Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (Text with EEA relevance)

COMMISSION IMPLEMENTING REGULATION (EU) No 680/2014

of 16 April 2014

laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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

Having regard to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012[(1)], and in particular the fourth subparagraph of Article 99(5); the fourth subparagraph of Article 99(6); the third subparagraph of Article 101(4); the third subparagraph of Article 394(4); the fourth subparagraph of Article 415(3) and the third subparagraph of Article 430(2) thereof,

Whereas:

(1) Without prejudice to the competent authorities' powers under Article 104 (1) (j) of Directive 2013/36/EU of the European Parliament and of the Council[(2)], with a view to increasing efficiency and reducing the administrative burden, a coherent reporting framework should be established on the basis of a harmonised set of standards.

(2) The provisions in this Regulation are closely linked, since they deal with institutions' reporting requirements. To ensure coherence between those provisions, which should enter into force at the same time, and to facilitate a comprehensive view and compact access to them by persons subject to those obligations, it is desirable to include all related implementing technical standards required by Regulation (EU) No 575/2013 in a single Regulation.

(3) The nature and complexity of institutions' activities such as trading book or non-trading book and approaches used for credit risk determine the extent of the actual reporting obligations of institutions. In addition, and in accordance with Article 99 (5) of Regulation (EU) No 575/2013, the reporting burden to institutions should be proportionate and reduced frequencies of reporting of certain templates should be introduced. Further, in order to take into account the nature, scale and complexity of institutions, template-specific materiality thresholds, should be introduced before certain reporting requirements are triggered.

(4) Where reporting requirements are based on quantitative thresholds, in order to ensure a smooth transition to common supervisory reporting, template-specific entry and exit criteria should be introduced.

(5) Institutions applying an accounting year that is different from the calendar year should be allowed to adjust reporting reference dates and remittance dates for reporting financial information, in order to alleviate, for such institutions, the burden of preparing the accounts for two different periods.

(6) Financial information covers information on institutions' financial situation and potential systemic risks. The basic information on the financial situation is complemented with more detailed breakdowns to provide supervisors with information on risks of different activities. Institutions should therefore provide granular and uniform data especially on geographical and sectoral breakdowns and significant counterparties of exposures and funding in order to provide supervisory authorities with information on potential concentrations and build-ups of systemic risks.

(7) In order to ensure consistency and comparability of information, where competent authorities require institutions to report information on own funds by using International Financial Reporting Standards (IFRS), as applicable under Regulation (EC) No 1606/2002 of the European Parliament and of the Council[(3)], and extends this reporting requirement also to the reporting of financial information, institutions should report financial information in a manner similar to that of institutions preparing their consolidated accounts using IFRS, as applicable under Regulation (EC) No 1606/2002.

(8) Similarly, in order to ensure consistency and comparability of information, where competent authorities require institutions using national accounting standards to report financial information by virtue of Article 99 (6), these institutions should report financial information in a manner similar to that of institutions using IFRS, as applicable under Regulation (EC) No 1606/2002, for reporting adjusted based on national accounting standards.

(9) As there is a multitude of different reporting requirements at national and Union level for purposes other than those established by Regulation (EU) No 575/2013, such as statistical data, monetary data, Pillar II data any rules on the common supervisory reporting can only be part of an overall reporting framework. Using one IT solution which applies to the overall reporting framework is more cost efficient compared to specifying different IT solutions for individual parts of that overall reporting framework. In order to avoid having to require institutions to report necessary information using one specific IT solution while applying other IT solutions for other reporting requirements, and with the view to avoiding unjustified implementation and operating costs, a Data Point Model and defined minimum precision requirements should be developed, so as to ensure that the different IT solutions in place produce harmonised data as well as reliable data quality. Further, in order to reduce the reporting burden for institutions, provided that the necessary requirements are fully met, competent authorities should be allowed to continue to define alternative presentations and data exchange formats currently also used for other reporting purposes. In that respect, competent authorities should be allowed to not require data points that can be

derived from other data points included in the data point model, or data points referring to information that is already collected by the competent authority.

(10) Given the novelty of reporting requirements in some jurisdictions in relation to financial information and in relation to liquidity reporting requirements, and with the view to providing institutions with adequate time to implement those requirements in a manner that will produce data of high quality, a deferred application date should apply in relation to those reporting requirements.

(11) Given the first time application of common supervisory reporting in the Union and the need for institutions to adapt their reporting and IT systems to the common supervisory reporting requirements, institutions should have longer remittance dates for monthly reports during the first year of application of the common supervisory reporting.

(12) This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority to the Commission.

(13) The European Banking Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council[(4)],

HAS ADOPTED THIS REGULATION:

CHAPTER 1

SUBJECT MATTER AND SCOPE

Article 1

Subject matter and scope

This Regulation lays down uniform requirements in relation to supervisory reporting to competent authorities for the following areas:

(a) own funds requirements and financial information according to Article 99 of Regulation (EU) No 575/2013;

(b) losses stemming from lending collateralised by immovable property according to Article 101(4)(a) of Regulation (EU) No 575/2013;

(c) large exposures and other largest exposures according to Article 394(1) of Regulation (EU) No 575/2013;

(d) leverage ratio according to Article 430 of Regulation (EU) No 575/2013;

(e) liquidity Coverage requirements and Net Stable Funding requirements according to Article 415 of Regulation (EU) No 575/2013**[**[F1]**;]**

(f) **[**[F2]asset encumbrance according to Article 100 of Regulation (EU) No 575/2013**[**[F3]**;]]**

(g) [F4 additional liquidity monitoring metrics according to Article 415(3)(b) of Regulation (EU) No 575/2013.]

Textual Amendments

F1 Substituted by Commission Implementing Regulation (EU) 2015/79 of 18 December 2014 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council as regards asset encumbrance, single data point model and validation rules (Text with EEA relevance).

F2 Inserted by Commission Implementing Regulation (EU) 2015/79 of 18 December 2014 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council as regards asset encumbrance, single data point model and validation rules (Text with EEA relevance).

F3 Substituted by Commission Implementing Regulation (EU) 2016/313 of 1 March 2016 amending Implementing Regulation (EU) No 680/2014 with regard to additional monitoring metrics for liquidity reporting (Text with EEA relevance).

F4 Inserted by Commission Implementing Regulation (EU) 2016/313 of 1 March 2016 amending Implementing Regulation (EU) No 680/2014 with regard to additional monitoring metrics for liquidity reporting (Text with EEA relevance).

CHAPTER 2

REPORTING REFERENCE AND REMITTANCE DATES AND REPORTING THRESHOLDS

Article 2

Reporting reference dates

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

a Monthly reporting: on the last day of each month;
b Quarterly reporting: 31 March, 30 June, 30 September and 31 December;
c Semi-annual reporting: 30 June and 31 December;
d Annual reporting: 31 December.

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

3 Where institutions are permitted by national laws to report their financial information based on their accounting year-end which deviates from the calendar year, reporting reference dates may be adjusted accordingly, so that reporting of financial information is done every three, six or twelve months from their accounting year-end, respectively.

Article 3

Reporting remittance dates

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

- a Monthly reporting: 15th calendar day after the reporting reference date;
- b Quarterly reporting: 12 May, 11 August, 11 November and 11 February;
- c Semi-annual reporting: 11 August and 11 February;
- d Annual reporting: 11 February.

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

3 Where institutions report their financial information using adjusted reporting reference dates based on their accounting year-end as set out in Article 2 paragraph 3, the remittance dates may also be adjusted accordingly so that the same remittance period from the adjusted reporting reference date is maintained.

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

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

Article 4

Reporting thresholds — entry and exit criteria

1 Institutions shall start reporting information subject to thresholds from the next reporting reference date where they have exceeded the threshold on two consecutive reporting reference dates.

2 For the first two reporting reference dates on which institutions have to comply with the requirements of this Regulation, institutions shall report the information subject to thresholds if they exceed the relevant thresholds on the same reporting reference date.

3 Institutions may stop reporting information subject to thresholds from the next reporting reference date where they have fallen below the relevant thresholds on three consecutive reporting reference dates.

CHAPTER 3

FORMAT AND FREQUENCY OF REPORTING ON OWN FUNDS, OWN FUNDS REQUIREMENTS AND FINANCIAL INFORMATION

SECTION 1

Format and frequency of reporting on own funds and own funds requirements

Article 5

Format and frequency of reporting on own funds and on own funds requirements for institutions on an individual basis, except for investment firms subject to article 95 and 96 of Regulation (EU) No 575/2013

In order to report information on own funds and on own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on an individual basis, institutions shall submit all the information listed in paragraphs (a) and (b).

(a) Institutions shall submit the following information with a quarterly frequency:

(1) the information relating to own funds and own funds requirements as specified in templates 1 to 5 of Annex I, according to the instructions in Part II point 1 of Annex II;

(2) the information on credit risk and counterparty credit risk exposures treated under the Standardised Approach as specified in template 7 of Annex I, according to the instructions in Part II point 3.2 of Annex II;

(3) the information on credit risk and counterparty credit risk exposures treated under the Internal Rating Based Approach as specified in template 8 of Annex I, according to the instructions in Part II point 3.3 of Annex II;

(4) the information on the geographical distribution of exposures by country as specified in template 9 of Annex I, according to the instructions in Part II point 3.4 of Annex II, where non-domestic original exposures in all 'non-domestic' countries in all exposures classes, as reported in row 850 of template 4 of Annex I, are equal or higher than 10 % of total domestic and non-domestic original exposures as reported in row 860 of template 4 of Annex I. For this purpose exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located. The entry and exit criteria of Article 4 shall apply;

(5) the information on equity exposures treated under the Internal Ratings Based Approach as specified in template 10 of Annex I, according to the instructions in Part II point 3.5 of Annex II;

(6) the information on settlement risk as specified in template 11 of Annex I, according to the instructions in Part II point 3.6 of Annex II;

(7) the information on securitisations exposures treated under the Standardised Approach as specified in template 12 of Annex I, according to the instructions in Part II point 3.7 of Annex II;

(8) the information on securitisation exposures treated under the Internal Rating Based Approach as specified in template 13 of Annex I, according to the instructions in Part II point 3.8 of Annex II;

(9) the information on own funds requirements and losses relating to operational risk as specified in template 16 of Annex I, according to the instructions in Part II point 4.1 of Annex II;

(10) the information on own funds requirements relating to market risk as specified in templates 18 to 24 of Annex I, according to the instructions in Part II point 5.1 to 5.7 of Annex II;

(11) the information on own funds requirements relating to credit valuation adjustment risk as specified in template 25 of Annex I, according to the instructions in Part II point 5.8 of Annex II.

(b) Institutions shall submit the following information with a semi-annual frequency:

(1) **[**[F5]the information on all securitisation exposures as specified in template 14 of Annex I, according to the instructions in point 3.9 of Part II of Annex II.

Institutions shall be exempted from submitting those securitisation details where they are part of a group in the same country in which they are subject to own funds requirements;**]**

(2) **[**[F6]the information on material losses stemming from operational risk events as follows:

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

(b) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 3 of Title III of Part Three of Regulation (EU) No 575/2013 and that meet at least one of the following criteria shall report this information as specified in templates 17.01 and 17.02 of Annex I in accordance with the instructions in point 4.2 of Part II of Annex II:

(i) the ratio of the individual balance sheet total to the sum of individual balance sheet totals of all institutions within the same Member State is equal to or above 1 %, where balance sheet total figures are based on year-end figures for the year before the year preceding the reporting reference date;

(ii) the total value of the institution's assets exceeds EUR 30 billion;

(iii) the total value of the institution's assets exceeds both EUR 5 billion and 20 % of the GDP of the Member State where it is established;

(iv) the institution is one of the three largest institutions established in a particular Member State measured by the total value of its assets;

(v) the institution is the parent of subsidiaries, which are themselves credit institutions established in at least two Member States other than the Member State where the parent institution is authorised and where both of the following conditions are met:

— the value of the institution's consolidated total assets exceeds EUR 5 billion,

— more than 20 % of either the institution's consolidated total assets as defined in template 1.1 of Annex III or IV, as applicable, or the institution's consolidated total liabilities as defined in template 1.2 of Annex III or IV, as applicable, relates to activities with counterparties located in a Member State other than that where the parent institution is authorised;

(c) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 3 of Title III of Part Three of Regulation (EU) No 575/2013 and for which none of the conditions in point (b) is met, shall report the information referred to in points (i) and (ii) below in accordance with the instructions in point 4.2 of Part II of Annex II:

(i) the information as specified for column 080 of template 17.01 of Annex I for the following rows:

— number of events (new events) (row 910),

— gross loss amount (new events) (row 920),

— number of events subject to loss adjustments (row 930),

— loss adjustments relating to previous reporting periods (row 940),

— maximum single loss (row 950),

— sum of the five largest losses (row 960),

— total direct loss recovery (except insurance and other risk transfer mechanisms) (row 970),

— total recoveries from insurance and other risk transfer mechanisms (row 980);

(ii) the information as specified in template 17.02 of Annex I;

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

(e) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 2 of Title III of Part

Three of Regulation (EU) No 575/2013 and that meet at least one of the conditions (ii) to (v) of point (b) shall report this information as specified in templates 17.01 and 17.02 of Annex I in accordance with the instructions in point 4.2 of Part II of Annex II;

(f) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 2 of Title III of Part Three of Regulation (EU) No 575/2013 and for which none of the conditions set out in points (ii) to (v) of point (b) are met, may report the information referred to in templates 17.01 and 17.02 of Annex I in accordance with the instructions in point 4.2 of Part II of Annex II;

(g) the entry and exit criteria of Article 4 shall apply;**]**

(3) **[**F7 the information on sovereign exposures as follows:

(a) institutions shall report the information specified in template 33 of Annex I in accordance with the instructions in point 6 of Part II of Annex II where the aggregate carrying amount of financial assets from the counterparty sector ‘General governments’ is equal or higher than 1 % of the sum of total carrying amount for ‘Debt securities and Loans and advances’. For the purposes of determining those carrying amounts, institutions shall apply the definitions used in templates 4.1 to 4.4.1 of Annex III or templates 4.1 to 4.4.1 and 4.6 to 4.10 of Annex IV, as applicable;

(b) institutions that meet the criterion referred to in point (a) and where the value reported for domestic exposures of non-derivative financial assets as defined in row 010, column 010 of template 33 of Annex I is less than 90 % of the value reported for domestic and non-domestic exposures for the same data point, shall report the information specified in template 33 of Annex I in accordance with the instructions in point 6 of Part II of Annex II aggregated at a total level and for each individual country they are exposed to;

(c) institutions that meet the criterion referred to in point (a) but do not meet the criterion referred in point (b) shall report the information specified in template 33 of Annex I in accordance with the instructions in point 6 of Part II of Annex II with exposures aggregated at both a total level and at domestic level;

(d) the entry and exit criteria of Article 4 shall apply.**]**

Textual Amendments

F5 Substituted by Commission Implementing Regulation (EU) 2015/227 of 9 January 2015 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (Text with EEA relevance).

F6 Substituted by Commission Implementing Regulation (EU) 2017/2114 of 9 November 2017 amending Implementing Regulation (EU) No 680/2014 as regards templates and instructions (Text with EEA relevance).

F7 Inserted by Commission Implementing Regulation (EU) 2017/2114 of 9 November 2017 amending Implementing Regulation (EU) No 680/2014 as regards templates and instructions (Text with EEA relevance).

Article 6

Format and frequency of reporting on own funds and own funds requirements on a consolidated basis, except for groups which only consist of investment firms subject to articles 95 and 96 of Regulation (EU) No 575/2013

In order to report information on own funds and own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on a consolidated basis, institutions in a member state shall submit:

(a) the information specified in Article 5 in the frequency specified therein but on a consolidated basis;

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

Article 7

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

1 In order to report information on own funds and on own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on an individual basis, investment firms subject to Article 95 of Regulation (EU) No 575/2013 shall submit the information specified in templates 1 to 5 of Annex I, according to the instructions in point 1 of Part II of Annex II with a quarterly frequency.

2 In order to report information on own funds and own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on an individual basis, investment firms subject to Article 96 of Regulation (EU) No 575/2013 shall submit the information specified in points (a) and (b) (1) of Article 5 of this Regulation with the frequency specified therein.

Article 8

Format and frequency of reporting on own funds and own funds requirements for groups which only consist of investment firms subject to Article 95 and 96 Regulation (EU) No 575/2013 on a consolidated basis

1 In order to report information on own funds and on own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on a consolidated basis, investment firms of groups which consist only of investment firms subject to Article 95 of Regulation (EU) No 575/2013 shall submit the following information on a consolidated basis:

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

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

2 In order to report information on own funds and on own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on a consolidated basis, investment firms of groups which consist of investment firms subject to both Article 95 and Article 96 as well as groups which consist only of investment firms subject to Article 96 of Regulation (EU) No 575/2013 shall submit the following information on a consolidated basis:

a the information specified in points (a) and (b) (1) of Article 5, with the frequency specified therein;

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

SECTION 2

Format and frequency of reporting on financial information on a consolidated basis

Article 9

Format and frequency of reporting on financial information for institutions subject to Article 4 of Regulation (EC) No 1606/2002 and other credit institutions applying Regulation (EC) No 1606/2002 on a consolidated basis

1 In order to report financial information on a consolidated basis according to Article 99 (2) of Regulation (EU) No 575/2013, institutions established in a Member State shall submit the information specified in Annex III on a consolidated basis, according to the instructions in Annex V and the information specified in Annex VIII on a consolidated basis, according to the instructions in Annex IX.

2 The information referred to in paragraph 1 shall be submitted according to the following specifications:

a the information specified in Part 1 of Annex III with a quarterly frequency;

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

c the information specified in Part 4 of Annex III with an annual frequency;

d the information specified in template 20 in Part 2 of Annex III with a quarterly frequency in the manner provided in point (4) of Article 5 (a). The entry and exit criteria referred to in Article 4 shall apply;

e the information specified in template 21 in Part 2 of Annex III where tangible assets subject to operating leases are equal or higher than 10 % of total tangible assets as reported in template 1.1 in Part 1 of Annex III with a quarterly frequency. The entry and exit criteria referred to in Article 4 shall apply;

f the information specified in template 22 in Part 2 of Annex III where net fee and commission income is equal or higher than 10 % of the sum of net fee and commission income and net interest income as reported in template 2 in Part 1 of Annex III with a quarterly frequency. The entry and exit criteria referred to in Article 4 shall apply;

g the information specified in Annex VIII for exposures whose exposure value is larger than or equal to EUR 300 million but less than 10 % of the institution's eligible capital with a quarterly frequency.

Article 10

Format and frequency of reporting on financial information for credit institutions applying Regulation (EC) No 1606/2002 on a consolidated basis, by virtue of Article 99(3) Regulation (EU) No 575/2013

Where a competent authority has extended the reporting requirements of financial information on a consolidated basis to institutions in a Member State in accordance with Article 99(3) Regulation (EU) No 575/2013, institutions shall submit financial information according to Article 9.

Article 11

Format and frequency of reporting on financial information for institutions applying national accounting frameworks developed under Directive 86/635/EEC on a consolidated basis

1 Where a competent authority has extended the reporting requirements of financial information on a consolidated basis to institutions established in a Member State in accordance with Article 99(6) Regulation (EU) No 575/2013, institutions shall submit the information specified in Annex IV on a consolidated basis, according to the instructions in Annex V and the information specified in Annex VIII on a consolidated basis, according to the instructions in Annex IX.

2 The information referred to in paragraph 1 shall be submitted according to the following specifications:

- a the information specified in Part 1 of Annex IV with a quarterly frequency;
- b the information specified in Part 3 of Annex IV with a semi-annual frequency;
- c the information specified in Part 4 of Annex IV with an annual frequency;
- d the information specified in template 20 in Part 2 of Annex IV with a quarterly frequency in the manner provided in point (4) of Article 5 (a). The entry and exit criteria referred to in Article 4 shall apply;
- e the information specified in template 21 in Part 2 of Annex IV where tangible assets subject to operating leases are equal or higher than 10 % of total tangible assets as reported in template 1.1 in Part 1 of Annex IV with a quarterly frequency. The entry and exit criteria referred to in Article 4 shall apply;
- f the information specified in template 22 in Part 2 of Annex IV where net fee and commission income is equal or higher than 10 % of the sum of net fee and commission income and net interest income as reported in template 2 in Part 1 of Annex IV with a quarterly frequency. The entry and exit criteria referred to in Article 4 shall apply;
- g the information specified in Annex VIII for exposures whose exposure value is larger than or equal to EUR 300 million but less than 10 % of the institution's eligible capital with a quarterly frequency.

CHAPTER 4

FORMAT AND FREQUENCY OF SPECIFIC REPORTING OBLIGATIONS ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY ACCORDING TO ARTICLE 101 OF REGULATION (EU) No 575/2013

Article 12

1 Institutions shall submit information as specified in Annex VI according to the instructions in Annex VII on a consolidated basis with a semi-annual frequency.

2 Institutions shall submit information as specified in Annex VI according to the instructions in Annex VII on an individual basis with a semi-annual frequency.

3 Branches in another Member State shall also submit to the competent authority of the host Member State information as specified in Annex VI according to the instructions in Annex VII related to that branch with a semi-annual frequency.

