										
	Of which: active members	Of which: deferred members	Of which: retired members								
Number of members'											

2. in Annex III, Part 2 is replaced by the following:

'PART 2

DSDs and data flows/datasets

- 1. In the SDMX messages exchanged, statistical concepts can be used either as dimensions (in composing the "keys" identifying the time series) or as attributes (providing information about the data). Coded dimensions and attributes take their values from predefined code lists. The DSDs define the structure of the exchanged series keys, in terms of concepts and associated code lists. In addition, they define their relationship with the relevant attributes. The same structure can be used for several data flows, which are differentiated by the data flow/dataset information.
- 2. In the context of monetary and financial statistics, the ECB has defined 13 DSDs currently used for the exchange of statistics with the ESCB and other international organisations. For the majority of those DSDs, one dataset using that structure is exchanged and as a consequence the DSD identifier and the associated dataset identifier (DSI) used in the SDMX data messages are the same. For treatment, timeliness and/or responsibility purposes, multiple datasets have been defined in the exchange context using the "ECB_BSI1", "ECB_SSI1" and "ECB_ICPF1" DSDs, and are distinguished at the DSI level. The following data flows characteristics are in production:
 - balance sheet items (BSI), DSD identifier and DSI "ECB_BSI1",
 - balance sheet items in the context of the Blue Book (BSP), DSD identifier "ECB_BSI1" and DSI "ECB_BSP",
 - banking structural financial indicators (SSI), DSD identifier and DSI "ECB_SSI1",
 - banking structural financial indicators in the context of the Blue Book (SSP), DSD identifier "ECB_SS1" and DSI "ECB_SSP",
 - MFI interest rates (MIR), DSD identifier and DSI "ECB_MIR1",
 - other financial intermediaries (OFI), DSD identifier and DSI "ECB_OFI1",
 - securities issues (SEC), DSD identifier and DSI "ECB_SEC1",
 - payment and settlement systems (PSS), DSD identifier and DSI "ECB_PSS1",
 - investment funds (IVF), DSD identifier and DSI "ECB_IVF1",
 - financial vehicle corporations (FVC), DSD identifier and DSI "ECB_FVC1",
 - consolidated banking data (CBD2), DSD identifier and DSI "ECB_CBD2",

- international consolidated banking statistics (CBS), DSD identifier and DSI "BIS_CBS",
- insurance corporations' assets and liabilities (ICB), DSD identifier "ECB_ICPF1" and DSI "ECB_ICB",
- insurance corporations' operations (premiums, claims, commissions) (ICO), DSD identifier and DSI "ECB_ICO1",
- pension funds' assets and liabilities (PFB), DSD identifier "ECB_ICPF1" and DSI "ECB_PFB" (*),
- pension funds' assets and liabilities Regulation (PFBR), DSD identifier "ECB_ICPF1" and DSI "ECB_PFBR",
- pension funds' number of members (PFBM), DSD identifier "ECB_PFM1" and DSI "ECB_PFBM1".
- (*) This data flows characteristic will not be used in production for the reporting of data for the first quarter of 2020.';
- 3. Annex IV is amended as follows:
 - (a) the heading is replaced by the following:

'DERIVATION OF TRANSACTIONS IN THE CONTEXT OF MONETARY FINANCIAL INSTITUTIONS' BALANCE SHEET ITEMS, INVESTMENT FUNDS', FINANCIAL VEHICLE CORPORATIONS', INSURANCE CORPORATIONS' AND PENSION FUNDS' STATISTICS';

(b) Part 1 is replaced by the following:

'PART 1

General description of the procedure for deriving transactions

Section 1: Framework

- 1. The framework for deriving transactions for monetary financial institutions (MFI) balance sheet items (BSI), investment funds (IF), financial vehicle corporations (FVC), insurance corporations (IC) and pension funds (PF) assets and liabilities statistics is based on the European system of accounts (hereinafter the "ESA 2010"). Deviations from this international standard are made concerning both the data content and statistical concept denominations, where necessary. This Annex is interpreted in accordance with the ESA 2010, unless Regulation (EU) No 1071/2013 (ECB/2013/33), Regulation (EU) No 1073/2013 (ECB/2013/38), Regulation (EU) No 1075/2013 (ECB/2013/40), Regulation (EU) No 1374/2014 (ECB/2014/50), Regulation (EU) 2018/231 (ECB/2018/2), or this Guideline, explicitly or implicitly override its provisions.
- 2. In accordance with the ESA 2010, financial transactions are defined as the net acquisition of financial assets or the net incurrence of liabilities for each type of financial instrument, i.e. the sum of all financial transactions that occur during the relevant reporting period (*) Transactions covering each item specified in Regulation (EU) No 1071/2013 (ECB/2013/33), Regulation (EU) No 1075/2013 (ECB/2013/40), Regulation (EU) No 1374/2014 (ECB/2014/50) and Regulation (EU) 2018/231 (ECB/2018/2) are calculated on a net basis, i.e. there is no requirement to identify gross financial transactions or turnover (**). The method of valuation for each transaction is to take the value at which assets are acquired/disposed of and/or liabilities are created, liquidated or exchanged. Nevertheless, deviations from the ESA 2010 are permitted.
- 3. This Annex reviews the methodology for deriving transactions in the context of BSI, IF, FVC, IC and PF statistics. This part focuses on the calculation of transactions data at the European Central Bank (ECB) and the reporting of the underlying information by NCBs, while Part 2 focuses on the concepts of flow adjustments. Parts 3, 4, 5, 6 and 7 then provide specific information relating to the compilation frameworks for BSI, IF, FVC, IC and PF statistics respectively.