CHAPTER 5

FORMAT AND FREQUENCY OF REPORTING ON LARGE EXPOSURES ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

Article 13

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

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

3 In order to report information on the ten largest exposures to institutions as well as on the ten largest exposures to unregulated financial entities according to Article 394(2) of Regulation (EU) No 575/2013 on a consolidated basis, institutions shall submit the information specified in Annex VIII according to the instructions in Annex IX, with a quarterly frequency.

CHAPTER 6

FORMAT AND FREQUENCY OF REPORTING ON LEVERAGE RATIO ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

Article 14

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

[F8 2 The reporting of the data shall be based on the methodology used for the calculation of the leverage ratio as end of quarter leverage ratio.

3 Institutions are required to report the information referred to in paragraph 14 of Part II of Annex XI in the next reporting period, where any of the following conditions is met:

a the derivatives share referred to in paragraph 7 of Part II of Annex XI exceeds 1,5 %;

b the derivatives share referred to in paragraph 7 of Part II of Annex XI exceeds 2,0 %.

The entry criteria set out in Article 4 shall apply, except for point (b) of the first subparagraph of this paragraph where institutions start reporting information from the next reporting reference date where they have exceeded the relevant applicable threshold on one reporting reference date.

4 Institutions for which the total notional value of derivatives as defined in paragraph 9 of Part II of Annex XI exceeds EUR 10 billion shall report the information referred to in paragraph 14 of Part II of Annex XI, irrespective of whether their derivatives share fulfils the conditions referred to in paragraph 3.

The entry criteria set out in Article 4 shall not apply. Institutions shall start reporting information from the next reporting reference date where they have exceeded the relevant applicable threshold on one reporting reference date.

5 Institutions are required to report the information referred to in paragraph 15 of Part II of Annex XI in the next reporting period where any of the following conditions is met:

a the credit derivatives volume referred to in paragraph 10 of Part II of Annex XI exceeds EUR 300 million;

b the credit derivatives volume referred to in paragraph 10 of Part II of Annex XI exceeds EUR 500 million.

The entry criteria of Article 4 shall apply, except for point (b) where institutions shall start reporting information from the next reporting reference date where they have exceeded the relevant applicable threshold on one reporting reference date.**]**

F9 6 . . . .

Textual Amendments

F8 Substituted by Commission Implementing Regulation (EU) 2016/428 of 23 March 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions as regards the reporting of the Leverage Ratio (Text with EEA relevance).

F9 Deleted by Commission Implementing Regulation (EU) 2016/428 of 23 March 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions as regards the reporting of the Leverage Ratio (Text with EEA relevance).

CHAPTER 7

FORMAT AND FREQUENCY OF REPORTING ON LIQUIDITY AND ON STABLE FUNDING ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

[F10[X1*Article 15*

Format and frequency of reporting on liquidity coverage requirement

1 In order to report information on the liquidity coverage requirement in accordance with Article 415 of Regulation (EU) No 575/2013 on an individual and consolidated basis, institutions shall apply the following:

a credit institutions shall submit the information specified in Annex XXIV according to the instructions in Annex XXV with a monthly frequency;

b all other institutions except those specified in point (a), shall submit the information specified in Annex XII according to the instructions in Annex XIII with a monthly frequency.

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

Editorial Information

X1 Substituted by Corrigendum to Commission Implementing Regulation (EU) 2016/322 of 10 February 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions of the liquidity coverage requirement (Official Journal of the European Union L 64 of 10 March 2016).

Textual Amendments

F10 Substituted by Commission Implementing Regulation (EU) 2016/322 of 10 February 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions of the liquidity coverage requirement (Text with EEA relevance).

Article 16

Format and frequency of reporting on stable funding

In order to report information on the stable funding according to Article 415 of Regulation (EU) No 575/2013 on an individual and consolidated basis, institutions shall submit the information specified in Annex XII according to the instructions in Annex XIII with a quarterly frequency.

[F2CHAPTER 7a

FORMAT AND FREQUENCY OF REPORTING ON ASSET ENCUMBRANCE ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

Article 16a

Format and frequency of reporting on asset encumbrance on an individual and a consolidated basis

1 In order to report information on asset encumbrance in accordance with Article 100 of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex XVI to this Regulation according to the instructions set out in Annex XVII to this Regulation.

2 The information referred to in paragraph 1 shall be submitted according to the following specifications:

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

b the information specified in Part C of Annex XVI with an annual frequency;

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

3 Institutions shall not be required to report the information in Parts B, C or E of Annex XVI where all of the following conditions are met:

a the institution has total assets, as calculated in accordance with paragraph 10 of point 1.6 of Annex XVII, of less than EUR 30 billion;

b the asset encumbrance level of the institution, as calculated in accordance with paragraph 9 of point 1.6 of Annex XVII, is below 15 %.

4 Institutions shall only be required to report the information in Part D of Annex XVI where they issue the bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC of the European Parliament and of the Council[(5)].]

[F4CHAPTER 7b

FORMAT AND FREQUENCY OF REPORTING ON ADDITIONAL LIQUIDITY MONITORING METRICS ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

Article 16b

1 In order to report information on additional liquidity monitoring metrics in accordance with Article 415(3)(b) of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit all of the following information with a monthly frequency:

a the information specified in Annex XVIII in accordance with the instructions in Annex XIX;

b the information specified in Annex XX in accordance with the instructions in Annex XXI[F6;]

[F7c the information specified in Annex XXII in accordance with the instructions in Annex XXIII.]

2 By way of derogation from paragraph 1, an institution may report the information on additional liquidity monitoring metrics with a quarterly frequency where all of the following conditions are met:

[F6a the institution does not form part of a group comprising credit institutions, investment firms or financial institutions with subsidiaries or parent institutions located in jurisdictions other than the institution's jurisdiction of incorporation;]

b the ratio of the individual balance sheet total of the institution to the sum of individual balance sheet totals of all institutions in the respective Member State is below 1 % for two consecutive years preceding the year of reporting;

c the institution has total assets, calculated in accordance with Council Directive 86/635/EEC[(6)], of less than EUR 30 billion.

For the purposes of point (b), balance sheet total figures for calculating the ratio shall be based on year-end audited figures for the year before the year preceding the reporting reference date.

3 For the purposes of the obligations set out in paragraphs 1 and 2, the first month for which information on additional liquidity monitoring metrics is to be reported shall be April 2016.]

Textual Amendments

F6 Substituted by Commission Implementing Regulation (EU) 2017/2114 of 9 November 2017 amending Implementing Regulation (EU) No 680/2014 as regards templates and instructions (Text with EEA relevance).

F7 Inserted by Commission Implementing Regulation (EU) 2017/2114 of 9 November 2017 amending Implementing Regulation (EU) No 680/2014 as regards templates and instructions (Text with EEA relevance).

CHAPTER 8

IT SOLUTIONS FOR THE SUBMISSION OF DATA FROM INSTITUTIONS TO COMPETENT AUTHORITIES

Article 17

[F11 Institutions shall submit the information referred to in this Regulation in the data exchange formats and representations specified by competent authorities, respecting the data point definitions included in the single data point model referred to in Annex XIV and the validation rules referred to in Annex XV as well as the following specifications:

a information not required or not applicable shall not be included in a data submission;

b numeric values shall be submitted as facts according to the following:

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

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

(iii) data points with the data type 'Integer' shall be reported using no decimals and a precision equivalent to units.]

2 The data submitted by the institutions shall be associated with the following information:

a reporting reference date and reference period;

b reporting currency;

c accounting standard;

d identifier of the reporting institution;

e level of application as individual or consolidated.

Textual Amendments

F1 Substituted by Commission Implementing Regulation (EU) 2015/79 of 18 December 2014 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council as regards asset encumbrance, single data point model and validation rules (Text with EEA relevance).

CHAPTER 9

TRANSITIONAL AND FINAL PROVISIONS

Article 18

Transitional period

The remittance date for data with a quarterly reporting frequency relating to the reference date 31 March 2014 for information to be reported shall be 30 June 2014 at the latest.

For the period from 31 March 2014 to 30 April 2014 as a deviation from point (a) of Article 3(1) the reporting remittance date relating to monthly reporting shall be 30 June 2014.

For the period from 31 May 2014 to 31 December 2014 as a deviation from point (a) of Article 3(1) the reporting remittance date relating to monthly reporting shall be the thirtieth calendar day after the reporting reference date

[[F2]In respect of information to be reported pursuant to Article 16a, the first reporting reference date shall be 31 December 2014.**]**

[[F11]Without prejudice to Article 2, the first remittance date for templates 18 and 19 in Annex III shall be 31 December 2014. Rows and columns of templates 6, 9.1, 20.4, 20.5, and 20.7 in Annex III referring to forborne exposures and to non-performing exposures shall be completed for the remittance date 31 December 2014.**]**

[[F4]By way of derogation from Article 3(1)(a), for the months from April 2016 to October 2016 inclusive, the reporting remittance date relating to the monthly reporting of the additional liquidity monitoring metrics shall be the thirtieth calendar day after the reporting reference date.**]**

[[F12]For the period from 10 September 2016 to 10 March 2017, as a deviation from point (a) of Article 3(1), the reporting remittance date relating to the monthly reporting of the LCR for credit institutions shall be the 30th calendar day after the reporting reference date.**]**

Textual Amendments

F2 Inserted by Commission Implementing Regulation (EU) 2015/79 of 18 December 2014 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council as regards asset encumbrance, single data point model and validation rules (Text with EEA relevance).

F4 Inserted by Commission Implementing Regulation (EU) 2016/313 of 1 March 2016 amending Implementing Regulation (EU) No 680/2014 with regard to additional monitoring metrics for liquidity reporting (Text with EEA relevance).

F11 Inserted by Commission Implementing Regulation (EU) 2015/227 of 9 January 2015 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (Text with EEA relevance).

F12 Inserted by Commission Implementing Regulation (EU) 2016/322 of 10 February 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions of the liquidity coverage requirement (Text with EEA relevance).

Article 19

Entry into Force

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

This Regulation shall apply from 1 January 2014.

Articles 9, 10 and 11 shall apply from 1 July 2014.

Article 15 shall apply from 1 March 2014.

[[F2]Article 16a shall apply from 1 December 2014.**]**

Textual Amendments

F2 Inserted by Commission Implementing Regulation (EU) 2015/79 of 18 December 2014 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council as regards asset encumbrance, single data point model and validation rules (Text with EEA relevance).

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

[F6ANNEX I

REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

ANNEX I Table 1: rows 1 - 42

C 01.00 - OWN FUNDS (CA1)

ANNEX I Table 2: rows 1 - 101

C 02.00 - OWN FUNDS REQUIREMENTS (CA2)

ANNEX I Table 3: rows 1 - 78

C 03.00 - CAPITAL RATIOS AND CAPITAL LEVELS (CA3)

ANNEX I Table 4: rows 1 - 14

C 04.00 - MEMORANDUM ITEMS (CA4)

ANNEX I Table 5: rows 1 - 128

C 05.01 - TRANSITIONAL PROVISIONS (CA5.1)

ANNEX I Table 6: rows 1 - 62

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

ANNEX I Table 7: rows 1 - 17

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

ANNEX I Table 8: rows 1 - 6

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

ANNEX I Table 9: rows 1 - 7

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

SA Exposure classANNEX I Table 10: rows 1 - 41

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

IRB Exposure class:Own estimates of LGD and/or conversion factors:ANNEX I Table 11: rows 1 - 27

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

IRB Exposure class:Own estimates of LGD and/or conversion factors:ANNEX I Table 12: rows 1 - 6

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

Country:ANNEX I Table 13: rows 1 - 22

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

Country:ANNEX I Table 14: rows 1 - 18

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

ANNEX I Table 15: rows 1 - 26

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

ANNEX I Table 16: rows 1 - 13

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

OBLIGOR GRADE (ROW IDENTIFIER)	INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE	EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM:

			UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM				EXPECTED LOSS AMOUNT
	PD ASSIGNED TO THE OBLIGOR GRADE (%)		(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS				
005	**010**	**020**	**030**	**040**	**050**	**060**	**070**	**080**	**090**

C 11.00 - SETTLEMENT/DELIVERY RISK (CR SETT)

ANNEX I Table 18: rows 1 - 14

C 12.00 - CREDIT RISK: SECURITISATIONS - STANDARDISED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC SA)

ANNEX I Table 19: rows 1 - 34

C 13.00 - CREDIT RISK: SECURITISATIONS - IRB APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC IRB)

ANNEX I Table 20: rows 1 - 59

C 14.00 - DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)

ANNEX I Table 21: rows 1 - 7

C 16.00 - OPERATIONAL RISK (OPR)

ANNEX I Table 22: rows 1 - 18

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

ANNEX I Table 23: rows 1 - 95

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

ANNEX I Table 24: rows 1 - 4

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

Currency:ANNEX I Table 25: rows 1 - 48

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

ANNEX I Table 26: rows 1 - 26

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

ANNEX I Table 27: rows 1 - 18

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

National market:ANNEX I Table 28: rows 1 - 16

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

ANNEX I Table 29: rows 1 - 53

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

ANNEX I Table 30: rows 1 - 17

C 24.00 - MARKET RISK INTERNAL MODELS (MKR IM)

ANNEX I Table 31: rows 1 - 15

C 25.00 - CREDIT VALUE ADJUSTMENT RISK (CVA)

ANNEX I Table 32: rows 1 - 7

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

Country:]ANNEX I Table 33: rows 1 - 30

[F6ANNEX II

REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

PART I: GENERAL INSTRUCTIONS

1. STRUCTURE AND CONVENTIONS

1.1. STRUCTURE

1. Overall, the framework consists of five blocks of templates:

(a) capital adequacy, an overview of regulatory capital; total risk exposure amount;

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

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

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

(e) operational risk.

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

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

1.2. NUMBERING CONVENTION

4. The document follows the labelling convention set in the following table, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.

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

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

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

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

1.3. SIGN CONVENTION

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

PART II: 1.CAPITAL ADEQUACY OVERVIEW (CA)1.1.GENERAL REMARKS10.CA templates contain information about Pillar 1 numerators (own funds, Tier 1, Common

TEMPLATE RELATED INSTRUCTIONS

Equity Tier 1), denominator (own funds requirements), and transitional provisions and structures in five templates:

(a) CA1 template contains the amount of own funds of the institutions, disaggregated in the items needed to get to that amount. The amount of own funds obtained includes the aggregate effect of transitional provisions per type of capital

(b) CA2 template summarizes the total risk exposures amounts as defined in Article 92(3) of Regulation (EU) No 575/2013 ('CRR')

(c) CA3 template contains the ratios for which CRR state a minimum level, and some other related data

(d) CA4 template contains memorandums items needed for calculating items in CA1 as well as information with regard to the CRD capital buffers.

(e) CA5 template contains the data needed for calculating the effect of transitional provisions in own funds. CA5 will cease to exist once the transitional provisions will expire.

11.

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

12.

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

13.Transitional provisions are treated as follows in CA templates:

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

(b) Transitional provisions may also affect the AT1 and the T2 shortfall (i.e. AT1 or T2 the excess of deduction, regulated in articles 36(1) point (j) and 56 point (e) of CRR respectively), and thus the items containing these shortfalls may indirectly reflect the effect of transitional provisions.

(c) Template CA5 is exclusively used for reporting the transitional provisions.

14.The treatment of Pillar II requirements can be different within the EU (Article 104(2) CRD IV has to be transposed into national regulation). Only the impact of Pillar II requirements on the solvency ratio or the target ratio shall be included in the solvency reporting of CRR. A detailed reporting of Pillar II requirements is not within the mandate of Article 99 CRR.

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

b) The template CA3 contains the impact of additional Pillar II-requirements on the solvency ratio on an aggregated basis. One block focuses on the impact of amounts on the ratios, whereas the other block focuses on the ratio itself. Both blocks of ratios do not have any further link to the templates CA1, CA2 or CA5.

c) The template CA4 contains one cell regarding additional own funds requirements relating to Pillar II. This cell has no link via validation rules to the capital ratios of the CA3 template and reflects Article 104(2) CRD which explicitly mentions additional own funds requirements as one possibility for Pillar II decisions.

1.2.C 01.00 — OWN FUNDS (CA1)1.2.1.Instructions concerning specific positionsANNEX II Table 1: rows 1 - 1011.3.C 02.00 — OWN FUNDS REQUIREMENTS (CA2)1.3.1.Instructions concerning specific positionsANNEX II Table 2: rows 1 - 781.4.C 03.00 — CAPITAL RATIOS AND CAPITAL LEVELS (CA3)1.4.1.Instructions concerning specific positionsRows0101.CET1 Capital ratio
Article 92(2) point (a) of CRR
The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount.
0202.Surplus(+)/Deficit(–) of CET1 capital
This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in Article 92(1) point (a) of CRR (4,5 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.
0303.T1 Capital ratio
Article 92(2) point (b) of CRR
The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount.
0404.Surplus(+)/Deficit(–) of T1 capital
This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in Article 92(1) point (b) of CRR (6 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.
0505.Total capital ratio
Article 92(2) point (c) of CRR
The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount.
0606.Surplus(+)/Deficit(–) of total capital
This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in Article 92(1) point (c) of CRR (8 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.
070CET1 capital ratio including Pillar II adjustments
Article 92(2) point (a) of CRR and Article 104(2) CRD IV
This cell only has to be populated if a decision of a competent authority has an impact on the CET1 capital ratio.
080Target CET1 capital ratio due to Pillar II adjustments
Article 104(2) CRD
This cell only has to be populated if a competent authority decides that an institution has to meet a higher target CET1capital ratio.
The target CET1 capital ratio reflects the minimum requirement of Article 92(1) point (a) CRR and the requirement imposed in accordance with Article 104(2) CRD, but excludes other requirements (e.g. the capital buffer requirements).
090T1 capital ratio including Pillar II adjustments
Article 92(2) point (b) of CRR and Article 104(2) CRD IV
This cell only has to be populated if a decision of a competent authority has an impact on the T1 capital ratio.
100Target T1 capital ratio due to Pillar II adjustments

Article 104(2) CRD IV
This cell only has to be populated if a competent authority decides that an institution has to meet a higher target T1 capital ratio.
The target T1 capital ratio reflects the minimum requirement of Article 92(1) point (b) CRR and the requirement imposed in accordance with Article 104(2) CRD, but excludes other requirements (e.g. the capital buffer requirements).
110Total capital ratio including Pillar II adjustments
Article 92(2) point (c) of CRR and Article 104(2) CRD IV
This cell only has to be populated if a decision of a competent authority has an impact on the total capital ratio.
120Target total capital ratio due to Pillar II adjustments
Article 104(2) CRD IV
This cell only has to be populated if a competent authority decides that an institution has to meet a higher target total capital ratio.
The target total capital ratio reflects the minimum requirement of Article 92(1) point (c) CRR and the requirement imposed in accordance with Article 104(2) CRD, but excludes other requirements (e.g. the capital buffer requirements).
1.5.C 04.00 — MEMORANDUM ITEMS (CA4)1.5.1.Instructions concerning specific positionsANNEX II Table 4: rows 1 - 1161.6.TRANSITIONAL PROVISIONS AND GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID (CA 5)1.6.1.General remarks15.

CA5 summarizes the calculation of own funds elements and deductions subject to the transitional provisions laid down in Articles 465 to 491 of CRR.
16.CA5 is structured as follows:

(a) Template 5.1 summarizes the total adjustments which need to be made to the different components of own funds (reported in CA1 according to the final provisions) as a consequence of the application of the transitional provisions. The elements of this table are presented as ‘adjustments’ to the different capital components in CA1, in order to reflect in own funds components the effects of the transitional provisions.

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

17.

Institutions shall report in the first four columns the adjustments to Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital as well as the amount to be treated as risk weighted assets. Institutions are also required to report the applicable percentage in column 050 and the eligible amount without the recognition of transitional provisions in column 060.
18.

Institutions shall only report elements in CA5 during the period where transitional provisions in accordance with Part Ten of CRR apply.
19.

Some of the transitional provisions require a deduction from Tier 1. If this is the case the residual amount of a deduction or deductions is applied to Tier 1 and there is insufficient AT1 to absorb this amount then the excess shall be deducted from CET1.
1.6.2.C 05.01 — TRANSITIONAL PROVISIONS (CA5.1)20.

Institutions shall report in Table 5.1 the transitional provisions to own funds components as laid down in Articles 465 to 491 of CRR, compared to applying the final provisions laid down in Title II of Part Two of CRR.

21.

Institutions shall report in rows 020 to 060 information in relation with the transitional provisions of grandfathered instruments. The figures to be reported in columns 010 to 030 of row 060 of CA 5.1 can be derived from the respective sections of CA 5.2.

22.

Institutions shall report in rows 070 to 092 information in relation with the transitional provisions of minority interests and additional Tier 1 and Tier 2 instruments issued by subsidiaries (in accordance with Articles 479 and 480 of CRR).

23.

In rows 100 onwards institutions shall report information in relation with the transitional provisions of unrealized gains and losses, deductions as well as additional filters and deductions.

24.

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

1.6.2.1.Instructions concerning specific positionsColumns010Adjustments to CET1020Adjustments to AT1030Adjustments to T2040Adjustments included in RWAs

Column 040 includes the relevant amounts adjusting the total risk exposure amount of Article 92(3) of CRR due to transitional provisions. The amounts reported shall consider the application of provisions of Chapter 2 or 3 of Title II of Part Three or of Title IV of Part Three in accordance with Art. 92 (4) of CRR. This means that transitional amounts subject to provisions of Chapter 2 or 3 of Title II of Part Three should be reported as risk weighted exposure amounts, whereas transitional amounts subject to Title IV of Part Three should represent the own funds requirements multiplied by 12,5.

Whereas columns 010 to 030 have a direct link to the CA1 template, the adjustments to the total risk exposure amount do not have a direct link to the relevant templates for credit risk. If there are adjustments stemming from the transitional provisions to the total risk exposure amount, those adjustments shall be included directly in the CR SA, CR IRB, CR EQU IRB, MKR SA TDI, MKR SA EQU or MKR IM. Additionally, those effects shall be reported in column 040 of CA5.1. As a consequence, those amounts are only memorandum items.

050Applicable percentage060Eligible amount without transitional provisions

Column 060 includes the amount of each instrument prior the application of transitional provisions. I.e. the basis amount relevant to calculate the adjustments.

ANNEX II Table 6: rows 1 - 601.6.3.C 05.02 — GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID (CA5.2)25.

Institutions shall report information in relation with the transitional provisions of grandfathered instruments not constituting state aid (Article 484 to 491 of CRR).

1.6.3.1.Instructions concerning specific positionsColumns010Amount of instruments plus related share premium

Article 484(3) to (5) of CRR

Instruments which are eligible for each respective row, including their related share premiums.
020Base for calculating the limit
Articles 486(2) to (4) of CRR
030Applicable percentage
Article 486(5) of CRR
040Limit
Article 486(2) to (5) of CRR
050(-) Amount that exceeds the limits for grandfathering
Article 486(2) to (5) of CRR
060Total grandfathered amount
The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA 5.1.
Rows0101.Instruments that qualified for point (a) of Article 57 of 2006/48/EC
Article 484(3) of CRR
The amount to be reported shall include the related share premium accounts.
0202.Instruments that qualified for point (ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 489
Article 484(4) of CRR
0302.1.Total instruments without a call or an incentive to redeem
Article 484(4) and 489 of CRR
The amount to be reported shall include the related share premium accounts.
0402.2.Grandfathered instruments with a call and incentive to redeem
Article 489 of CRR
0502.2.1.Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 of CRR after the date of effective maturity
Articles 489(3), and 491 point (a) of CRR
The amount to be reported shall include the related share premium accounts.
0602.2.2.Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity
Articles 489(5), and 491 point (a) of CRR
The amount to be reported shall include the related share premium accounts.
0702.2.3.Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity
Articles 489(6) and 491 point (c) of CRR
The amount to be reported shall include the related share premium accounts
0802.3.Excess on the limit of CET1 grandfathered instruments
Article 487(1) of CRR
The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments.
0903.Items that qualified for points e), f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 490
Article 484(5) of CRR
1003.1.Total items without an incentive to redeem
Article 490 of CRR
1103.2.Grandfathered items with an incentive to redeem
Article 490 of CRR
1203.2.1.Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of CRR after the date of effective maturity
Articles 490(3), and 491 point (a) of CRR
The amount to be reported shall include the related share premium accounts.
1303.2.2.Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity

Articles 490(5) and 491 point (a) of CRR
The amount to be reported shall include the related share premium accounts.
1403.2.3.Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity
Articles 490(6) and 491 point (c) of CRR
The amount to be reported shall include the related share premium accounts.
1503.3.Excess on the limit of AT1 grandfathered instruments
Article 487(2) of CRR
The excess on the limit of AT1 grandfathered instruments may be treated as instruments which can be grandfathered as T2 instruments.

2. GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

2.1. GENERAL REMARKS

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

(a) Entities within the scope of consolidation;

(b) Detailed group solvency information;

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

(d) Information on capital buffers;

27. Institutions waived according to Article 7 of CRR shall only report the columns 010 to 060 and 250 to 400.

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

2.2. DETAILED GROUP SOLVENCY INFORMATION

29. The second part of this template (detailed group solvency information) in columns 070 to 210 is designed to gather information on credit and other regulated financial institutions which are effectively subject to particular solvency requirements on individual basis. It provides, for each of those entities within the scope of the reporting, the own funds requirements for each risk category and the own funds for solvency purposes.

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

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

31. The objective of the third part of this template (information on the contributions of all entities within CRR scope of consolidation to group solvency), including those that are not subject to particular solvency requirements on an individual basis, in columns 250 to 400, is to identify which entities within the group generate the risks and raise own funds from the market, based on data that are readily available or can easily be reprocessed, without having to reconstruct the capital ratio on a solo or sub-consolidated basis. At the entity level, both risk and own fund figures are contributions

to the group figures and not elements of a solvency ratio on a solo basis and as such must not be compared to each other.

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

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

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

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

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

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

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

Columns	Instructions
250-400	**ENTITIES WITHIN SCOPE OF CONSOLIDATION** See instructions for C 06.02
410-480	**CAPITAL BUFFERS** See instructions for C 06.02

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

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

ANNEX II Table 11: rows 1 - 58

3. CREDIT RISK TEMPLATES

3.1. GENERAL REMARKS

38. There are different sets of templates for the Standardised approach and the IRB approach for credit risk. Additionally, separate templates for the geographical breakdown of positions subject to credit risk shall be reported if the relevant threshold as set out in Article 5(a)(4) is exceeded.

3.1.1. Reporting of CRM techniques with substitution effect

39. Article 235 of CRR describes the computation procedure of the exposure which is fully protected by unfunded protection.

40. Article 236 of CRR describes the computation procedure of exposure which is fully protected by unfunded protection in the case of full protection/partial protection — equal seniority.

41. Articles 196, 197 and 200 of CRR regulate the funded credit protection.

42. Reporting of exposures to obligors (immediate counterparties) and protection providers which are assigned to the same exposure class shall be done as an inflow as well as an outflow to the same exposure class.

43. The exposure type does not change because of unfunded credit protection.

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

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

3.1.2. Reporting of Counterparty Credit Risk

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

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

3.2.1. General remarks

47. The CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk according to the standardised approach. In particular, they provide detailed information on:

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

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

3.2.2. Scope of the CR SA template

48. According to Article 112 of CRR each SA exposure shall be assigned to one of the 16 SA exposure classes in order to calculate the own funds requirements.

49. The information in CR SA is requested for the total exposure classes and individually for each of the exposure classes as defined for the standardised approach. The total figures as well as the information of each exposure class are reported in a separate dimension.

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

(a) Exposures assigned to exposure class 'items representing securitisation positions' according to Article 112 (m) of CRR which shall be reported in the CR SEC templates.

(b) Exposures deducted from own funds.

51. The scope of the CR SA template covers the following own funds requirements:

(a) Credit risk in accordance with Chapter 2 (Standardised Approach) of Title II of Part Three of CRR in the banking book, among which Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the banking book;

(b) Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the trading book;

(c) Settlement risk arising from free deliveries in accordance with Article 379 of CRR in respect of all the business activities.

52. The scope of the template are all exposures for which the own funds requirements are calculated according to part 3 title II chapter 2 of CRR in conjunction with part 3 title II chapter 4 and 6 of CRR. Institutions that apply Article 94(1) of CRR also need to report their trading book positions in this template when they apply part 3 title II chapter 2 of CRR to calculate the own funds requirements thereof (part 3 title II chapter 2 and 6 and title V of CRR). Therefore the template provides not only detailed information on the type of the exposure (e.g. on balance sheet/off balance sheet items), but also information on the allocation of risk weights within the respective exposure class.

53. In addition CR SA includes memorandum items in rows 290 to 320 in order to collect further information about exposures secured by mortgages on immovable property and exposures in default.

54. These memorandum items shall only be reported for the following exposure classes:

(a) Central governments or central banks (Article 112 point (a) of CRR)

(b) Regional governments or local authorities (Article 112 point (b) of CRR)

(c) Public sector entities (Article 112 point (c) of CRR)

(d) Institutions (Article 112 point (f) of CRR)

(e) Corporates (Article 112 point (g) of CRR)

(f) Retail (Article 112 point (h) of CRR).

55. The reporting of the memorandum items affect neither the calculation of the risk weighted exposure amounts of the exposure classes according to Article 112 points a) to c) and f) to h) of CRR nor of the exposure classes according to Article 112 points i) and j) of CRR reported in CR SA.

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

57. E.g. if an exposure, the risk exposure amounts of which are calculated subject to Article 127 of CRR and the value adjustments are less than 20 %, then this information is reported in CR SA, row 320 in the total and in the exposure class 'in default'. If this exposure, before it defaulted, was an exposure to an institution then this information shall also be reported in row 320 of exposure class 'institutions'.

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

58. In order to ensure a consistent categorisation of exposures into the different exposure classes as defined in Article 112 of CRR the following sequential approach shall be applied:

(a) In the first step the Original exposure pre conversion factors is classified into the corresponding (original) exposure class as referred to in Article 112 of CRR, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.

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

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

60. For the purpose of classifying the original exposure pre conversion factor in the first step, the CRM techniques associated to the exposure shall not be considered (note that they shall be considered explicitly in the second phase) unless a protection effect is intrinsically part of the definition of an exposure class as it is the case in the exposure class mentioned in Article 112 point (i) of CRR (exposures secured by mortgages on immovable property).

61. Article 112 of CRR does not provide criteria for disjoining the exposure classes. This might imply that one exposure could potentially be classified in different exposure classes if no prioritisation in the assessment criteria for the classification is provided. The most obvious case arises between exposures to institutions and corporate with a short-term credit assessment (Article 112 point (n) of CRR) and exposures to

institutions (Article 112 point (f) of CRR)/exposures to corporates (Article 112 point (g) of CRR). In this case it is clear that there is an implicit prioritisation in the CRR since it shall be assessed first if a certain exposure fit for being assigned to Short-term exposures to institutions and corporate and only afterwards do the same process for exposures to institutions and exposures to corporates. Otherwise it is obvious that the exposure class mentioned in Article 112 point (n) of CRR shall never be assigned an exposure. The example provided is one of the most obvious examples but not the only one. It is worth noting that the criteria used for establishing the exposure classes under the standardised approach are different (institutional categorisation, term of the exposure, past due status, etc.) which is the underlying reason for non disjoint groupings.

62. For a homogeneous and comparable reporting it is necessary to specify prioritisation assessment criteria for the assignment of the Original exposure pre conversion factor by exposure classes, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class. The prioritisation criteria presented below using a decision tree scheme are based on the assessment of the conditions explicitly laid down in the CRR for an exposure to fit in a certain exposure class and, if it is the case, on any decision on the part of the reporting institutions or the supervisor on the applicability of certain exposure classes. As such, the outcome of the exposure assignment process for reporting purposes would be in line with CRR provisions. This does not preclude institutions to apply other internal assignment procedures that may also be consistent with all relevant CRR provisions and its interpretations issued by the appropriate fora.

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

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

1. Securitisation positions;
2. Items associated with particular high risk;
3. Equity exposures
4. Exposures in default;
5. Exposures in the form of units or shares in collective investment undertakings ('CIU')/ Exposures in the form of covered bonds (disjoint exposure classes);
6. Exposures secured by mortgages on immovable property;
7. Other items;
8. Exposures to institutions and corporates with a short-term credit assessment;
9. All other exposure classes (disjoint exposure classes) which include Exposures to central governments or central banks; Exposures to regional governments or local authorities; Exposures to public sector entities; Exposures to multilateral development

banks; Exposures to international organisations; Exposures to institutions; Exposures to corporate and Retail exposures.

65. In the case of exposures in the form of units or shares in collective investment undertakings and where the look through approach (Article 132(3) to (5) of CRR) is used, the underlying individual exposures shall be considered and classified into their corresponding risk weight line according to their treatment, but all the individual exposures shall be classified within the exposure class of exposures in the form of units or shares in collective investment undertakings ('CIU').

66. In the case of 'nth' to default credit derivatives specified in Article 134(6) of CRR, if they are rated, they shall be directly classified as securitisation positions. If they are not rated, they shall be considered in the 'Other items' exposure class. In this latter case the nominal amount of the contract shall be reported as the Original exposure pre conversion factors in the line for 'Other risk weights' (the risk weight used shall be that specified by the sum indicated under Article 134(6) of CRR.

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

DECISION TREE ON HOW TO ASSIGN THE ORIGINAL EXPOSURE PRE CONVERSION FACTORS TO THE EXPOSURE CLASSES OF THE STANDARDISED APPROACH ACCORDING TO CRR

ANNEX II Table 12: rows 1 - 18

3.2.4. Clarifications on the scope of some specific exposure classes referred to in Article 112 of CRR

3.2.4.1. Exposure Class 'Institutions'

68. Reporting of intra-group exposures according to Article 113(6) to (7) of CRR shall be done as follows:

69. Exposures which fulfil the requirements of Article 113(7) of CRR shall be reported in the respective exposure classes where they would be reported if they were no intra-group exposures.

70. According Article 113(6) and (7) of CRR 'an institution may, subject to the prior approval of the competent authorities, decide not to apply the requirements of paragraph 1 of this Article to the exposures of that institution to a counterparty which is its parent undertaking, its subsidiary, a subsidiary of its parent undertaking or an undertaking linked by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC.' This means that intra-group counterparties are not necessarily institutions but also undertakings which are assigned to other exposure classes, e.g. ancillary services undertakings or undertakings within the meaning of Article 12(1) of Directive 83/349/EEC. Therefore intra-group exposures shall be reported in the corresponding exposure class.

3.2.4.2. Exposure Class 'Covered Bonds'

71. The assignment of SA exposures to the exposure class 'covered bonds' shall be done as follows:

72. Bonds as defined in Article 52(4) of Directive 2009/65/EC shall fulfil the requirements of Article 129(1) to (2) of CRR to be classified in the exposure class 'Covered Bonds'. The fulfilment of those requirements has to be checked in each case. Nevertheless, bonds according to Article 52(4) of Directive 2009/65/EC and issued before 31 December 2007, are also assigned to the exposure class 'Covered Bonds' because of Article 129(6) of CRR.

3.2.4.3. Exposure class 'Collective Investment Undertakings'

73. Where the possibility according to Article 132(5) of CRR is used, exposures in the form of units or shares in CIUs shall be reported as on balance sheet items according to Article 111(1) sentence 1 of CRR.

3.2.5. Instructions concerning specific positions

Columns	
010	**ORIGINAL EXPOSURE PRE CONVERSION FACTORS** Exposure value according to Article 111 of CRR without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 111(2) of CRR: For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR or subject to Article 92(3) point (f) of CRR, the original exposure shall correspond to the Exposure Value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 of CRR. Exposure values for leases are subject to Article 134(7) of CRR. In case of on-balance sheet netting laid down in Article 219 of CRR the exposure values shall be reported according to the received cash collateral. In the case of master netting agreements covering repurchase transactions and/or securities or commodities lending or borrowing transactions and/or other capital market driven transactions subject to part 3 title II chapter 6 of CRR, the effect of Funded Credit Protection in the form of master netting agreements as under Article 220(4) of CRR shall be included in column 010. Therefore, in the case of master netting agreements covering repurchase transactions subject to the provisions in part 3 title

	II, chapter 6 of CRR, E* as calculated under Articles 220 and 221 of CRR shall be reported in column 010 of the CR SA template.
030	**(-) Value adjustments and provision associated with the original exposure** Article 24 and 111 of CRR Value adjustments and provisions for credit losses made in accordance with the accounting framework to which the reporting entity is subject to.
040	**Exposure net of value adjustments and provisions** Sum of columns 010 and 030.
050-100	**CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE** Credit risk mitigation techniques as defined in Article 4(57) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in Substitution of the exposure due to CRM. If collateral has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) it shall be capped at the exposure value. Items to be reported here: — collateral, incorporated according to Financial Collateral Simple Method; — eligible unfunded credit protection. Please also see instructions of point 4.1.1.
050-060	**Unfunded credit protection: adjusted values (Ga)** Article 235 of CRR Article 239(3) of CRR defines the adjusted value Ga of an unfunded credit protection.
050	**Guarantees** Article 203 of CRR Unfunded Credit Protection as defined in Article 4(59) of CRR different from Credit Derivatives.
060	**Credit derivatives** Article 204 of CRR.
070-080	**Funded credit protection** These columns refer to funded credit protection according to Article 4(58) of CRR and Articles 196, 197 and 200 of CRR. The

	amounts shall not include master netting agreements (already included in Original Exposure pre conversion factors). Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 218 and 219 of CRR shall be treated as cash collateral.
070	**Financial collateral: simple method** Article 222(1) to (2) of CRR.
080	**Other funded credit protection** Article 232 of CRR.
090-100	**SUBSTITUTION OF THE EXPOSURE DUE TO CRM** Articles 222(3), Article 235(1) to (2) and Article 236 of CRR. Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and subsequently assigned to the protection provider's exposure class. This amount shall be considered as an Inflow into the protection provider's exposure class. Inflows and outflows within the same exposure classes shall also be reported. Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.
110	**NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS** Amount of the exposure net of value adjustments after taking into account outflows and inflows due to CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE
120-140	**CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD** Articles 223, 224, 225, 226, 227 and 228 of CRR. It also includes credit linked notes (Article 218 of CRR) Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according

	to Articles 218 and 219 of CRR are treated as cash collateral. The effect of the collateralization of the Financial Collateral Comprehensive Method applied to an exposure, which is secured by eligible financial collateral, is calculated according to Articles 223, 224, 225, 226, 227 and 228 of CRR.
120	**Volatility adjustment to the exposure** Article 223(2) to (3) of CRR. The amount to be reported is given by the impact of the volatility adjustment to the exposure (EVA-E) = E*He
130	**(-) Financial collateral adjusted value (Cvam)** Article 239(2) of CRR. For trading book operations includes financial collateral and commodities eligible for trading book exposures according to Article 299(2) points (c) to (f) of CRR. The amount to be reported corresponds to Cvam = C*(1-Hc-Hfx)*(t-t*)/(T-t*). For a definition of C, Hc, Hfx, t, T and t* see part 3 title II chapter 4 section 4 and 5 of CRR.
140	**(-) Of which: Volatility and maturity adjustments** Article 223(1) of CRR and Article 239(2) of CRR. The amount to be reported is the joint impact of volatility and maturity adjustments (Cvam-C) = C*[(1-Hc-Hfx)*(t-t*)/(T-t*)-1], where the impact of volatility adjustment is (Cva-C) = C*[(1-Hc-Hfx)-1] and the impact of maturity adjustments is (Cvam-Cva) = C*(1-Hc-Hfx)*[(t-t*)/(T-t*)-1]
150	**Fully adjusted exposure value (E*)** Article 220(4), Article 223(2) to (5) and Article 228(1) of CRR.
160-190	**Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors** Article 111(1) and Article 4(56) of CRR. See also Article 222(3) and Article 228(1) of CRR. The figures reported shall be the fully adjusted exposure values before application of the conversion factor.
200	**Exposure value** Article 111 of CRR and Part 3 title II chapter 4 section 4 of CRR.

	Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights according to Article 113 and part 3 title II chapter 2 section 2 of CRR.
210	**Of which: Arising from Counterparty Credit Risk** For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR, the exposure value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 sections 2, 3, 4, 5 of CRR.
215	**Risk weighted exposure amount pre SME-supporting factor** Article 113(1) to (5) of CRR without taking into account the SME-supporting factor according to Article 501 of CRR.
220	**Risk weighted exposure amount after SME-supporting factor** Article 113(1) to (5) of CRR taking into account the SME-supporting factor according to Article 500 of CRR.
230	**Of which: with a credit assessment by a nominated ECAI** Article 112 a) to d), f), g), l), n) o) and q) of CRR
240	**Of which: with a credit assessment derived from central government** Article 112 b) to d), f), g), l) and o) of CRR

ANNEX II Table 14: rows 1 - 38

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

3.3.1. Scope of the CR IRB template

74. The scope of the CR IRB template covers own funds requirements for:

i. Credit risk in the banking book, among which:
   — Counterparty credit risk in the banking book;
   — Dilution risk for purchased receivables;

ii. Counterparty credit risk in the trading book;

iii. Free deliveries resulting from all business activities.

75. The scope of the template refers to the exposures for which the risk weighted exposure amounts are calculated according to Articles 151 to 157 Part Three Title II Chapter 3 CRR (IRB approach).

76. The CR IRB template does not cover the following data:

i. Equity exposures, which are reported in the CR EQU IRB template;

ii. Securitisation positions, which are reported in the CR SEC SA, CR SEC IRB and/or CR SEC Details templates;

iii. ‘Other non-obligation assets’, according to Article 147(2) point (g) CRR. The risk weight for this exposure class has to be set at 100 % at any time except for cash in hand, equivalent cash items and exposures that are residual values of leased assets, according to Article 156 CRR. The risk weighted exposure amounts for this exposure class are reported directly in the CA-Template;

iv. Credit valuation adjustment risk, which is reported on the CVA Risk template;

The CR IRB template does not require a geographical breakdown of IRB exposures by residence of the counterparty. This breakdown is reported in the template CR GB.

77. In order to clarify whether the institution uses its own estimates for LGD and/or credit conversion factors the following information shall be provided for each reported exposure class:

‘NO’ = in case the supervisory estimates of LGD and credit conversion factors are used (Foundation IRB)

‘YES’ = in case own estimates of LGD and credit conversion factors are used (Advanced IRB)

In any case, for the reporting of the retail portfolios ‘YES’ has to be reported.