Further details and numerical examples are provided in the manuals on these statistics published on the ECB's website.

Section 2: Calculation of transactions data by the ECB and reporting from the NCBs to the ECB

1. Introduction

1. For BSI, IF, IC and PF statistics, the ECB calculates transactions by taking, for each asset and liability item, the difference between stock positions at end-period reporting dates and then removing the effect of developments that are not the result of transactions, i.e. "other changes". "Other changes" are grouped into two main categories "reclassifications and other adjustments" and "revaluation adjustments", with the latter covering revaluations due to changes in both prices and exchange rates (***). National central banks (NCBs) report "reclassification and other adjustments" and "revaluation adjustments" to the ECB so that these non-transaction effects can be removed in the calculation of flow statistics.

In the case of BSI statistics, NCBs report adjustment data to the ECB in accordance with Part 1 of Annex II. The "revaluation adjustments" reported by the NCBs consist of write-offs/write-downs of loans and revaluation adjustments due to price changes. Revaluation adjustments due to changes in exchange rates are normally calculated by the ECB, but when NCBs are in a position to compile more accurate adjustments, they may also transmit these adjustments to the ECB directly (****).

In the case of IF statistics, NCBs report adjustment data to the ECB in accordance with Part 17 of Annex II. The "revaluation adjustments" reported by the NCBs consist of revaluation adjustments due to price and exchange rate changes.

In the case of IC statistics, NCBs report adjustment data to the ECB in accordance with Part 23 of Annex II. The "revaluation adjustments" reported by the NCBs consist of revaluation adjustments due to price and exchange rate changes.

In the case of PF statistics, NCBs report adjustment data to the ECB in accordance with Part 24 of Annex II. The "revaluation adjustments" reported by the NCBs consist of revaluation adjustments due to price and exchange rate changes.

2. In the context of FVC statistics, transactions are reported directly by NCBs to the ECB, rather than the flow adjustments. The calculation of the transactions (either directly by reporting agents, or by NCBs) should be consistent with the general approach to reclassifications and other adjustments and revaluations provided in this Annex.

2. Reclassifications and other adjustments

- 1. NCBs compile data on "reclassifications and other adjustments", as requested by this Guideline, using supervisory information, plausibility checks, ad hoc enquiries (e.g. related to outliers), national statistical requirements, information on joiners and leavers of the reporting population and any other source available to them. The ECB is not expected to make *ex post* adjustments unless the NCBs identify sharp changes in the final data.
- 2. NCBs identify changes in stocks that are due to reclassifications and enter the net amount identified under "reclassifications and other adjustments". A net increase in stocks due to reclassifications is entered with a positive sign, a net decrease in stocks with a negative sign.
- 3. In principle, the NCBs fulfil all requirements relating to "reclassifications and other adjustments" specified in this Guideline. As a minimum, the NCBs send all "reclassifications and other adjustments" above EUR 50 million. This threshold is intended to help the NCBs decide whether to make an adjustment or not. However, when information is not readily available or of poor quality, a decision can be made either to do nothing or to make estimates. For this reason, flexibility is needed in the operation of such a threshold, not least because of the heterogeneity of existing procedures for calculating adjustments. For example, where relatively detailed information is collected regardless of the threshold, it may be counterproductive to try to apply such a threshold.

3. Revaluation adjustments

 In order to fulfil the requirements relating to "revaluation adjustments" specified in this Guideline, NCBs may need to calculate the adjustments from transactions, security-by-security data or other data reported by the reporting population and/or estimate the adjustments in respect of some of the breakdowns not reported by the reporting population because they are not considered as "minimum requirements". EN