In case an institution uses own estimates of LGDs to calculate risk weighted exposure amounts for a part of its IRB exposures as well as uses supervisory LGDs to calculate risk weighted exposure amounts for the other part of its IRB exposures, an CR IRB Total for F-IRB positions and one CR IRB Total for A-IRB positions has to be reported.

3.3.2. Breakdown of the CR IRB template

78. The CR IRB consists of two templates. CR IRB 1 provides a general overview of IRB exposures and the different methods to calculate total risk exposure amounts as well as a breakdown of total exposures by exposure types. CR IRB 2 provides a breakdown of total exposures assigned to obligor grades or pools. The templates CR IRB 1 and CR IRB 2 shall be reported separately for the following exposure and sub-exposure classes:

1. Total

(The Total template must be reported for the Foundation IRB and, separately for the Advanced IRB approach.)

2. Central banks and central governments

(Article 147(2)(a) CRR)

3. Institutions

(Article 147(2) point (b) CRR)

4.1) Corporate – SME

(Article 147(2) point (c) CRR

4.2) Corporate – Specialised lending

(Article 147(8) CRR)

4.3) Corporate – Other

(All corporates according to Article 147(2) point (c), not reported under 4.1 and 4.2).

5.1) Retail – Secured by immovable property SME

(Exposures reflecting Article 147(2) point (d) in conjunction with Article 154(3) CRR which are secured by immovable property).

5.2) Retail – Secured by immovable property non-SME

(Exposures reflecting Article 147(2) point (d) CRR which are secured by immovable property and not reported under 5.1).

5.3) Retail – Qualifying revolving

(Article 147(2) point (d) in conjunction with Article 154(4) CRR).

5.4) Retail – Other SME

(Article 147(2) point (d) not reported under 5.1 and 5.3).

5.5) Retail – Other non – SME

(Article 147(2) point (d) CRR which were not reported under 5.2 and 5.3).

3.3.3. C 08.01 — Credit and counterparty credit risks and free deliveries: IRB Approach to Capital Requirements (CR IRB 1)

3.3.3.1. Instructions concerning specific positions

ANNEX II Table 15: rows 1 - 34

Rows	Instructions
010	**TOTAL EXPOSURES**
015	**of which: Exposures subject to SME-supporting factor** Only exposures which meet the requirements of Article 501 CRR shall be reported here.
020-060	**BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:**
020	**On balance sheet items subject to credit risk** Assets referred to in Article 24 of CRR not included in any other category.

	Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives & Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row. Free deliveries according to Article 379(1) of CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row. Exposures arising from assets posted to a CCP according to Article 4(91) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if not reported in row 030.
030	**Off balance sheet items subject to credit risk** Off-balance sheet positions comprise those items listed in Annex I of CRR. Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives & Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row. Exposures arising from assets posted to a CCP according to Article 4(91) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if they are considered as off-balance sheet items.
040-060	**Exposures/Transactions subject to counterparty credit risk**
040	**Securities Financing Transactions** Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basel Committee document ‘The Application of Basel II to Trading Activities and the Treatment of Double Default Effects’, includes: (i) Repurchase and reverse repurchase agreements defined in Article 4(82) of CRR as well as securities or commodities lending and borrowing transactions and (ii) margin lending transactions as defined in Article 272(3) of CRR. Securities Financing Transactions, which are included in a Cross Product Netting and therefore reported in row 060, shall not be reported in this row.

050	**Derivatives and Long Settlement Transactions** Derivatives comprise those contracts listed in Annex II of CRR. Derivatives and Long Settlement Transactions which are included in a Cross Product Netting and therefore reported in row 060 shall not be reported in this row.
060	**From Contractual Cross Product Netting** See CR SA instructions
070	**EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL** For exposures to corporates, institutions and Central governments and Central Banks see Article 142(1) point (6) and Article 170(1) point (c) of CRR. For retail exposures see Article 170(3) point (b) of CRR. For Exposures arising from purchased receivables see Article 166(6) of CRR. Exposures for dilution risk of purchased receivables shall not be reported by obligor grades or pools and shall be reported in row 180. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities. A master scale is not used. Instead, institutions shall determine the scale to be used themselves.
080	**SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL** Article 153(5) of CRR. This only applies to the corporates, institutions and central governments and central banks exposure classes.
090-150	**BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:**
120	**Of which: In category 1** Article 153(5) table 1 of CRR.
160	**ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE** Articles 193(1) and (2), 194 (1) to (7) and 230 (3) of CRR.
170	**EXPOSURES FROM FREE DELIVERIES APPLYING**

	RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS Exposures arising from free deliveries for which the alternative treatment referred to in Article 379(2) first subparagraph, last sentence of CRR is used or for which a 100 % risk weight is applied according to Article 379(2) last subparagraph of CRR. Unrated nth to default credit derivatives under Article 153(8) of CRR and any other exposure subject to risk weights not included in any other row shall be reported in this row.
180	**DILUTION RISK: TOTAL PURCHASED RECEIVABLES** See Article 4(53) of CRR for a definition of dilution risk. For calculation of risk weight for dilution risk see Article 157(1) of CRR. According to Article 166(6) of CRR the exposure value of purchased receivables shall be the outstanding amount minus the risk weighted exposure amounts for dilution risk prior to credit risk mitigation.

3.3.4. C 08.02 — Credit and counterparty credit risks and free deliveries: IRB approach to capital requirements (breakdown by obligor grades or pools (CR IRB 2 template)

Column	Instructions
005	**Obligor grade (row identifier)** This is a row identifier and shall be unique for each row on a particular sheet of the table. It shall follow the numerical order 1, 2, 3, etc.
010-300	Instructions for each of these columns are the same as for the corresponding numbered columns in table CR IRB 1.

Row	Instructions
010-001 – 010-NNN	Values reported in these rows must be in ordered from the lower to the higher according to the PD assigned to the obligor grade or pool. PD of obligors in default shall be 100 %. Exposures subject to the alternative treatment for real estate collateral (only available when not using own estimates for the LGD) shall not be assigned according to the PD of the obligor and not reported in this template.

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

79. Institutions fulfilling the threshold set in Article 5 (a) (4) of this Regulation shall submit information regarding the domestic country as well as any non-domestic country. The threshold is only applicable to Table 1 and Table 2. Exposures to supranational organisations shall be assigned to the geographical area ‘other countries’.

80. The term ‘residence of the obligor’ refers to the country of incorporation of the obligor. This concept can be applied on an immediate-obligor basis and on an ultimate-risk basis. Hence, CRM techniques with substitution effects can change the allocation of an exposure to a country. Exposures to supranational organisations shall not be assigned to the country of residence of the institution but to the geographical area ‘Other countries’ irrespective of the exposure class where the exposure to supranational organisations is assigned.

81. Data regarding ‘original exposure pre conversion factors’ shall be reported referring to the country of residence of the immediate obligor. Data regarding ‘exposure value’ and ‘Risk weighted exposure amounts’ shall be reported as of the country of residence of the ultimate obligor.

3.4.1. C 09.01 – Geographical breakdown of exposures by residence of the obligor: SA exposures (CR GB 1)

3.4.1.1. Instructions concerning specific positions

Columns	
010	**ORIGINAL EXPOSURE PRE CONVERSION FACTORS** Same definition as for column 010 of CR SA template
020	**Defaulted exposures** Original exposure pre conversion factors for those exposures which have been classified as ‘exposures in default’ and for defaulted exposures assigned to the exposure classes ‘exposures associated with particularly high risk’ or ‘equity exposures’. This ‘memorandum item’ provides additional information about the obligor structure of defaulted exposures. Exposures classified as ‘exposures in default’ in accordance with Article 112 point (j) CRR shall be reported where the obligors would have been reported if those exposures were not assigned to the exposure classes ‘exposures in default’. This information is a ‘memorandum item’ – hence does not affect the calculation of risk weighted exposure amounts of exposure classes ‘exposures in default’, ‘exposures associated with particularly high risk’ or

	'equity exposures' according to Article 112 points (j), (k) respectively (p) of CRR.
040	**Observed new defaults for the period** The amount of original exposures which have moved into exposure class 'Exposures in default' during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.
050	**General credit risk adjustments** Credit risk adjustments according to Article 110 of CRR.
055	**Specific credit risk adjustments** Credit risk adjustments according to Article 110 of CRR.
060	**Write-offs** Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].
070	**Credit risk adjustments/write-offs for observed new defaults** Sum of credit risk adjustments and write-offs for those exposures which were classified as 'defaulted exposures' during the 3-month period since the last data submission.
075	**Exposure value** Same definition as for column 200 of CR SA template
080	**RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR** Same definition as for column 215 of CR SA template
090	**RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR** Same definition as for column 220 of CR SA template

Rows	
010	**Central governments or central banks** Article 112 point (a) of CRR.
020	**Regional governments or local authorities** Article 112 point (b) of CRR.

030	**Public sector entities** Article 112 point (c) of CRR.
040	**Multilateral developments banks** Article 112 point (d) of CRR.
050	**International organisations** Article 112 point (e) of CRR.
060	**Institutions** Article 112 point (f) of CRR.
070	**Corporates** Article 112 point (g) of CRR.
075	**of which: SME** Same definition as for row 020of CR SA template
080	**Retail** Article 112 point (h) of CRR.
085	**of which: SME** Same definition as for row 020of CR SA template
090	**Secured by mortgages on immovable property** Article 112 point (i) of CRR.
095	**of which: SME** Same definition as for row 020of CR SA template
100	**Exposures in default** Article 112 point (j) of CRR.
110	**Items associated with particularly high risk** Article 112 point (k) of CRR.
120	**Covered bonds** Article 112 point (l) of CRR.
130	**Claims on institutions and corporates with a short-term credit assessment** Article 112 point (n) of CRR.
140	**Collective investments undertakings (CIU)** Article 112 point (o) of CRR.
150	**Equity exposures** Article 112 point (p) of CRR.
160	**Other exposures** Article 112 point (q) of CRR.
170	**Total exposures**

3.4.2. C 09.02 – Geographical breakdown of exposures by residence of the obligor: IRB exposures (CR GB 2)

3.4.2.1. Instructions concerning specific positions

Columns	
010	**ORIGINAL EXPOSURE PRE CONVERSION FACTORS** Same definition as for column 020 of CR IRB template
030	**Of which defaulted** Original exposure value for those exposures which have been classified as ‘defaulted exposures’ according to CRR article 178.
040	**Observed new defaults for the period** The amount of original exposures which have moved into exposure class ‘Exposures in default’ during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.
050	**General credit risk adjustments** Credit risk adjustments according to Article 110 of CRR.
055	**Specific credit risk adjustments** Credit risk adjustments according to Article 110 of CRR.
060	**Write-offs** Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].
070	**Credit risk adjustments/write-offs for observed new defaults** Sum of credit risk adjustments and write-offs for those exposures which were classified as ‘defaulted exposures’ during the 3-month period since the last data submission.
080	**INTERNAL RATING SYSTEM/PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)** Same definition as for column 010 of CR IRB template
090	**EXPOSURE WEIGHTED AVERAGE LGD (%)**

	Same definition as for column 230 of CR IRB template. Provisions laid down in Article 181(1) point (h) of CRR shall apply. Data shall not be reported for specialized lending exposures referred to in Article 153(5).
100	**Of which: defaulted** Exposure weighted LGD for those exposures which have been classified as 'defaulted exposures' according to Article 178 of CRR.
105	**Exposure value** Same definition as for column 110 of CR IRB template.
110	**RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR** Same definition as for column 255 of CR IRB template
120	**Of which defaulted** Risk weighted exposure amount for those exposures which have been classified as 'defaulted exposures' according to Article 178 of CRR.
125	**RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR** Same definition as for column 260 of CR IRB template
130	**EXPECTED LOSS AMOUNT** Same definition as for column 280 of CR IRB template

Rows	
010	**Central banks and central governments** (Article 147(2)(a) CRR)
020	**Institutions** (Article 147(2) point (b) CRR)
030	**Corporates** (All corporates according to Article 147(2) point (c).)
042	**Of which: Specialized lending (excl. SL subject to slotting criteria)** (Article 147(8) a CRR) Data shall not be reported for specialized lending exposures referred to in Article 153(5).

045	**Of which: Specialized lending subject to slotting criteria** Articles 147(8) lit. a and 153(5) CRR
050	**Of which: SME** (Article 147(2) point (c) CRR)
060	**Retail** All Retail exposures according to Article 147(2) point (d)
070	**Retail – Secured by real estate property** Exposures reflecting Article 147(2) point (d) CRR which are secured by real estate.
080	**SME** Retail exposures reflecting Article 147(2) point (d) in conjunction with Article 153(3) CRR which are secured by real estate.
090	**non-SME** Retail exposures reflecting Article 147(2) point (d) CRR which are secured by real estate.
100	**Retail – Qualifying revolving** (Article 147(2) point (d) in conjunction with Article 154(4) CRR).
110	**Other Retail** Other retail exposures according to Article 147(2) point (d) not reported in rows 070 - 100.
120	**SME** Other retail exposures reflecting Article 147(2) point (d) in conjunction with Article 153(3) CRR.
130	**non-SME** Other retail exposures reflecting Article 147(2) point (d) CRR.
140	**Equity** Equity exposures reflecting Article 147(2) point (e) CRR.
150	**Total exposures**

3.4.3. C 09.04 – Breakdown of credit exposures relevant for the calculation of the countercyclical buffer by country and institution-specific countercyclical buffer rate (CCB)

3.4.3.1. General remarks

82. This table is implemented in order to receive more information regarding the elements of the institution specific countercyclical capital buffer. The information requested

refers to the own funds requirements determined in accordance with Part Three, Title II and Title IV of the CRR and the geographical location for credit exposures, securitisation exposures and trading book exposures relevant for the calculation of the institution specific counter-cyclical capital buffer (CCB) in accordance with Article 140 CRD (relevant credit exposures).

83. Information in template C 09.04 is requested for the ‘Total’ of relevant credit exposures across all jurisdictions where these exposures are located and individually for each of the jurisdictions in which relevant credit exposures are located. The total figures as well as the information of each jurisdiction are reported in a separate dimension.

84. The threshold set in Article 5 (a) (4) of this Regulation is not relevant for the reporting of this breakdown.

85. In order to determine the geographical location, the exposures are allocated on an immediate obligor basis as provided for in Commission Delegated Regulation (EU) No 1152/2014 of 4 June 2014 with regard to regulatory technical standards on the identification of the geographical location of the relevant credit exposures for calculating institution-specific countercyclical capital buffer rates. Therefore CRM techniques do not change the allocation of an exposure to its geographical location for the purpose of reporting information set out in this template.

3.4.3.2. Instructions concerning specific positions

Columns	
010	**Amount** The value of the relevant credit exposures and their associated own-funds requirements determined in accordance with the instructions for the respective row.
020	**Percentage**
030	**Qualitative Information** This information shall only be reported for the country of residence of the institution (the jurisdiction corresponding to its home Member State) and the ‘Total’ of all countries. Institutions shall report either {y} or {n} in accordance with the instructions for the relevant row.

Rows	
010-020	**Relevant credit exposures – Credit risk** Relevant credit exposures defined in accordance with Article 140(4)(a) CRD.
010	**Exposure value under the Standardised Approach** Exposure value determined in accordance with Article 111 CRR for relevant credit

	exposures defined in accordance with Article 140(4)(a) CRD. The exposure value of securitisation positions in the banking book under the Standardised Approach shall be excluded from this row and reported in row 050.
020	**Exposure value under the IRB Approach** Exposure value determined in accordance with Article 166 CRR for relevant credit exposures defined in accordance with Article 140(4)(a) CRD. The exposure value of securitisation positions in the banking book under the IRB Approach shall be excluded from this row and reported in row 060
030-040	**Relevant credit exposures – Market risk** Relevant credit exposures defined in accordance with Article 140(4)(b) CRD.
030	**Sum of long and short positions of trading book exposures for standardised approaches** Sum of net long and net short positions according to Article 327 CRR of relevant credit exposures defined in accordance with Article 140(4)(b) CRD under Part Three, Title IV, Chapter 2 CRR: — exposures to debt instruments other than securitisation, — exposures to securitisation positions in the trading book, — exposures to correlation trading portfolios, — exposures to equity securities, and — exposures to CIUs if capital requirements are calculated according to Article 348 CRR.
040	**Value of trading book exposures under internal model approaches** For relevant credit exposures defined in accordance with Article 140(4)(b) CRD under Part Three, Title IV, Chapter 2 and Chapter 5 CRR, the sum of the following shall be reported: — Fair value of non-derivative positions, that represent relevant credit exposures as defined in Article 140(4)(b) CRD, determined in accordance with Article 104 CRR. — Notional value of derivatives, that represent relevant credit exposures

	as defined in accordance with Article 140(4)(b) CRD.
050-060	**Relevant credit exposures – Securitisation positions in the banking book** Relevant credit exposures defined in accordance with Article 140(4)(c) CRD.
050	**Exposure value of securitisation positions in the banking book under the Standardised Approach** Exposure value determined in accordance with Article 246 CRR for relevant credit exposures defined in accordance with Article 140(4)(c) CRD.
060	**Exposure value of securitisation positions in the banking book under the IRB Approach** Exposure value determined in accordance with Article 246 CRR for relevant credit exposures defined in accordance with Article 140(4)(c) CRD.
070-110	**Own funds requirements and weights**
070	**Total own funds requirements for CCB** The sum of rows 080, 090 and 100.
080	**Own funds requirements for relevant credit exposures – Credit risk** Own funds requirements determined in accordance with Part Three, Title II, Chapter 1 to 4 and Chapter 6 CRR for relevant credit exposures, defined in accordance with Article 140(4)(a) of CRD, in the country in question. Own fund requirements for securitisation positions in the banking book shall be excluded from this row and reported in row 100. The own-funds requirements are 8 % of the risk-weighted exposure amount determined according to the provisions of Part Three, Title II, Chapter 1 to 4 and Chapter 6 of the CRR.
090	**Own funds requirements for relevant credit exposures – Market risk** Own funds requirements determined in accordance with Part Three, Title IV, Chapter 2 of CRR for specific risk, or in accordance with Part Three, Title IV, Chapter 5 of CRR for incremental default and migration risk for relevant credit exposures, defined in

	accordance with Article 140(4)(b) of CRD in the country in question. The own funds requirements for relevant credit exposures under the market risk framework include, among others, the own fund requirements for securitisation positions under Part Three, Title IV, Chapter 2 CRR and the own funds requirements for exposures to Collective Investment Undertakings determined in accordance with Article 348 CRR.
100	**Own funds requirements for relevant credit exposures – Securitisation positions in the banking book** Own funds requirements determined in accordance with Part Three, Title II, Chapter 5 CRR for relevant credit exposures defined in accordance with Article 140(4)(c) CRD in the country in question. The own-funds requirements are 8 % of the risk-weighted exposure amount determined according to the provisions of Part Three, Title II, Chapter 5 CRR.
110	**Own funds requirements weights** The weight applied to the countercyclical buffer rate in each country is calculated as a ratio of own fund requirements, determined as follows: 1. Numerator: The total own funds requirements that relates to the relevant credit exposures in the country in question [r070; c010 country sheet], 2. Denominator: The total own funds requirements that relate to all credit exposures relevant for the calculation of the countercyclical buffer in accordance with Article 140(4) of CRD [r070; c010; 'Total']. Information on the Own fund requirements weights shall not be reported for the 'Total' of all countries.
120-140	**Countercyclical buffer rates**
120	**Countercyclical capital buffer rate set by the Designated Authority** Countercyclical capital buffer rate set for the country in question by the Designated Authority of that country in accordance with Article 136, 137, 138 and 139 CRD.

	This row should be left empty when no countercyclical buffer rate was set for the country in question by the Designated Authority of that country. Countercyclical capital buffer rates that were set by the Designated Authority, but are not yet applicable in the country in question at the reporting reference date shall not be reported. Information on the Countercyclical capital buffer rate set by the Designated Authority shall not be reported for the 'Total' of all countries.
130	**Countercyclical capital buffer rate applicable for the country of the institution** Countercyclical capital buffer rate applicable for the country in question which was set by the Designated Authority of the country of residence of the institution, in accordance with Article 137, 138, 139 and Article 140(1), (2) and (3) CRD. Countercyclical capital buffer rates that are not yet applicable at the reporting reference date shall not be reported. Information on the Countercyclical capital buffer rate applicable in the country of the institution shall not be reported for the 'Total' of all countries.
140	**Institution-specific countercyclical capital buffer rate** Institution-specific countercyclical capital buffer rate, determined in accordance with Article 140(1) CRD. The institution-specific countercyclical capital buffer rate is calculated as the weighted average of the countercyclical buffer rates that apply in the jurisdictions where the relevant credit exposures of the institution are located or are applied for the purposes of Article 140 by virtue of Article 139(2) or (3) CRD. The relevant countercyclical buffer rate is reported in [r120; c020; country sheet], or [r130; c020; country sheet] as applicable. The weight applied to the countercyclical buffer rate in each country is the share of own funds requirements in total own funds requirements, and is reported in [r110; c020; country sheet]. Information on the institution-specific countercyclical capital buffer rate shall only

	be reported for the 'Total' of all countries and not for each country separately.
150 - 160	**Use of the 2 % threshold**
150	**Use of 2 % threshold for general credit exposure** In accordance with Article 2(5)(b) of Commission Delegated Regulation (EU) No 1152/2014, foreign general credit risk exposures, whose aggregate does not exceed 2 % of the aggregate of the general credit, trading book and securitisation exposures of that institution, may be allocated to the institutions' home Member State. The aggregate of the general credit, trading book and securitisation exposures is calculated by excluding the general credit exposures located in accordance with Article 2(5) point (a) and Article 2(4) of Commission Delegated Regulation (EU) No 1152/2014. If the institution makes use of this derogation, it shall indicate 'y' in the table for the jurisdiction corresponding to its home Member State and for the 'Total' of all countries. If an institution does not make use of this derogation, it shall indicate 'n' in the respective cell.
160	**Use of 2 % threshold for trading book exposure** In accordance with Article 3(3) of Commission Delegated Regulation (EU) No 1152/2014, institutions may allocate trading book exposures to their home Member State, if the total trading book exposures do not exceed 2 % of their total general credit, trading book and securitisation exposures. If the institution makes use of this derogation, it shall indicate 'y' in the table for the jurisdiction corresponding to its home Member State and for the 'Total' of all countries. If an institution does not make use of this derogation, it shall indicate 'n' in the respective cell.

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

3.5.1. General remarks

86. The CR EQU IRB template consists of two templates: CR EQU IRB 1 provides a general overview of IRB exposures of the equity exposure class and the different methods to calculate total risk exposure amounts. CR EQU IRB 2 provides a breakdown of total exposures assigned to obligor grades in the context of the PD/LGD approach. 'CR EQU IRB' refers to both 'CR EQU IRB 1' and 'CR EQU IRB 2' templates, as applicable, in the following instructions.

87. The CR EQU IRB template provides information on the calculation of risk weighted exposure amounts for credit risk (Article 92(3) point (a) of CRR) according to the IRB method (Part Three, Title II, Chapter 3 of CRR) for equity exposures referred to in Article 147(2) point (e) of CRR.

88. According to Article 147(6) of CRR, the following exposures shall be assigned to the equity exposure class:

(a) non-debt exposures conveying a subordinated, residual claim on the assets or income of the issuer; or

(b) debt exposures and other securities, partnerships, derivatives, or other vehicles, the economic substance of which is similar to the exposures specified in point (a).

89. Collective investment undertakings treated according to the simple risk weight approach as referred to in Article 152 of CRR shall also be reported in the CR EQU IRB template.

90. In accordance with Article 151(1) of CRR, institutions shall provide the CR EQU IRB template when applying one of the three approaches referred to in Article 155 of CRR:
— the Simple Risk Weight approach,
— the PD/LGD approach, or
— the Internal Models approach.

Moreover, institutions applying the IRB approach shall also report in the CR EQU IRB template risk-weighted exposure amounts for those equity exposures which attract a fixed risk-weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk standardised approach (e.g. equity exposures attracting a risk-weight of 250 % in accordance with Article 48(4) of CRR, respectively a risk-weight of 370 % in accordance with Article 471(2) of CRR))).

91. The following equity claims shall not be reported in the CR EQU IRB template:
— Equity exposures in the trading book (in case where institutions are not exempted from calculating own funds requirements for trading book positions according to Article 94 of CRR).
— Equity exposures subject to the partial use of the standardised approach (Article 150 of CRR), including:
— Grandfathered equity exposures according to Article 495(1) of CRR,
— Equity exposures to entities whose credit obligations are assigned a 0 % risk weight under the Standardised Approach, including those publicly sponsored entities where a 0 % risk weight can be applied (Article 150(1) point (g) of CRR),
— Equity exposures incurred under legislated programmes to promote specified sectors of the economy that provide significant subsidies for the investment to the institution and involve some form of government oversight and restrictions on the equity investments (Article 150(1) point (h) of CRR).

— Equity exposures to ancillary services undertakings whose risk weighted exposure amounts may be calculated according to the treatment of 'other non credit-obligation assets' (in accordance with Article 155(1) of CRR).

— Equity claims deducted from own funds in accordance with Articles 46 and 48 of the CRR.

3.5.2. Instructions concerning specific positions (applicable to both CR EQU IRB 1 and CR EQU IRB 2)

Columns	
005	**OBLIGOR GRADE (ROW IDENTIFIER)** The obligor grade is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc.
010	**INTERNAL RATING SYSTEM** **PD ASSIGNED TO THE OBLIGOR GRADE (%)** Institutions applying the PD/LGD approach report in column 010 the probability of default (PD) calculated in accordance with the provisions referred to in Article 165(1) of CRR. The PD assigned to the obligor grade or pool to be reported shall be in line with the minimum requirements as laid down in Part Three, Title II, Chapter 3, Section 6 of CRR. For each individual grade or pool, the PD assigned to that specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority. For figures corresponding to an aggregation of obligor grades or pools (e.g. 'total exposures') the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD. For the calculation of the exposure-weighted average PD, the exposure value taking into account unfunded credit protection (column 060) shall be used for weighting purposes.
020	**ORIGINAL EXPOSURE PRE CONVERSION FACTORS** Institutions report in column 020 the original exposure value (pre conversion factors). According to the provisions laid down in

	Article 167 of CRR, the exposure value for equity exposures shall be the accounting value remaining after specific credit risk adjustments. The exposure value of off-balance sheet equity exposures shall be its nominal value after specific credit risk adjustments. Institutions also include in column 020 off balance sheet items referred to in Annex I of CRR assigned to the equity exposure class (e.g. 'the unpaid portion of partly-paid shares'). Institutions applying the Simple Risk Weight approach or the PD/LGD approach (as referred to in Article 165(1) also consider the offsetting provisions referred to in Article 155(2) of CRR.
030-040	**CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE** **UNFUNDED CREDIT PROTECTION** **GUARANTEES** **CREDIT DERIVATIVES** Irrespective of the approach adopted for the calculation of risk weighted exposure amounts for equity exposures, institutions may recognize unfunded credit protection obtained on equity exposures (Article 155(2), (3) and (4) of CRR). Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in columns 030 and 040 the amount of unfunded credit protection under the form of guarantees (column 030) or credit derivatives (column 040) recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR.
050	**CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON** **SUBSTITUTION OF THE EXPOSURE DUE TO CRM** **(-) TOTAL OUTFLOWS**

	THE EXPOSURE Institutions report in column 050 the part of the original exposure pre conversion factors covered by unfunded credit protection recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR.
060	**EXPOSURE VALUE** Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in column 060 the exposure value taking into account substitution effects stemming from unfunded credit protection (Article 155(2) and (3), Article 167 of CRR). As a reminder, in the case of equity off-balance sheet exposures, the exposure value shall be the nominal value after specific credit risk adjustments (Article 167 of CRR).
070	**EXPOSURE WEIGHTED AVERAGE LGD (%)** Institutions applying the PD/LGD approach report in column 070 of the CR EQU IRB 2 template the exposure weighted average of the LGDs assigned to the obligor grades or pools included in the aggregation; the same applies for row 020 of the CR EQU IRB template. The exposure value taking into account unfunded credit protection (column 060) shall be used for the calculation of the exposure-weighted average LGD. Institutions shall take into accounts the provisions laid down in Article 165(2) of CRR.
080	**RISK WEIGHTED EXPOSURE AMOUNT** Institutions report risk-weighted exposure amounts for equity exposures in column 080, calculated in accordance with the provisions laid down in Article 155 of CRR. In case where institutions applying the PD/LGD approach do not have sufficient information to use the definition of default set out in Article 178 of CRR, a scaling factor of 1.5 shall be assigned to the risk weights when calculating risk weighted exposure amounts (Article 155(3) of CRR). With regard to the input parameter M (Maturity) to the risk-weight function, the maturity assigned to equity exposures equals 5 years (Article 165(3) of CRR).

090	**MEMORANDUM ITEM: EXPECTED LOSS AMOUNT** Institutions report in column 090 the expected loss amount for equity exposures calculated in accordance with Article 158(4), (7), (8) and (9) of CRR.

92. In accordance with Article 155 of CRR, institutions may employ different approaches (Simple Risk Weight approach, PD/LGD approach or Internal Models approach) to different portfolios when they use these different approaches internally. Institutions shall also report in the CR EQU IRB 1 template risk-weighted exposure amounts for those equity exposures which attract a fixed risk-weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk Standardised approach).

Rows	
CR EQU IRB 1 — row 020	**PD/LGD APRROACH: TOTAL** Institutions applying the PD/LGD approach (Article 155(3) of CRR) report the requested information in row 020 of the CR EQU IRB 1 template.
CR EQU IRB 1 — rows 050-090	**SIMPLE RISK WEIGHT APPROACH: TOTAL** **BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:** Institutions applying the Simple Risk Weight approach (Article 155(2) of CRR) report the requested informaton according to the characteristics of the underlying exposures in rows 050 to 090.
CR EQU IRB 1 — row 100	**INTERNAL MODELS APPROACH** Institutions applying the Internal Models approach (Article 155(4) of CRR) report the requested information in row 100.
CR EQU IRB 1 — row 110	**EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS** Institutions applying the IRB approach shall report risk weighted exposure amounts for those equity exposures which attract a fixed risk weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk standardised approach). As an example, — the risk weighted exposure amount of equity positions in financial sector entities treated in accordance

	with Article 48(4) of the CRR, as well as — equity positions risk-weighted with 370 % in accordance with Article 471(2) CRR shall be reported in row 110.
CR EQU IRB 2	**BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APRROACH BY OBLIGOR GRADES:** Institutions applying the PD/LGD approach (Article 155(3) of CRR) report the requested information in the CR EQU IRB 2 template. In case where institutions using the PD/LGD approach apply a unique rating system or are able to report according to an internal master scale, they report in CR EQU IRB 2 the rating grades or pools associated to this unique rating system/masterscale. In any other case, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades or pools of the different rating systems shall be pooled together and ordered from the lower PD assigned to each obligor grade or pool to the higher.

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

3.6.1. General remarks

93. This template requests information on both trading and non-trading book transactions which are unsettled after their due delivery dates, and their corresponding own funds requirements for settlement risk according to Articles 92(3) point (c) ii) and 378 of CRR.

94. Institutions report in the CR SETT template information on the settlement/delivery risk in connection with debt instruments, equities, foreign currencies and commodities held in their trading or non-trading book.

95. According to Article 378 of CRR, repurchase transactions, securities or commodities lending and securities or commodities borrowing in connection with debt instruments, equities, foreign currencies and commodities are not subject to settlement/delivery risk. Note however that, derivatives and long settlement transactions unsettled after their due delivery dates are nevertheless subject to own funds requirements for settlement/delivery risk as determined in Article 378 of CRR.

96. In the case of unsettled transactions after the due delivery date, institutions calculate the price difference to which they are exposed. This is the difference between the agreed settlement price for the debt instrument, equity, foreign currency or commodity in question and its current market value, where the difference could involve a loss for the institution.

97. Institutions multiply this difference by the appropriate factor of Table 1 of Article 378 of CRR to determine the corresponding own funds requirements.

98. According to Article 92(4) Point (b), the own funds requirements for settlement/delivery risk shall be multiplied by 12.5 to calculate the risk exposure amount.

99. Note that own funds requirements for free deliveries as laid down in Article 379 of CRR are not within the scope of the CR SETT template; the latter shall be reported in the credit risk templates (CR SA, CR IRB).

3.6.2. Instructions concerning specific positions

Columns	
010	**UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE** In accordance with Article 378 of CRR, institutions report in this column 010 the unsettled transactions after their due delivery date at the respective agreed settlement prices. *All unsettled transactions* shall be included in this column 010, irrespective of whether or not they are at a gain or at a loss after the due settlement date.
020	**PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS** In accordance with Article 378 of CRR, institutions report in column 020 the price difference between the agreed settlement price and its current market value for the debt instrument, equity, foreign currency or commodity in question, *where the difference could involve a loss for the institution*. Only *unsettled transactions at a loss* after the due settlement date shall be reported in column 020
030	**OWN FUNDS REQUIREMENTS** Institutions report in column 030 the own funds requirements calculated in accordance with Article 378 of CRR.
040	**TOTAL SETTLEMENT RISK EXPOSURE AMOUNT** In accordance with Article 92(4) point (b) of CRR, institutions multiply their own funds requirements reported in column 030 by 12.5 in order to obtain the settlement risk exposure amount.

Rows

010	**Total unsettled transactions in the Non-trading Book** Institutions report in row 010 aggregated information in relation with settlement/delivery risk for non-trading book positions (in accordance with Articles 92(3) point (c) ii) and 378 of CRR). Institutions report in 010/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices. Institutions report in 010/020 the aggregated information for price difference exposure due to unsettled transactions at a loss. Institutions report in 010/030 the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the 'price difference' reported in column 020 by the appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 of CRR).
020 to 060	**Transactions unsettled up to 4 days (Factor 0 %)** **Transactions unsettled between 5 and 15 days (Factor 8 %)** **Transactions unsettled between 16 and 30 days (Factor 50 %)** **Transactions unsettled between 31 and 45 days (Factor 75 %)** **Transactions unsettled for 46 days or more (Factor 100 %)** Institutions report the information in relation with settlement/delivery risk for non-trading book positions according to the categories referred to in Table 1 of Article 378 of CRR in rows 020 to 060. No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.
070	**Total unsettled transactions in the Trading Book** Institutions report in row 070 aggregated information in relation with settlement/delivery risk for trading book positions (in accordance with Articles 92(3) point (c) ii) and 378 of CRR). Institutions report in 070/010 the aggregated sum of unsettled transactions after their

	due delivery dates at the respective agreed settlement prices. Institutions report in 070/020 the aggregated information for price difference exposure due to unsettled transactions at a loss. Institutions report in 070/030 the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the 'price difference' reported in column 020 by an appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 of CRR).
080 to 120	**Transactions unsettled up to 4 days (Factor 0 %)** **Transactions unsettled between 5 and 15 days (Factor 8 %)** **Transactions unsettled between 16 and 30 days (Factor 50 %)** **Transactions unsettled between 31 and 45 days (Factor 75 %)** **Transactions unsettled for 46 days or more (Factor 100 %)** Institutions report the information in relation with settlement/delivery risk for trading book positions according to the categories referred to in Table 1 of Article 378 of CRR in rows 080 to 120. No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.

3.7. C 12.00 – CREDIT RISK: SECURITISATION — STANDARDISED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC SA)

3.7.1. General remarks

100. The information in this template is requested for all securitisations for which a significant risk transfer is recognised and in which the reporting institution is involved in a securitisation treated under the Standardised Approach. The information to be reported is contingent on the role of the institution as for the securitisation. As such, specific reporting items are applicable for originators, sponsors and investors.

101. The CR SEC SA template gathers joint information on both traditional and synthetic securitisations held in the banking book, as defined in Article 242(10) and (11) of CRR, respectively.

3.7.2. Instructions concerning specific positions

ANNEX II Table 29: rows 1 - 36

102. The CR SEC SA template is divided into three major blocks of rows which gather data on the originated/sponsored/retained or purchased exposures by originators, investors and sponsors. For each of them, the information is broken down by on-balance sheet items and off-balance sheet items and derivatives as well as by securitisations and re-securitisations.

103. Positions treated according to the ratings based method and unrated positions (exposures at reporting date) are also broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

Rows	
010	**TOTAL EXPOSURES** Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.
020	**OF WHICH: RE-SECURITISATIONS** Total amount of outstanding re-securitisations according to definitions in Article 4(1)(63) and (64) of CRR.
030	**ORIGINATOR: TOTAL EXPOSURES** This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4(1)(13) of CRR.
040-060	**ON-BALANCE SHEET ITEMS** Article 246(1) point (a) of CRR states that for those institutions which calculate risk-weighted exposure amounts under the Standardised Approach, the exposure value of an on-balance sheet securitisation position shall be its accounting value after application of specific credit risk adjustments. On-balance sheet items are broken down by securitisations (row 050) and re-securitisations (row 060).
070-090	**OFF-BALANCE SHEET ITEMS AND DERIVATIVES** These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position,

	multiplied by a 100 % conversion figure unless otherwise specified. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR. For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount. For interest rate and currency swaps they shall provide the exposure value (according to Article 246(1) of CRR) as specified in the CR SA Total template. Off-balance sheet items and derivatives are broken down by securitisations (row 080) and re-securitisations (row 090) as in Article 251 Table 1 of CRR.
100	**EARLY AMORTISATION** This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 242(13) and (14) of CRR.
110	**INVESTOR: TOTAL EXPOSURES** This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor. The CRR does not provide an explicit definition for investor. Therefore, in this context it shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.
120-140	**ON-BALANCE SHEET ITEMS** The same criteria of classification among securitisations and re-securitisations used for on-balance sheet items for originators shall be applied here.
150-170	**OFF-BALANCE SHEET ITEMS AND DERIVATIVES** The same criteria of classification among securitisations and re-securitisations used for off-balance sheet items and derivatives for originators shall be applied here.
180	**SPONSOR: TOTAL EXPOSURES** This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions

	for which the institution plays the role of a sponsor, as defined by Article 4(14) of CRR. If a sponsor is also securitising it own assets, it shall fill in the originator's rows the information regarding its own securitised assets.
190-210	**ON-BALANCE SHEET ITEMS** The same criteria of classification among securitisations and re-securitisations used for on-balance sheet items for originators shall be applied here.
220-240	**OFF-BALANCE SHEET ITEMS AND DERIVATIVES** The same criteria of classification among securitisations and re-securitisations used for off-balance sheet items and derivatives for originators shall be applied here.
250-290	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION** These rows gather information on outstanding positions treated according to the ratings based method and unrated positions (at reporting date) according to credit quality steps (envisaged for the SA in Article 251 (Table 1) of CRR) applied at origination date (inception). In the absence of this information, the earliest CQS-equivalent data available shall be reported. These rows are only to be reported for columns 190, 210 to 270 and columns 330 to 340.

3.8. C 13.00 — CREDIT RISK – SECURITISATIONS: INTERNAL RATINGS BASED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC IRB)

3.8.1. General remarks

104. The information in this template is requested for all securitisations for which a significant risk transfer is recognised and in which the reporting institution is involved in a securitisation treated under the Internal Ratings Based Approach.

105. The information to be reported is contingent on the role of the institution as for the securitisation. As such, specific reporting items are applicable for originators, sponsors and investors.

106. The CR SEC IRB template has the same scope as the CR SEC SA, it gathers joint information on both traditional and synthetic securitisations held in the banking book.

3.8.2. Instructions concerning specific positions

ANNEX II Table 31: rows 1 - 34

107. The CR SEC IRB template is divided into three major blocks of rows which gather data on the originated/sponsored/retained or purchased exposures by originators, investors and sponsors. For each of them, the information is broken down by on-balance sheet items and off-balance sheet items and derivatives, as well as by risk weight groupings of securitisations and re-securitisations.

108. Positions treated according to the ratings based method and unrated positions (exposures at reporting date) are also broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

Rows	
010	**TOTAL EXPOSURES** Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.
020	**OF WHICH: RE-SECURITISATIONS** Total amount of outstanding re-securitisations according to definitions in Article 4(1)(63) and (64) of CRR.
030	**ORIGINATOR: TOTAL EXPOSURES** This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4(1)(13) of CRR.
040-090	**ON-BALANCE SHEET ITEMS** Article 246(1) lit b) of CRR states that for those institutions which calculate risk-weighted exposure amounts under the IRB Approach, the exposure value of an on-balance sheet securitisation position shall be the accounting value without taking into account any credit risk adjustments made. On-balance sheet items are broken down according to risk weight groupings of securitisations (A-B-C), in rows 050-070, and re-securitisations (D-E), in rows 080-090, as stated in Article 261(1) Table 4 of CRR.
100-150	**OFF-BALANCE SHEET ITEMS AND DERIVATIVES** These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a

	conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100 % conversion factor unless otherwise specified. Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR. For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount. For interest rate and currency swaps they shall provide the exposure value (according to Article 246(1) of CRR) as specified in the CR SA Total template. Off-balance sheet items are broken down according to risk weight groupings of securitisations (A-B-C), in rows 110-130, and re-securitisations (D-E), in rows 140-150, as stated in Article 261(1) Table 4 of CRR.
160	**EARLY AMORTISATION** This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 242(13) and (14) of CRR.
170	**INVESTOR: TOTAL EXPOSURES** This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor. The CRR does not provide an explicit definition for investor. Therefore, in this context it shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.
180-230	**ON-BALANCE SHEET ITEMS** The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for on-balance sheet items for originators shall be applied here.

240-290	**OFF-BALANCE SHEET ITEMS AND DERIVATIVES** The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.
300	**SPONSOR: TOTAL EXPOSURES** This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4(1)(14) of CRR. If a sponsor is also securitising it own assets, it shall fill in the originator's rows with the information regarding its own securitised assets.
310-360	**ON-BALANCE SHEET ITEMS** The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for on-balance sheet items and derivatives for originators shall be applied here.
370-420	**OFF-BALANCE SHEET ITEMS AND DERIVATIVES** The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.
430-540	**BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION** These rows gather information on outstanding positions treated according to the ratings based method and unrated positions (at reporting date) according to credit quality steps (envisaged for the IRB in Article 261 Table 4 of CRR) applied at origination date (inception). In the absence of this information, the earliest CQS-equivalent data available shall be reported. These rows are only to be reported for columns 170, 190 to 320 and columns 400 to 410.