- 2. The "revaluation adjustments" are normally compiled by NCBs on the basis of data directly reported by the reporting population. NCBs, however, may also cover these reporting requirements indirectly (e.g. by collecting data on transactions directly) and in any case are permitted to collect additional data from reporting agents. Whichever approach is used at national level, the NCBs are required to submit a full set of data to the ECB in accordance with Part 1 of Annex II for BSI statistics, Part 17 of Annex II for IF statistics, Part 23 of Annex II for IC statistics and Part 24 of Annex II for PF statistics.
 - (*) This is in accordance with the ESA 2010 and other international statistical standards.
 - (**) Nevertheless, in the case of IF statistics, Regulation (EU) No 1073/2013 (ECB/2013/38) requests separate reporting of new issuance and redemptions of IF shares/units during the reporting month.
- (***) The definition and classification of "other changes" is largely consistent with the ESA 2010. "Reclassifications and other adjustments" is broadly equivalent to "other changes in the volume of assets and liabilities" (K.1-K.6, see paragraphs 6.03-25), whereas "revaluations" may be transferred to "nominal holding gains and losses" (K.7, see paragraphs 6.26-64). For BSI statistics, an important deviation concerns the inclusion of "loan write-offs" within "revaluations" (and specifically as revaluations due to changes in prices), whereas in the ESA 2010 they are generally regarded as "other changes in volume" (paragraph 6.14) — with the exception of losses realised at the sale of loans; these losses, which equal the difference between the transaction price and the balance sheet carrying amount of the loans, should be recorded as a revaluation (paragraph 6.58). The inclusion of "loan write-offs" within "revaluations" also deviates from the international investment position (i.i.p.) rules. In the i.i.p. these are treated as "other adjustments" and not as "price or exchange rate changes". For IF statistics, loans "write-offs/write-downs" are not requested.
- (****) The adjustments corresponding to the ECB's own balance sheet are reported by the ECB Directorate-General Administration.';
- (c) the following part 7 is added:

'PART 7

Flow adjustments: special features in PF statistics

Section 1: Introduction

1. For statistics on PFs, NCBs submit revaluation adjustments, covering both revaluations due to price and exchange rate changes and reclassification adjustments for all items on the PF balance sheet, in accordance with paragraph 6(b) of Article 26. In this process, NCBs may need to calculate and/or estimate the adjustments not reported by the PFs. This includes those data where the corresponding stock series are reported on an item-by-item basis and data on pension fund reserves.

Section 2: Revaluation adjustments

- 1. Regulation (EU) 2018/231 (ECB/2018/2) allows flexibility in terms of the type of data needed to calculate the revaluation adjustments of assets and liabilities and the form in which these data are collected and compiled. The decision on the method is left to the NCBs.
- 2. The following two options exist for deriving revaluation adjustments for securities collected on a security-bysecurity basis. NCBs may follow a similar approach for assets other than securities when they collect item-byitem data.
 - PFs report security-by-security information that allows NCBs to derive revaluation adjustments: PFs report to NCBs the information required by paragraphs 1, 2 and 4 of Tables 2.1 and 2.2 of Part 3 of Annex I to Regulation (EU) 2018/231 (ECB/2018/2) on a security-by-security basis. This information permits NCBs to obtain accurate information on the "revaluation adjustments" to be submitted to the ECB. When this option is followed, NCBs may derive the "revaluation adjustments" in accordance with the common Eurosystem method, i.e. the "flow-derivation method", as described in the PF manual accompanying Regulation (EU) 2018/231 (ECB/2018/2) and this Guideline.

- PFs directly report transactions on a security-by-security basis to the NCB: PFs report the cumulated amounts of purchases and sales of securities which have occurred during the reference period as set out in paragraphs 1 and 3 of Tables 2.1 and 2.2 of Part 3 of Annex I to Regulation (EU) 2018/231 (ECB/2018/2) on a security-by-security basis. NCBs calculate the "revaluation adjustments" by taking the difference between end-period stocks and removing transactions and "reclassifications and other adjustments", if any, referred to in Section 2.2 of Part 1 of Annex IV. NCBs submit the "revaluation adjustments" and the "reclassifications and other adjustments" to the ECB in accordance with this Guideline.
- 3. For pension fund reserves maintained by PFs, the following two options exist for deriving approximations of revaluation adjustments:
 - PFs report aggregated adjustments or transactions according to the NCBs' instructions. NCBs that choose
 this method aggregate the adjustments reported by PFs for the submission of data to the ECB,
 - NCBs derive approximations based on data provided by PFs.
- 4. For assets and liabilities other than those collected on an item-by-item basis and pension fund reserves maintained by PFs, the following three options exist for deriving revaluation adjustments:
 - PFs report aggregated adjustments: PFs report the adjustments applicable to each item, reflecting the valuation changes due to price and exchange rate changes. NCBs that choose this method aggregate the adjustments reported by PFs for the submission of data to the ECB;
 - PFs report aggregated transactions: PFs accumulate transactions during the quarter and transmit the value of purchases and sales to the NCB. NCBs that receive transactions data calculate the "revaluation adjustments" by taking the difference between end-period stocks and removing transactions and "reclassifications and other adjustments", if any, referred to in Section 2.2 of Part 1 of Annex IV. NCBs submit the "revaluation adjustments" and the "reclassifications and other adjustments" to the ECB in accordance with this Guideline; or
 - NCBs derive approximations based on data provided by PFs.'

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