3.9. C 14.00 – DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)

3.9.1. General remarks

109. This template gathers information on a transaction basis (versus the aggregate information reported in CR SEC SA, CR SEC IRB, MKR SA SEC and MKR SA CTP templates) on all securitisations the reporting institution is involved. The main features of each securitisation, such as the nature of the underlying pool and the own funds requirements are requested.

110. This template is to be reported for:

a. Securitisations originated/sponsored by the reporting institution in case it holds at least one position in the securitisation. This means that, regardless of whether there has been a significant risk transfer or not, institutions shall report information on all the positions they hold (either in the banking book or trading book). Positions held include those positions retained due to Article 405 of CRR.

b. Securitisations originated/sponsored by the reporting institution during the year of report[(7)], in case it holds no position.

c. Securitisations, the ultimate underlying of which are financial liabilities originally issued by the reporting institution and (partially) acquired by a securitisation vehicle. This underlying could include covered bonds or other liabilities and shall be identified as such in column 160.

d. Positions held in securitisations where the reporting institution is neither originator nor sponsor (i.e. investors and original lenders).

111. This template shall be reported by consolidated groups and stand-alone institutions[(8)] located in the same country where they are subject to own funds requirements. In case of securitisations involving more than one entity of the same consolidated group, the entity-by-entity detail breakdown shall be provided.

112. On account of Article 406(1) of CRR, which establishes that institutions investing in securitisation positions shall acquire a great deal of information on them in order to comply with due diligence requirements the reporting scope of the template is applied to a limited extent to investors. In particular, they shall report columns 010-040; 070-110; 160; 190; 290-400; 420-470.

113. Institutions playing the role of original lenders (not performing also the role of originators or sponsors in the same securitisation) shall generally report the template to the same extent as investors.

3.9.2. Instructions concerning specific positions

ANNEX II Table 33: rows 1 - 51

4. OPERATIONAL RISK TEMPLATES

4.1. C 16.00 – OPERATIONAL RISK (OPR)

4.1.1. General Remarks

114. This template provides information on the calculation of own funds requirements according to Articles 312 to 324 of CRR for Operational Risk under the Basic Indicator Approach (BIA), the Standardised Approach (TSA), the Alternative Standardised Approach (ASA) and the Advanced Measurement Approaches (AMA). An institution

cannot apply TSA and ASA for the business lines retail banking and commercial banking at the same time at solo level

115. Institutions using the BIA, TSA and/or ASA shall calculate their own funds requirement, based on the information at financial year end. When audited figures are not available, institutions may use business estimates. If audited figures are used, institutions shall report the audited figures which should remain unchanged. Deviations from this 'unchanged' principle are possible, for instance if during that period the exceptional circumstances, such as recent acquisitions or disposals of entities or activities, are met.

116. If an institution can justify its competent authority that – due to exceptional circumstances such as a merger or a disposal of entities or activities – using a three year average to calculating the relevant indicator would lead to a biased estimation for the own funds requirement for operational risk, the competent authority may permit the institution to modify the calculation in a way that would take into account such events. Also the competent authority may on its own initiative, require an institution to modify the calculation. Where an institution has been in operation for less than three years it may use forward looking business estimates in calculating the relevant indicator, provided that it starts using historical data as soon as they are available.

117. By columns, this template presents information, for the three most recent years, on the amount of the relevant indicator of the banking activities subject to operational risk and on the amount of loans and advances (the latter only applicable in the case of ASA). Next, information on the amount of own funds requirement for operational risk is reported. If applicable, it must be detailed which part of this amount is due to an allocation mechanism. Regarding AMA, memorandum items are added to present a detail of the effect of the expected loss, diversification and mitigation techniques on own funds requirement for operational risk.

118. By rows, information is presented by method of calculation of the operational risk own funds requirement detailing business lines for TSA and ASA.

119. This template shall be submitted by all institutions subject to operational risk own funds requirement.

4.1.2. Instructions concerning specific positions

Columns	
010-030	**RELEVANT INDICATOR** Institutions using the relevant indicator to calculate the own funds requirement for operational risk (BIA, TSA and ASA) report relevant indicator for the respective years in columns 010 to 030. Moreover, in the case of a combined use of different approaches as referred in Article 314 of CRR, institutions also report, for information purposes, relevant indicator for the activities subject to AMA. It is also the case for all other AMA banks. Hereafter, the term 'relevant indicator' refers to 'the sum of the elements' at the end of the

	financial year as defined in Article 316 point 1, Table1 of CRR. If the institution has less than 3 years of data on 'relevant indicator' available, the available historical data (audited figures) shall be assigned by priority to the corresponding columns in the table. If, for instance, historical data for only one year is available, it shall be reported in column 030. If it seems reasonable, the forward looking estimates shall then be included in column 020 (estimate of next year) and column 010 (estimate of year +2). Furthermore if there are no historical data on 'relevant indicator' available the institution may use forward-looking business estimates.
040-060	**LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)** These columns shall be used to report the amounts of the loans and advances for business lines 'Commercial banking' and 'Retail banking', as referred to in Article 319(1) point (b) of CRR. These amounts shall be used to calculate the alternative relevant indicator that leads to the own funds requirements corresponding to the activities subject to ASA (Article 319(1) point (a) of CRR). For the 'commercial banking' business line, securities held in the non-trading book shall also be included.
070	**OWN FUND REQUIREMENT** The own fund requirement is calculated according to the approach used, following Articles 312 to 324 of CRR The resulting amount is reported in column 070.
071	**TOTAL OPERATIONAL RISK EXPOSURE AMOUNT** Article 92(4) of CRR. Own funds requirements in column 070 multiplied by 12.5.
080	**OF WHICH: DUE TO AN ALLOCATION MECHANISM** Article 18(1) of CRR (related to the inclusion, in the application referred to in Article 312(2) of CRR) of the methodology used for allocating operational risk capital between the different entities of the group and of whether and how diversification effects are intended to be factored in the risk measurement system used by a EU

	parent credit institution and its subsidiaries or jointly by the subsidiaries of an EU parent financial holding company or EU parent mixed financial holding company.
090-120	**AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE**
090	**OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES** The own funds requirement reported in column 090 is the one of column 070 but calculated before taking into account the alleviation effects due to expected loss, diversification and risk mitigation techniques (see below).
100	**(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES** In column 100 the alleviation of own funds requirements due to expected loss captured in internal business practices (as referred to in Article 322(2) point (a) of CRR) is reported.
110	**(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO DIVERSIFICATION** The diversification effect in column 110 is the difference between the sum of own funds requirements calculated separately for each operational risk class (i.e. a ‘perfect dependence’ situation) and the diversified own funds requirement calculated by taking into account correlations and dependencies (i.e. assuming less than ‘perfect dependence’ between the risk classes). The ‘perfect dependence’ situation occurs in the ‘default case’, that is when the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is computed as the sum of the individual operational risk measures of the chosen risk classes. In this case the correlation between the risk classes is assumed of 100 % and the value in the column has to be set to zero. Conversely, when the institution computes an explicit correlations structure between risk classes, it has to include in this column the difference between the AMA capital as stemming from the ‘default case’ and

	that obtained after applying the correlations structure between the risk classes. The value reflects the 'diversification capacity' of the AMA model, that is the ability of the model to capture the not simultaneous occurrence of severe operational risk loss events. In the column 110 the amount by which the assumed correlation structure decreases the AMA capital relative to the assumption of 100 % correlation has to be reported.
120	**(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)** In column 120 the impact of insurance and other risk transfer mechanisms according to Article 323(1) to (5) of CRR is reported.

Rows	
010	**BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)** This row shall present the amounts corresponding to activities subject to the BIA to calculate the own funds requirement for operational risk (Articles 315 and 316 of CRR).
020	**BANKING ACTIVITIES SUBJECT TO STANDARISED (TSA)/ALTERNATIVE STANDARDISED (ASA) APPROACHES** The own funds requirement calculated according to the TSA and ASA (Articles 317 to 319 of CRR) shall be reported.
030-100	**SUBJECT TO TSA** In the case of using the TSA, relevant indicator for each respective year shall be distributed in rows 030 to 100 amongst the business lines defined in Article 317, Table 2 of CRR. The mapping of activities into business lines shall follow the principles described in Article 318 of CRR.
110-120	**SUBJECT TO ASA** Institutions using the ASA (Article 319 of CRR) shall report for the respective years the relevant indicator separately for each business line in the rows 030 to 050 and 080 to 100 and in the rows 110 and 120 for business lines 'Commercial banking' and 'Retail banking'.

	Rows 110 and 120 shall present the amount of relevant indicator of activities subject to ASA distinguishing between those corresponding to the business line 'Commercial banking' and those corresponding to the business line 'Retail banking' (Article 319 of CRR). There can be amounts for the rows corresponding to 'Commercial banking' and 'Retail banking' under the TSA (rows 060 and 070) as well as under the ASA rows 110 and 120 (e.g. if a subsidiary is subject to TSA whereas the parent entity is subject to ASA).
130	**BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA** The relevant data for AMA institutions (Article 312 point 2 and Article 321 to 323 of CRR) shall be reported. In the case of combined use of different approaches as indicated in Article 314 of CRR, information on relevant indicator for activities subject to AMA shall be reported. It is also the case for all other AMA banks.

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

4.2.1. General Remarks

120. Template C 17.01 (OPR DETAILS 1) summarises the information on the gross losses and loss recoveries registered by an institution in the last year according to event types and business lines. Template C 17.02 (OPR DETAILS 2) provides detailed information on the largest loss events in the last year.

121. Operational risk losses that are related to credit risk and are subject to own funds requirements for credit risk (boundary credit-related operational risk events) are neither considered in template C 17.01 nor template C 17.02.

122. In case of a combined use of different approaches for the calculation of own funds requirements for operational risk according to Article 314 CRR, losses and recoveries registered by an institution shall be reported in C 17.01 and C 17.02 irrespective of the approach applied to calculate own funds requirements.

123. 'Gross loss' means a loss stemming from an operational risk event or event type — as referred to in Article 322(3)(b) of Regulation (EU) No 575/2013 — before recoveries of any type, without prejudice to 'rapidly recovered loss events' as defined below.

124. 'Recovery' means an independent occurrence related to the original operational risk loss that is separate in time, in which funds or inflows of economic benefits are received from first or third parties, such as insurers or other parties. Recoveries are broken down into recoveries from insurance and other risk transfer mechanisms and direct recoveries.

125. 'Rapidly recovered loss events' means operational risk events that lead to losses that are partly or fully recovered within five working days. In case of a rapidly recovered loss event, only the part of the loss that is not fully recovered (i.e. the loss net of the partial rapid recovery) shall be included into the gross loss definition. As a consequence, loss events that lead to losses that are fully recovered within five working days shall not be included into the gross loss definition, as well as into the OPR DETAILS reporting at all.

126. 'Date of accounting' means the date when a loss or reserve/provision was first recognized in the Profit and Loss statement, against an operational risk loss. This date logically follows the 'Date of occurrence' (i.e. the date when the operational risk event happened or first began) and the 'Date of discovery' (i.e. the date on which the institution became aware of the operational risk event).

127. Losses caused by a common operational risk event or by multiple events linked to an initial operational risk event generating events or losses ('root-event') are grouped. The grouped events shall be considered and reported as one event, and thus the related gross loss amounts respectively amounts of loss adjustments shall be summed up.

128. The figures reported in June of the respective year are interim figures, while the final figures are reported in December. Therefore the figures in June have a six-month reference period (i.e. from 1 January to 30 June of the calendar year) while the figures in December have a twelve-month reference period (i.e. from 1 January to 31 December of the calendar year). Both for data reported as of June and December, 'previous reporting reference periods' means all reporting reference periods until and including the one ending at the preceding calendar year end.

129. In order to verify the conditions envisaged by Article 5 (b) (2) (b) (i) of this Regulation, the institutions shall use the latest statistics as available in the Supervisory Disclosure webpage of the EBA to get 'the sum of individual balance sheet totals of all institutions within the same Member State'. In order to verify the conditions envisaged by Article 5 (b) 2 (b) (iii), the gross domestic product at market prices as defined in point 8.89 of Annex A to Regulation (EU) No 549/2013 of the European Parliament and of the Council (ESA 2010) and published by Eurostat for the previous calendar year shall be used.

4.2.2. C 17.01: Operational risk losses and recoveries by business lines and event types in the last year (OPR DETAILS 1)

4.2.2.1. General Remarks

130. In template C 17.01, the information is presented by distributing the losses and recoveries above internal thresholds amongst business lines (as defined in Article 317, Table 2 of CRR including the additional business line 'Corporate items' as referred to in Article 322(3) point (b) CRR) and event types (as defined in Article 324 CRR), being possible that the losses corresponding to one event are distributed amongst several business lines.

131. Columns present the different event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold if there is more than one threshold.

132. Rows present the business lines, and within each business line, information on the number of events (new events), the gross loss amount (new events), the number of

events subject to loss adjustments, the loss adjustments relating to previous reporting periods, the maximum single loss, the sum of the five largest losses and the total loss recoveries (direct loss recoveries as well as recoveries from insurance and other risk transfer mechanisms).

133. For the total business lines, data on the number of events and the gross loss amount is also requested for certain ranges based on set thresholds, 10 000, 20 000, 100 000, and 1 000 000. The thresholds are set in Euro amounts and are included for comparability purposes of the reported losses among institutions; therefore they do not necessarily relate with the minimum loss thresholds used for the internal loss data collection, to be reported in another section of the template.

4.2.2.2. Instructions concerning specific positions

Columns	
010-070	**EVENT TYPES** Institutions report the losses in the respective columns 010 to 070 according to the event types as defined in Article 324 CRR. Institutions that calculate their own funds requirement according to BIA may report those losses for which the event type is not identified in column 080 only.
080	**TOTAL EVENT TYPES** In column 080, for each business line, institutions report the total ‘number of events (new events)’, the total of ‘gross loss amount (new events)’, the total ‘number of events subject to loss adjustments’, the total of ‘loss adjustments relating to previous reporting periods’, the ‘maximum single loss’, the ‘sum of the five largest losses’, the total of ‘total direct loss recovery’ and the total of ‘total recovery from insurance and other risk transfer mechanisms’. Provided that the institution has identified the event types for all losses, column 080 shows the simple aggregation of the number of loss events, the total gross loss amounts, the total loss recovery amounts and the ‘loss adjustments relating to previous reporting periods’ reported in columns 010 to 070. The ‘maximum single loss’ reported in column 080 is the maximum single loss within a business line and identical to the maximum of the ‘maximum single losses’ reported in columns 010 to 070, provided that the institution has identified the event types for all losses. For the sum of the five largest losses, in column 080 the sum of the five largest losses within one business line is reported.

090-100	**MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION** Institutions report in the columns 090 and 100 the minimum loss thresholds they are using for the internal loss data collection in accordance with Article 322(3) point (c), last sentence CRR. If the institution applies only one threshold for in each business line, only the column 090 shall be filled in. In the case where there are different thresholds applied within the same regulatory business line, then the highest applicable threshold (column 100) shall be filled in as well.

Rows	
010-880	**BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS** For each business line as defined in Article 317(4), table 2 CRR, including the additional business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, and for each event type, the institution shall report, according to the internal thresholds the following information: number of events (new events), gross loss amount (new events), the number of events subject to loss adjustments, loss adjustments relating to previous reporting periods, maximum single loss, sum of the five largest losses, total direct loss recovery and the total recovery from insurance and other risk transfer mechanisms. For a loss event that affects more than one business line the 'gross loss amount' is distributed among all the affected business lines. Institutions that calculate their own funds requirement according to BIA can report those losses for which the business line is not identified in rows 910-980 only.
010, 110, 210, 310, 410, 510, 610, 710, 810	**Number of events (new events)** The number of events is the number of operational risk events for which gross losses

	were accounted for within the reporting reference period. The number of events shall refer to 'new events', i.e. operational risk events (i) 'accounted for the first time' within the reporting reference period or (ii) 'accounted for the first time' within a previous reporting reference period, if the event had not been included in any previous supervisory report, e.g. because it was identified as operational risk event only in the current reporting reference period or because the accumulated loss attributable to that event (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period. 'New events' do not include operational risk events 'accounted for the first time' within a previous reporting reference period, which had been included already in previous supervisory reports.
020, 120, 220, 320, 420, 520, 620, 720, 820	**Gross loss amount (new events)** The gross loss amount is the gross loss amounts pertinent to operational risk events (e.g. direct charges, provisions, settlements). All losses related to a single event which are accounted for within the reporting reference period are summed up and considered as the gross loss for that event for that reporting reference period. The reported gross loss amount shall refer to 'new events' as defined in the row above. For events 'accounted for the first time' within a previous reporting reference period which had not been included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date. The amounts to be reported do not take into account obtained recoveries.
030, 130, 230, 330, 430, 530, 630, 730, 830	**Number of loss events subject to loss adjustments** The number of loss events subject to loss adjustments is the number of operational

	risk events 'accounted for the first time' in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period. If more than one loss adjustment was made for an event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.
040, 140, 240, 340, 440, 540, 640, 740, 840	**Loss adjustments relating to previous reporting periods** Loss adjustments relating to previous reporting reference periods is the sum of the following elements (positive or negative): (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events 'accounted for the first time' and reported in previous reporting reference periods; (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk events 'accounted for the first time' and reported in previous reporting reference periods. If more than one loss adjustment was made for an event within the reporting reference period, the amounts of all those loss adjustments are summed up, taking into account the sign of the adjustments (positive, negative). This sum is considered as the loss adjustment for that event for that reporting reference period. If, due to a negative loss adjustment, the adjusted loss amount attributable to an event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.

	The amounts to be reported do not take into account obtained recoveries.
050, 150, 250, 350, 450, 550, 650, 750, 850	**Maximum single loss** The Maximum single loss is the larger of (i) the largest gross loss amount related to an event reported for the first time within the reporting reference period and (ii) the largest positive loss adjustment amount (as defined above) related to an event reported for the first time within a previous reporting reference period. The amounts to be reported do not take into account obtained recoveries.
060, 160, 260, 360, 460, 560, 660, 760, 860	**Sum of the five largest losses** The sum of the five largest losses is the sum of the five largest amounts among (i) the gross loss amounts for events reported for the first time within the reporting reference period and (ii) the positive loss adjustment amounts (as defined for rows 040, 140, …, 840 above) relating to events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones is the amount of the loss adjustment itself, not the total loss associated with the respective event before or after the loss adjustment. The amounts to be reported do not take into account obtained recoveries.
070, 170, 270, 370, 470, 570, 670, 770, 870	**Total direct loss recovery** Direct recoveries are all recoveries obtained except those which are subject to Article 323 CRR as reported in the row below. The total direct loss recovery is the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk events accounted for the first time within the reporting reference period or in previous reporting reference periods.
080, 180, 280, 380, 480, 580, 680, 780, 880	**Total recovery from insurance and other risk transfer mechanisms** Recoveries from insurance and other risk transfer mechanisms are those recoveries which are subject to Article 323 CRR.

	The total recovery from insurance and other risk transfer mechanisms is the sum of all the recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted within the reporting reference period and pertinent to operational risk events accounted for the first time within the reporting reference period or in previous reporting reference periods.
910-980	**TOTAL BUSINESS LINES** For each event type (column 010 to 080), the information (Article 322(3) lit. b), c) and e) of CRR on total business lines has to be reported.
910-914	**Number of Events** In row 910, the number of events above the internal threshold by event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of events by business lines since the events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, if an institution calculating its own funds requirements according to BIA cannot identify the business line(s) affected by the loss in every case. In rows 911 – 914, the number of events with a gross loss amount within the ranges defined in the pertinent rows shall be reported. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line ‘Corporate items’ as referred to in Article 322(3) point (b) CRR respectively that it has identified the event types for all losses, the following shall apply for column 080: — The total number of events reported in rows 910 to 914 is equal to the horizontal aggregation of the number of events in the corresponding row, given that in those figures the events with impacts in different business lines shall have already been considered as one event. — The figure reported in column 080, row 910 shall not necessarily be equal to the vertical aggregation of the number of events which are included in column 080,

	given that one event can have an impact in different business lines simultaneously.
920-924	**Gross loss amount (new events)** Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line ‘Corporate items’ as referred to in Article 322(3) point (b) CRR, the gross loss amount (new events) reported in row 920 is the simple aggregation of the gross loss amounts of new events for each business line. In rows 921 – 924, the gross loss amount for events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.
930, 935, 936	**Number of loss events subject to loss adjustments** In row 930, the total of the numbers of events subject to loss adjustments as defined for rows 030, 130, …, 830 shall be reported. This figure may be lower than the aggregation of the number of events subject to loss adjustments by business lines since events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, if an institution calculating its own funds requirements according to BIA cannot identify the business line(s) affected by the loss in every case. The number of loss events subject to loss adjustments shall be broken down into the number of events for which a positive loss adjustment was made within the reporting reference period and the number of events for which a negative loss adjustment was made within the reporting period (all reported with a positive sign).
940, 945, 946	**Loss adjustments relating to previous reporting periods** In row 940, the total of the loss adjustment amounts relating to previous reporting periods per business lines (as defined for rows 040, 140, …, 840) shall be reported. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 of CRR or the business line ‘Corporate items’ as referred to in Article 322(3) point (b) of CRR, the

	amount reported in row 940 is the simple aggregation of the loss adjustments relating to previous reporting periods reported for the different business lines. The amount of loss adjustments shall be broken down into the amount related to events for which a positive loss adjustment was made in the reporting reference period (row 945, reported with as positive figure) and the amount related to events for which a negative loss adjustment was made within the reporting period (row 946, reported as negative figure). If, due to a negative loss adjustment, the adjusted loss amount attributable to an event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) with a negative sign in row 946 instead of the amount of the negative loss adjustment itself.
950	**Maximum single loss** Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line ‘Corporate items’ as referred to in Article 322(3) point (b) CRR, the maximum single loss is the maximum loss over the internal threshold for each event type and amongst all business lines. These figures may be higher than the highest single loss recorded in each business line if an event impacts different business lines. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line ‘Corporate items’ as referred to in Article 322(3) point (b) CRR respectively that it has identified the event types for all losses, the following shall apply for column 080: — The maximum single loss reported shall be equal to the highest of the values reported in columns 010 – 070 of this row. — If there are events having an impact in different business lines, the amount reported in {r950, c080}

	may be higher than the amounts of 'Maximum single loss' per business line reported in other rows of column 080.
960	**Sum of the five largest losses** The sum of the five largest gross losses for each event type and amongst all business lines is reported. This sum may be higher than the highest sum of the five largest losses recorded in each business line. This sum has to be reported regardless of the number of losses. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR respectively that it has identified the event types for all losses, for column 080, the sum of the five largest losses shall be the sum of the five largest losses in the whole matrix, which means that it may not necessarily be equal to neither the maximum value of 'sum of the five largest losses' in row 960 nor the maximum value of 'sum of the five largest losses' in column 080.
970	**Total direct loss recovery** Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, the total direct loss recovery is the simple aggregation of the total direct loss recovery for each business line.
980	**Total recovery from insurance and other risk transfer mechanisms** Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, the total recovery from insurance and other risk transfer mechanisms is the simple aggregation of the total loss recovery from insurance and other risk transfer mechanisms for each business line.

4.2.3. C 17.02: Operational risk: Detailed information on the largest loss events in the last year (OPR DETAILS 2)

4.2.3.1. General Remarks

134. In template C 17.02, information on individual loss events shall be provided (one row per event).

135. The information reported in this template shall refer to ‘new events’, i.e. operational risk events

(a) ‘accounted for the first time’ within the reporting reference period or

(b) ‘accounted for the first time’ within a previous reporting reference period, if the event had not been included in any previous supervisory report, e.g. because it was identified as operational risk event only in the current reporting reference period or because the accumulated loss attributable to that event (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.

136. Only events entailing a gross loss amount of 100 000 EUR or more shall be reported.

Subject to that threshold,

(a) the largest event for each event type, provided that the institution has identified the event types for losses and

(b) at least the ten largest of the remaining events with or without identified event type by gross loss amount shall be included in the template.

(c) Events are ranked based on the gross loss attributed to them.

(d) An event shall only be considered once.

4.2.3.2. Instructions concerning specific positions

Columns	
010	**Event ID** The event ID is a row identifier and shall be unique for each row in the table. Where an internal ID is available, institutions shall provide the internal ID. Otherwise, the reported ID shall follow the numerical order 1, 2, 3, etc.
020	**Date of Accounting** Date of accounting means the date when a loss or reserve/provision against an operational risk loss was first recognized in the Profit and Loss statement.
030	**Date of occurrence** Date of occurrence is the date when the operational risk event happened or first began.
040	**Date of discovery** Date of discovery is the date on which the institution became aware of the operational risk event.

030	**Event Type** Event types as defined in Article 324 CRR
060	**Gross loss** Gross loss related to the event as defined for rows 020, 120 etc. of template C 17.01 above
070	**Gross loss net of direct recoveries** Gross loss related to the event as defined for rows 020, 120 etc. of template C 17.01 above net of direct recoveries pertinent to that loss event
080 - 160	**Gross loss by business line** The gross loss as reported in column 060 shall be allocated to the relevant business lines as defined in Articles 317 and 322 (3) point (b) CRR.
170	**Legal Entity name** Name of the legal entity as reported in column 010 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
180	**Legal Entity ID** LEI code of the legal entity as reported in column 025 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
190	**Business Unit** Business unit or corporate division of the institution where the loss – or the greatest share of the loss if several business units or corporate divisions were affected – occurred.
200	**Description** Narrative description of the event, where necessary in an generalised or anonymised manner, which should comprise at least information about the event itself and information about the drivers or causes of the event, where known.

5. MARKET RISK TEMPLATES

137. These instructions refer to the templates reporting of the calculation of own funds requirements according to the standardised approach for foreign exchange risk (MKR SA FX), commodities risk (MKR SA COM) interest rate risk (MKR SA TDI, MKR SA SEC, MKR SA CTP) and equity risk (MKR SA EQU). Additionally, instructions for the template reporting of the calculation of own funds requirements according to the internal models approach (MKR IM) are included in this part.

138. The position risk on a traded debt instrument or equity (or debt or equity derivative) shall be divided into two components in order to calculate the capital required against it. The first shall be its specific-risk component — this is the risk of a price change in the instrument concerned due to factors related to its issuer or, in the case of a derivative, the issuer of the underlying instrument. The second component shall cover its general risk — this is the risk of a price change in the instrument due (in the case of a traded debt instrument or debt derivative) to a change in the level of interest rates or (in the case of an equity or equity derivative) to a broad equity- market movement unrelated to any specific attributes of individual securities. The general treatment of specific instruments and netting procedures can be found in Articles 326 to 333 of CRR.

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

5.1.1. General Remarks

139. This template captures the positions and the related own funds requirements for position risks on traded debt instruments under the standardised approach (Articles 102 and 105 (1) of CRR). The different risks and methods available under the CRR are considered by rows. The specific risk associated with exposures included in MKR SA SEC and MKR SA CTP only has to be reported in the Total template of the MKR SA TDI. The own funds requirements reported in those templates shall be transferred to cell {325;060} (securitisations) and {330;060} (CTP) respectively.

140. The template has to be filled out separately for the ‘Total’, plus a pre-defined list of following currencies: EUR, ALL, BGN, CZK, DKK, EGP, GBP, HRK, HUF, ISK, JPY, MKD, NOK, PLN, RON, RUB, RSD, SEK, CHF, TRY, UAH, USD and one residual template for all other currencies.

5.1.2. Instructions concerning specific positions

Columns	
010-020	**ALL POSITIONS (LONG AND SHORT)** Articles 102 and 105 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 345 second sentence of CRR). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of CRR.
030-040	**NET POSITIONS (LONG AND SHORT)** Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.
050	**POSITIONS SUBJECT TO CAPITAL CHARGE** Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge.

060	**OWN FUNDS REQUIREMENTS** The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR.
070	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.

Rows	
010-350	**TRADED DEBT INSTRUMENTS IN TRADING BOOK** Positions in traded debt instruments in Trading Book and their correspondent own funds requirements for position risk according to Article 92(3) point (b) (i) CRR and Part 3 Title IV Chapter 2 of CRR are reported depending on risk category, maturity and approach used.
011	**GENERAL RISK.**
012	**Derivatives** Derivatives included in the calculation of interest rate risk of trading book positions taking into account Articles 328 to 331, if applicable.
013	**Other assets and liabilities** Instruments other than derivatives included in the calculation of interest rate risk of trading book positions.
020-200	**MATURITY BASED APPROACH** Positions in traded debt instruments subject to the maturity-based approach according to Article 339(1) to (8) of CRR and the correspondent own funds requirements set up in Article 339(9) of CRR. The position shall be split by zones 1, 2 and 3 and these by the maturity of the instruments.
210-240	**GENERAL RISK. DURATION BASED APPROACH** Positions in traded debt instruments subject to the duration-based approach according to Article 340(1) to (6) of CRR and the correspondent own funds requirements set up in Article 340(7) of CRR. The position shall be split by zones 1, 2 and 3.
250	**SPECIFIC RISK** Sum of amounts reported in rows 251, 325 and 330.

	Positions in traded debt instruments subject to the specific risk capital charge and their correspondent capital charge according to Article 92(3) lit. b and 335, 336 (1) to (3), 337 and 338 of CRR. Be also aware of last sentence in Article 327(1) of CRR.
251-321	**Own funds requirement for non-securitisation debt instruments** Sum of the amounts reported in rows 260 to 321. The own funds requirement of the n-th to default credit derivatives which are not rated externally has to be computed by summing up the risk weights of the reference entities (Article 332(1) point (e) para 1 and 2 CRR – ‘look-through’). N-th-to-default credit derivatives which are rated externally (Article 332(1) point (e) para 3 CRR) shall be reported separately in line 321. Reporting of positions subject to Article 336(3) CRR: There is a special treatment for bonds which qualify for a 10 % risk weight in the banking book according to Article 129(3) CRR (covered bonds). The specific own funds requirements is half of the percentage of the second category of table 1 of Article 336 CRR. Those positions have to be assigned to rows 280-300 according to the residual term to final maturity. If the general risk of interest rate positions is hedged by a credit derivative, Articles 346 and 347 shall be applied.
325	**Own funds requirement for securitisation instruments** Total own funds requirements reported in column 610 of template MKR SA SEC. It shall only be reported on Total level of the MKR SA TDI.
330	**Own funds requirement for the correlation trading portfolio** Total own funds requirements reported in column 450 of template MKR SA CTP. It shall only be reported on Total level of the MKR SA TDI.
350-390	**ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)** Article 329(3) of CRR.

	The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.

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

5.2.1. General Remarks

141. This template requests information on positions (all/net and long/short) and the related own funds requirements for the specific risk component of position risk in securitisations/re-securitisations held in the trading book (not eligible for correlation trading portfolio) under the standardised approach.

142. The MKR SA SEC template determines the own funds requirement only for the specific risk of securitisation positions according to Articles 335 in connection with 337 CRR. If securitisation positions of the trading book are hedged by credit derivatives, Articles 346 and 347 CRR apply. There is only one template for all positions of the trading book, irrespective of the fact whether the institution uses the Standardised Approach or the Internal Ratings Based Approach to determine the risk weight for each of the positions according to Part Three Title II Chapter 5 of CRR. The reporting of the own funds requirements of the general risk of these positions is conducted in the MKR SA TDI or the MKR IM template.

143. Positions which receive a risk weight of 1 250 % can alternatively be deducted from CET1 (see 243(1) point (b), 244(1) point (b) and 258 of CRR). If this is the case, those positions have to be reported in row 460 of CA1.

5.2.2. Instructions concerning specific positions

Columns	
010-020	**ALL POSITIONS (LONG AND SHORT)** Articles 102 and 105 (1) of CRR in connection with Article 337 of CRR (securitisation positions). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of CRR.
030-040	**(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)** Article 258 of CRR.
050-060	**NET POSITIONS (LONG AND SHORT)** Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.
070-520	**BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS** Articles 251 (Table 1) and 261 (1) (Table 4) of CRR. The breakdown has to be done separately for long and short positions.

230-240 and 460-470	**1 250 %** Articles 251 (Table 1) and 261 (1) (Table 4) of CRR.
250-260 and 480-490	**SUPERVISORY FORMULA METHOD** Article 337(2) of CRR in connection with Article 262 of CRR. These columns shall be reported when the institutions uses the alternative Supervisory Formula Approach (SFA), which determines the own funds requirements as a function of the characteristics of the collateral pool and contractual properties of the tranche.
270 and 500	**LOOK THROUGH** SA: Articles 253, 254 and 256 (5) of CRR. The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio). IRB: Articles 263(2) and (3) of CRR. For early amortisations see Article 265(1) and 256 (5) of CRR.
280-290/510-520	**INTERNAL ASSESSMENT APPROACH** Article 109(1) sentence 2 and Article 259(3) and (4) of CRR. These columns shall be reported when the institution uses the internal assessment approach for determining capital charges for liquidity facilities and credit enhancements that banks (including third-party banks) extend to ABCP conduits. The IAA, based on ECAI's methodologies, is applicable only to exposures to ABCP conduits that have an internal rating equivalent of investment-grade at inception.
530-540	**OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS** Article 337(3) of CRR in connection with Article 407 of CRR. Article 14(2) of CRR
550-570	**BEFORE CAP — WEIGHTED NET LONG/SHORT POSITIONS AND SUM OF WEIGHTED NET LONG AND SHORT POSITIONS** Article 337 of CRR without taking into account the discretion of Article 335 of CRR, that allows an institution to cap the product of the weight and the net position at the maximum possible default-risk related loss.

580-600	**AFTER CAP — WEIGHTED NET LONG/SHORT POSITIONS AND SUM OF WEIGHTED NET LONG AND SHORT POSITIONS** Article 337 of CRR taking into account the discretion of Article 335 of CRR.
610	**TOTAL OWN FUNDS REQUIREMENTS** According to Article 337(4) of CRR for a transitional period ending 31 December 2014, the institution shall sum separately its weighted net long positions (column 580) and its weighted net short positions (column 590). The larger of those sums (after cap) shall constitute the own funds requirement. From 2015 onwards according to Article 337(4) of CRR, the institution shall sum its weighted net positions, regardless whether they are long or short (column 600), in order to calculate the own funds requirements.

Rows	
010	**TOTAL EXPOSURES** Total amount of outstanding securitisations (held in the trading book) reported by the institution playing the role/s of originator and/or investor and/or sponsor.
040, 070 and 100	**SECURITISATIONS** Article 4(61) and (62) of CRR.
020, 050, 080 and 110	**RE-SECURITISATIONS** Article 4(63) of CRR.
030-050	**ORIGINATOR** Article 4(13) of CRR
060-080	**INVESTOR** Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor
090-110	**SPONSOR** Article 4(14) of CRR. If a sponsor is also securitising it own assets, it shall fill in the originator's rows with the information regarding its own securitised assets
120-210	**BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES** Article 337(4), last sentence of CRR.

	The breakdown of the underlying assets follows the classification used in the SEC Details template (Column 'Type'): — 1-residential mortgages; — 2-commercial mortgages; — 3-credit card receivables; — 4-leasing; — 5-loans to corporates or SMEs (treated as corporates); — 6-consumer loans; — 7-trade receivables; — 8-other assets; — 9-covered bonds; — 10-other liabilities. For each securitisation, in case the pool consists of different types of assets, the institution shall consider the most important type.

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

5.3.1. General Remarks

144. This template requests information on positions of the CTP (comprising securitisations, nth-to-default credit derivatives and other CTP positions included according to Article 338(3)) and the corresponding own funds requirements under the standardised approach.

145. The MKR SA CTP template determines the own funds requirement only for the specific risk of positions assigned to the Correlation Trading Portfolio according to Articles 335 in connection with 338 (2) and (3) of CRR. If CTP- positions of the trading book are hedged by credit derivatives, Articles 346 and 347 CRR apply. There is only one template for all CTP-positions of the trading book, irrespective of the fact whether the institution uses the Standardised Approach or the Internal Ratings Based Approach to determine the risk weight for each of the positions according to Part Three Title II Chapter 5 of CRR. The reporting of the own funds requirements of the general risk of these positions is conducted in the MKR SA TDI or the MKR IM template.

146. This structure of the template separates securitisation positions, n-th to default credit derivatives and other CTP-positions. As a result, securitisation positions shall always be reported in rows 030, 060 or 090 (depending on the role of the institution in the securitisation). N-th to default credit derivatives shall always be reported in line 110. The 'other CTP-positions' are neither securitisation positions nor n-th to default credit derivatives (see definition in Article 338(3) CRR), but they are explicitly 'linked' (because of the hedging intent) to one of these two positions. That is why they are assigned either under the sub-heading 'securitisation' or 'n-th to default credit derivative'.

147. Positions which receive a risk weight of 1 250 % can alternatively be deducted from CET1 (see 243(1) point (b), 244(1) point (b) and 258 of CRR). If this is the case, those positions have to be reported in row 460 of CA1.

5.3.2. Instructions concerning specific positions

Columns	
010-020	**ALL POSITIONS (LONG AND SHORT)** Articles 102 and 105 (1) of CRR in connection with positions assigned to the Correlation Trading Portfolio according to Article 338(2) and (3) of CRR. Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of CRR.
030-040	**(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)** Article 258 of CRR.
050-060	**NET POSITIONS (LONG AND SHORT)** Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.
070-400	**BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS (SA AND IRB)** Articles 251 (Table 1) and 261 (1) (Table 4) of CRR.
160 and 330	**OTHER** Other risk weights not explicitly mentioned in the previous columns. For n-th-to-default credit derivatives only those which are not externally rated. Externally rated n-th to default credit derivatives are either to be reported in the MKR SA TDI template (row 321) or – if they are incorporated into the CTP – shall be assigned to the column of the respective risk weight.
170-180 and 360-370	**1 250 %** Articles 251 (Table 1) and 261 (1) (Table 4) of CRR.
190-200 and 340-350	**SUPERVISORY FORMULA METHOD** Article 337(2) of CRR in connection with Article 262 of CRR.
210/380	**LOOK THROUGH** SA: Articles 253, 254 and 256 (5) of CRR. The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio).

	IRB: Articles 263(2) and (3) of CRR. For early amortisations see Article 265(1) and 256 (5) of CRR.
220-230 and 390-400	**INTERNAL ASSESSMENT APPROACH** Article 259(3) and (4) of CRR.
410-420	**BEFORE CAP — WEIGHTED NET LONG/SHORT POSITIONS** Article 338 without taking into account the discretion of Article 335 of CRR.
430-440	**AFTER CAP — WEIGHTED NET LONG/SHORT POSITIONS** Article 338 taking into account the discretion of Article 335 of CRR.
450	**TOTAL OWN FUNDS REQUIREMENTS** The own funds requirement is determined as the larger of either (i) the specific risk charge that would apply just to the net long positions (column 430) or (ii) the specific risk charge that would apply just to the net short positions (column 440).

Rows	
010	**TOTAL EXPOSURES** Total amount of outstanding positions (held in the correlation trading portfolio) reported by the institution playing the role/s of originator, investor or sponsor.
020-040	**ORIGINATOR** Article 4(13) of CRR
050-070	**INVESTOR** Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor
080-100	**SPONSOR** Article 4(14) of CRR. If a sponsor is also securitising it own assets, it shall fill in the originator's rows with the information regarding its own securitised assets
030, 060 and 090	**SECURITISATIONS** The correlation trading portfolio comprises securitisations, n-th-to-default credit derivatives and possibly other hedging positions that meet the criteria set in Article 338(2) and (3) of CRR. Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions shall be included in row ‘Other CTP positions’.

110	**N-TH-TO-DEFAULT CREDIT DERIVATIVES** N-th to default credit derivatives that are hedged by n-th-to-default credit derivatives according to Article 347 CRR shall both be reported here. The positions originator, investor and sponsor do not fit for n-th to default credit derivatives. As a consequence, the breakdown as for securitisation positions cannot be provided for n-th to default credit derivatives.
040, 070, 100 and 120	**OTHER CTP POSITIONS** The positions in: — Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions; — CTP positions hedged by credit derivatives according to Article 346 CRR; — Other positions that satisfy Article 338(3) of CRR; are included.

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

5.4.1. General Remarks

148. This template requests information on the positions and the corresponding own funds requirements for position risk in equities held in the trading book and treated under the standardised approach.

149. The template has to be filled out separately for the 'Total', plus a static, pre-defined list of following markets: Bulgaria, Croatia, Czech Republic, Denmark, Egypt, Hungary, Iceland, Liechtenstein, Norway, Poland, Romania, Sweden, United Kingdom, Albania, Japan, Former Yugoslav Republic of Macedonia, Russian Federation, Serbia, Switzerland, Turkey, Ukraine, USA, Euro Area plus one residual template for all other markets. For the purpose of this reporting requirement the term 'market' shall be read as 'country' (except for countries belonging to the Euro Area, see Commission Delegated Regulation (EU) No 525/2014).

5.4.2. Instructions concerning specific positions

Columns	
010-020	**ALL POSITIONS (LONG AND SHORT)** Articles 102 and 105 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 345 second sentence of CRR).

030-040	**NET POSITIONS (LONG AND SHORT)** Articles 327, 329, 332, 341 and 345 of CRR.
050	**POSITIONS SUBJECT TO CAPITAL CHARGE** Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge. The capital charge has to be calculated for each national market separately. Positions in stock-index futures according to the second sentence of Article 344(4) CRR shall not be included in this column.
060	**OWN FUNDS REQUIREMENTS** The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR.
070	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.

Rows	
010-130	**EQUITIES IN TRADING BOOK** Own funds requirements for position risk according to Article 92(3) point (b) (i) CRR and Part 3 Title IV Chapter 2 Section 3 of CRR.
020-040	**GENERAL RISK** Positions in equities subject to general risk (Article 343 of CRR) and their correspondent own funds requirement according to Part 3 Title IV Chapter 2 Section 3 of CRR. Both breakdowns (021/022 as well as 030/040) are a breakdown related to all positions subject to general risk. Rows 021 and 022 requests information on the breakdown according to instruments. Only the breakdown in rows 030 and 040 is used as a basis for the calculation of own funds requirements.
021	**Derivatives** Derivatives included in the calculation of equity risk of trading book positions taking into account Articles 329 and 332, if applicable.
022	**Other assets and liabilities**

	Instruments other than derivatives included in the calculation of equity risk of trading book positions.
030	**Exchange traded stock-index futures broadly diversified and subject to a particular approach** Exchange traded stock-index futures broadly diversified and subject to a particular approach according to Article 344(1) and (4) of CRR. These positions are only subject to general risk and, accordingly, must not be reported in row (050).
040	**Other equities than exchange traded stock-index futures broadly diversified** Other positions in equities subject to specific risk and the correspondent own funds requirements according to Article 343 and 344 (3) of CRR.
050	**SPECIFIC RISK** Positions in equities subject to specific risk and the correspondent own funds requirement according to Articles 342 and 344 (4) CRR.
090-130	**ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)** Article 329(2) and (3) of CRR. The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.

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

5.5.1. General Remarks

150. Institutions shall report information on the positions in each currency (reporting currency included) and the corresponding own funds requirements for foreign exchange treated under the standardised approach. The position is calculated for each currency (including euro), gold, and positions to CIUs.

151. Rows 100 to 480 of this template shall be reported even if institutions are not required to calculate own funds requirements for foreign exchange risk according to Article 351 of CRR. In those memorandum items, all the positions in the reporting currency are included, irrespective of the extent to which they are considered for the purposes of Article 354 CRR. Rows 130 to 480 of the memorandum items of the template shall be filled out separately for all currencies of the Member States of the European Union and the following currencies: USD, CHF, JPY, RUB, TRY, AUD, CAD, RSD, ALL, UAH, MKD, EGP, ARS, BRL, MXN, HKD, ICK, TWD, NZD, NOK, SGD, KRW, CNY and all other currencies.

5.5.2. Instructions concerning specific positions

Columns

020-030	**ALL POSITIONS (LONG AND SHORT)** Gross positions due to assets, amounts to be received and similar items referred to in Article 352(1) of CRR. According to Article 352(2) and subject to permission from competent authorities, positions taken to hedge against the adverse effect of the exchange rate on their ratios in accordance with Article 92(1) and positions related to items that are already deducted in the calculation of own funds shall not be reported.
040-050	**NET POSITIONS (LONG AND SHORT)** Articles 352(3) and (4), first and second sentences, and 353 of CRR. The net positions are calculated by each currency, accordingly there may be simultaneous long and short positions.
060-080	**POSITIONS SUBJECT TO CAPITAL CHARGE** Articles 352(4), third sentence, 353 and 354 of CRR.
060-070	**POSITIONS SUBJECT TO CAPITAL CHARGE (LONG AND SHORT)** The long and short net positions for each currency are calculated by deducting the total of short positions from the total of long positions. Long net positions for each operation in a currency are added to obtain the long net position in that currency. Short net positions for each operation in a currency are added to obtain the short net position in that currency. Unmatched positions in non-reporting currencies are added to positions subject to capital charges for other currencies (row 030) in column (060) or (070) depending on their short or long arrangement.
080	**POSITIONS SUBJECT TO CAPITAL CHARGE (MATCHED)** Matched positions for closely correlated currencies
	RISK CAPITAL CHARGE (%) As defined in Articles 351 and 354, the risk capital charges in percentage.
090	**OWN FUNDS REQUIREMENTS**

	The capital charge for any relevant position according to Part 3 Title IV Chapter 3 of CRR.
100	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.

Rows	
010	**TOTAL POSITIONS** All positions in non-reporting currencies and those positions in the reporting currency that are considered for the purposes of Article 354 CRR as well as their correspondent own funds requirements according to Article 92(3) point (c) (i) and Article 352(2) and (4) of CRR (for conversion into the reporting currency).
020	**CURRENCIES CLOSELY CORRELATED** Positions and their correspondent own funds requirements for currencies referred to in Article 354 of CRR.
025	**Currencies closely correlated: *of which*: reporting currency** Positions in the reporting currency which contribute to the calculation of the capital requirements according to Article 354 CRR
030	**ALL OTHER CURRENCIES (including CIU's treated as different currencies)** Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 351 and 352 (2) and (4) of CRR. Reporting of CIU's treated as separate currencies according to Article 353 CRR: There are two different treatments of CIU's treated as separate currencies for calculating the capital requirements: 1. The modified gold method, if the direction of the CIU's investment is not available (those CIU's shall be added to an institution's overall net foreign-exchange position) 2. If the direction of the CIU's investment is

	available, those CIU's shall be added to the total open foreign exchange position (long or short, depending on the direction of the CIU) The reporting of those CIU's follows the calculation of the capital requirements accordingly.
040	**GOLD** Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 351 and 352 (2) and (4) of CRR.
050 - 090	**ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)** Article 352(5) and (6) of CRR. The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.
100-120	**Breakdown of total positions (reporting currency included) by exposure types** Total positions shall be broken down according to derivatives, other assets and liabilities and off-balance sheet items.
100	**Other assets and liabilities other than off-balance sheet items and derivatives** Positions not included in row 110 or 120 shall be included here.
110	**Off-balance sheet items** Items included in Annex I of CRR except those included as Securities Financing Transactions & Long Settlement Transactions or from Contractual Cross Product Netting.
120	**Derivatives** Positions valued according to Articles 352 CRR.
130-480	**MEMORANDUM ITEMS: CURRENCY POSITIONS** The memorandum items of the template shall be filled out separately for All currencies of the Member States of the European Union and the following currencies: USD, CHF, JPY, RUB, TRY, AUD, CAD, RSD, ALL, UAH, MKD, EGP, ARS, BRL, MXN, HKD, ICK, TWD, NZD, NOK, SGD, KRW, CNY and all other currencies.

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

5.6.1. General Remarks

152. This template request information on the positions in commodities and the corresponding own funds requirements treated under the standardised approach.

5.6.2. Instructions concerning specific positions

Columns	
010-020	**All POSITIONS (LONG AND SHORT)** Gross long/short positions considered positions in the same commodity according to Article 357(1) and (4) of CRR (see also Article 359(1) of CRR).
030-040	**NET POSITIONS (LONG AND SHORT)** As defined in Article 357(3) of CRR.
050	**POSITIONS SUBJECT TO CAPITAL CHARGE** Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 4 of CRR, receive a capital charge.
060	**OWN FUNDS REQUIREMENTS** The capital charge for any relevant position according to Part 3 Title IV Chapter 4 of CRR.
070	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements * 12.5.

Rows	
010	**TOTAL POSITIONS IN COMMODITIES** Positions in commodities and their correspondent own funds requirements for market risk according to Article 92(3) point (c) (iii) CRR and Part 3 Title IV Chapter 4 of CRR.
020-060	**POSITIONS BY CATEGORY OF COMMODITY** For reporting purposes commodities are grouped in the four main groups of commodities referred to in Table 2 of Article 361 CRR.
070	**MATURITY LADDER APPROACH**

	Positions in commodities subject to the Maturity Ladder approach as referred to in Article 359 of CRR.
080	**EXTENDED MATURITY LADDER APPROACH** Positions in commodities subject to the Extended Maturity Ladder approach as referred to in Article 361 of CRR
090	**SIMPLIFIED APPROACH** Positions in commodities subject to the Simplified approach as referred to in Article 360 of CRR.
100-140	**ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)** Article 358(4) of CRR. The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation

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

5.7.1. General Remarks

153. This template provides a breakdown of VaR and stressed VaR (sVaR) figures according to the different market risks (debt, equity, FX, commodities) and other information relevant for the calculation of the own funds requirements.

154. Generally the reporting depends on the structure of the model of the institutions whether they report the figures for general and specific risk separately or together. The same holds true for the decomposition of the VAR/Stress-Var into the risk categories (interest rate risk, equity risk, commodities risk and foreign exchange risk). An institution can resign to report the decompositions mentioned above if it proves that a reporting of these figures would be unduly burdensome.

5.7.2. Instructions concerning specific positions

Columns	
030-040	**VaR** It means the maximum potential loss that would result from a price change with a given probability over a specified time horizon.
030	**Multiplication factor (mc) x Average of previous 60 working days VaR (VaRavg)** Articles 364(1) point (a) (ii) and 365 (1) of CRR.
040	**Previous day VaR (VaRt-1)** Articles 364(1) point (a) (i) and 365 (1) of CRR.
050-060	**Stressed VaR**

	It means the maximum potential loss that would result from a price change with a given probability over a specified time horizon obtained by using input calibrated to historical data from a continuous 12-months period of financial stress relevant to the institution's portfolio.
050	**Multiplication factor (ms) x Average of previous 60 working days (SVaRavg)** Articles 364(1) point (b) (ii) and 365 (1) of CRR.
060	**Latest available (SVaRt-1)** Articles 364(1) point (b) (i) and 365 (1) of CRR.
070-080	**INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE** It means the maximum potential loss that would result from a price change linked to default and migration risks calculated accordingly to Article 364(2) point (b) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
070	**12 weeks average measure** Article 364(2) point (b) (ii) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
080	**Last Measure** Article 364(2) point (b) (i) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
090-110	**ALL PRICE RISKS CAPITAL CHARGE FOR CTP**
090	**FLOOR** Article 364(3) point (c) of CRR. = 8 % of the capital charge that would be calculated in accordance with Article 338(1) of CRR for all positions in the 'all price risks' capital charge.
100-110	**12 WEEKS AVERAGE MEASURE AND LAST MEASURE** Article 364(3) point (b).
110	**LAST MEASURE** Article 364(3) point (a)
120	**OWN FUNDS REQUIREMENTS** Referred to in Article 364 of CRR of all risk factors taking into account correlation effects, if applicable, plus incremental default

	and migration risk and all price of risks for CTP but excluding the Securitization capital charges for Securitization and nth-to-default credit derivative according Article 364(2) of CRR.
130	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements * 12.5.
140	**Number of overshootings (during previous 250 working days)** Referred to in Article 366 of CRR.
150-160	**VaR Multiplication Factor (mc) and SVaR Multiplication Factor (ms)** As referred to in Article 366 of CRR.
170-180	**ASSUMED CHARGE FOR CTP FLOOR — WEIGHTED NET LONG/ SHORT POSITIONS AFTER CAP** The amounts reported and serving as the basis to calculate the floor capital charge for all price risks according to Article 364(3) point (c) of CRR take into account the discretion of Article 335 of CRR which says that the institution may cap the product of the weight and the net position at the maximum possible default-risk related loss.

Rows	
010	**TOTAL POSITIONS** Corresponds to the part of position, foreign exchange and commodities risk referred to in Article 363(1) of CRR linked to the risk factors specified in Article 367(2) of CRR. Concerning the columns 030 to 060 (VAR and Stress-VAR) the figures in the total row is not equal to the decomposition of the figures for the VAR/Stress-VAR of the relevant risk components. Hence the decomposition are memorandum items.
020	**TRADED DEBT INSTRUMENTS** Corresponds to the part of position risk referred to in 363 (1) of CRR linked to the interest rates risk factors as specified in Article 367(2) of CRR.
030	**TDI – GENERAL RISK** General risk defined in Article 362 of CRR.
040	**TDI – SPECIFIC RISK** Specific risk defined in Article 362 of CRR.

050	**EQUITIES** Corresponds to the part of position risk referred to in 363 (1) of CRR linked to the equity risk factors as specified in Article 367(2) of CRR.
060	**EQUITIES – GENERAL RISK** General risk defined in Article 362 of CRR.
070	**EQUITIES – SPECIFIC RISK** Specific risk defined in Article 362 of CRR.
080	**FOREIGN EXCHANGE RISK** Articles 363(1) and 367 (2) of CRR.
090	**COMMODITY RISK** Articles 363(1) and 367 (2) of CRR.
100	**TOTAL AMOUNT FOR GENERAL RISK** Market risk caused by general market movements of traded debt instruments, equities, foreign exchange and commodities. VAR for general risk of all risk factors (taking into account correlation effects if applicable).
110	**TOTAL AMOUNT FOR SPECIFIC RISK** Specific risk component of traded debt instruments and equities. VAR for specific risk of equities and traded debt instruments of trading book (taking into account correlation effects if applicable).

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

5.8.1. Instructions concerning specific positions

Columns	
010	**Exposure value** Article 271 of CRR in accordance with article 382 of CRR Total EAD from all transactions subject to CVA charge
020	**Of which: OTC derivatives** Article 271 of CRR in accordance with Article 382(1) of CRR The part of the total counterparty credit risk exposure solely due to OTC derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set
030	**Of which: SFT**

	Article 271 of CRR in accordance with Article 382(2) of CRR The part of the total counterparty credit risk exposure solely due to SFT derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set
040	**MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)** Article 383 of CRR in accordance with Article 363(1)(d) of CRR VaR calculation based on internal models for market risk
050	**PREVIOUS DAY (VaRt-1)** See instructions referring to column 040
060	**MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)** See instructions referring to column 040
070	**LATEST AVAILABLE (SVaRt-1)** See instructions referring to column 040
080	**OWN FUNDS REQUIREMENTS** Article 92(3) d) of CRR Own funds requirements for CVA Risk calculated via the chosen method
090	**TOTAL RISK EXPOSURE AMOUNT** Article 92(4) b) of CRR Own funds requirements multiplied by 12,5.
	Memorandum items
100	**Number of counterparties** Article 382 of CRR Number of counterparties included in calculation of own funds for CVA risk Counterparties are a subset of obligors. They only exist in case of derivatives transactions or SFTs where they are simply the other contracting party.
110	**Of which: proxy was used to determine credit spread** number of counterparties where the credit spread was determined using a proxy instead of directly observed market data
120	**INCURRED CVA** Accounting provisions due to decreased credit worthiness of derivatives counterparties

130	**SINGLE NAME CDS** Article 386(1) lit. a of CRR Total notional amounts of single name CDS used as hedge for CVA risk
140	**INDEX CDS** Article 386(1) lit. b) of CRR Total notional amounts of index CDS used as hedge for CVA risk

Rows	
010	**CVA risk total** Sum of rows 020-040 as applicable
020	**According to Advanced method** Advanced CVA risk method as prescribed by Article 383 of CRR
030	**According to Standardised method** Standardised CVA risk method as prescribed by Article 384 of CRR
040	**Based on OEM** Amounts subject to the application of Article 385 of CRR

6. C 33.00 — EXPOSURES TO GENERAL GOVERNMENTS (GOV)

6.1. GENERAL REMARKS

155. The information for the purpose of template C 33.00 shall cover all exposures to ‘General governments’ as defined in paragraph 42 (b) of Annex V.

156. Exposures to ‘General governments’ are included in different exposure classes in accordance with Article 112 and Article 147 of CRR, as specified by the instructions for the completion of template C 07.00, C 08.01 and C 08.02.

157. Table 2 (Standardised approach) and Table 3 (IRB approach), included in Part 3 of Annex 5, shall be observed for the mapping of exposure classes used to calculate capital requirements under the CRR to counterparty sector ‘General governments’.

158. Information shall be reported for the total aggregate exposures (meaning the sum of all countries in which the bank has sovereign exposures) and for each country on the basis of the residence of the counterparty on an immediate borrower basis.

159. The allocation of exposures to exposure classes or jurisdictions shall be made without considering credit mitigation techniques and in particular without considering substitution effects. However the calculation of exposure values and risk weighted exposure amounts for each exposure class and each jurisdiction includes the incidence of credit risk mitigation techniques, including substitution effects.

160. The reporting of information on exposures to ‘General governments’ by jurisdiction of residence of the immediate counterparty other than the domestic jurisdiction of the reporting institution is subject to the thresholds in Article 5 (b) point 3 of this Regulation.

6.2. SCOPE OF THE TEMPLATE ON EXPOSURES TO 'GENERAL GOVERNMENTS'

161. The scope of the GOV template covers on, off-balance sheet and derivatives direct exposures to 'General governments' in the banking and trading book. In addition a memorandum item on indirect exposures in the form of credit derivatives sold on general government exposures is also requested.

162. An exposure is a direct exposure when the immediate counterparty is an entity covered by the definition of 'General governments'.

163. The template is divided in two sections. The first one is based on a breakdown of exposures by risk, regulatory approach and exposure classes whereas a second one is based on a breakdown by residual maturity

6.3. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

ANNEX II Table 55: rows 1 - 39

Rows	Instructions
BREAKDOWN OF EXPOSURES BY REGULATORY APPROACH	
010	**Total exposures** Aggregate of exposures to General governments, as defined in paragraph 1
020-150	**Exposures under the credit risk framework** Aggregate of exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II CRR. Exposures under the credit risk framework include exposures from the non-trading book subject to a capital charge for counterparty credit risk. Trading book exposures subject to a capital charge for counterparty credit risk shall be reported in rows 160 to 260, as applicable. Direct exposures to derivatives subject to both counterparty credit risk and market risk capital charges will be reported both in the credit risk rows (020 to 150) and the market risk row (row 160). However, risk weighted exposures due to counterparty credit risk will be reported in the credit risk rows, while the risk weighted exposures due to market risk for this derivatives will be reported in the market risk row.
030	**Standardised Approach** Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 2 CRR, including

	exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.
040	**Central governments** Exposures to General governments that are central governments. These exposures are allocated to the 'Central governments or central banks' exposure class in accordance with Articles 112 and 114 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
050	**Regional governments or local authorities** Exposures to General governments that are regional governments or local authorities. These exposures are allocated to the 'Regional governments or local authorities' exposure class in accordance with Articles 112 and 115 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
060	**Public sector entities** Exposures to General governments that are public sector entities. These exposures are allocated to the 'Public sector entities' exposure class in accordance with Articles 112 and 116 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
070	**International Organisations** Aggregate exposures to General government that are international organisations. These exposures are allocated to the 'International Organisations' exposure classes in accordance with Articles 112 and 118 CRR, as specified by the instructions for

	template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
080	**IRB Approach** Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 3 CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.
090	**Central governments** Exposures to General governments that are central governments and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply..
100	**Regional governments or local authorities [Central governments and central banks]** Exposures to General governments that are regional governments or local authorities and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
110	**Regional governments or local authorities [Institutions]** Exposures to General governments that are regional governments or local authorities and that are allocated to the 'Institutions' exposure class in accordance with Article 147(4)(a) CRR, as specified

	by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
120	**Public sector entities [Central governments and central banks]** Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the ‘Central governments and central banks’ exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
130	**Public sector entities [Institutions]** Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the ‘Institutions’ exposure class in accordance with Article 147(4)(b) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
140	**International Organisations [Central governments and central banks]** Exposures to General governments that are International Organisations and that are allocated to the ‘Central governments and central banks’ exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with

	substitution effects on the exposure, which shall not apply.
150	**International Organisations [Institutions]** Exposures to General governments that are International Organisations and that are allocated to the 'Institutions' exposure class in accordance with Article 147(4)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
160	**Exposures subject to market risk** Market risk exposures cover positions for which own funds requirements are calculated according to Title IV of Part Three CRR. Direct exposures to derivatives subject to both counterparty credit risk and market risk capital charges will be reported both in the credit risk rows (020 to 150) and the market risk row (row 160). However, risk weighted exposures due to counterparty credit risk will be reported in the credit risk rows, while the risk weighted exposures due to market risk for this derivatives will be reported in the market risk row.
170-230	**BREAKDOWN OF EXPOSURES BY RESIDUAL MATURITY** Residual maturity shall be computed in days between the contractual date of maturity and the reporting reference date for all positions. Exposures to General governments shall be broken-down by residual maturity and allocated to the buckets provided as follows: — **[0 - 3M [**: Less than 90 days — **[3M - 1Y [**: Equal or greater than 90 days and less than 365 days — **[1Y – 2Y [**: Equal or greater than 365 days and less than 730 days — **[2Y – 3Y [**: Equal or greater than 730 days and less than 1 095 days — **[3Y – 5Y [**: Equal or greater than 1 095 days and less than 1 825 days — **[5Y – 10Y [**: Equal or greater than 1 825 days and less than 3 650 days — **[10Y – more**: Equal or greater than 3 650 days**]**

[F13ANNEX III

REPORTING FINANCIAL INFORMATION ACCORDING TO IFRS

Textual Amendments

F13 Substituted by Commission Implementing Regulation (EU) 2017/1443 of 29 June 2017 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regards to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (Text with EEA relevance).

ANNEX III Table 1: rows 1 - 93

1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets

ANNEX III Table 2: rows 1 - 41

1.2 Liabilities

ANNEX III Table 3: rows 1 - 33

1.3 Equity

ANNEX III Table 4: rows 1 - 43

2. Statement of profit or loss

ANNEX III Table 5: rows 1 - 75

3. Statement of comprehensive income

ANNEX III Table 6: rows 1 - 47

4. Breakdown of financial assets by instrument and by counterparty sector

4.1 Financial assets held for trading

ANNEX III Table 7: rows 1 - 22

4.2.1 Non-trading financial assets mandatorily at fair value through profit or loss

ANNEX III Table 8: rows 1 - 21

4.2.2 Financial assets designated at fair value through profit or loss

ANNEX III Table 9: rows 1 - 17

4.3.1 Financial assets at fair value through other comprehensive income

ANNEX III Table 10: rows 1 - 24

4.4.1 Financial assets at amortised cost

ANNEX III Table 11: rows 1 - 20

4.5 Subordinated financial assets

		References	Carrying amount
			Annex V.Part 1.27
			010
010	**Loans and advances**	*Annex V.Part 1.32*	
020	**Debt securities**	*Annex V.Part 1.31*	
030	**SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS**	*Annex V.Part 2.78, 100*	

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

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

ANNEX III Table 13: rows 1 - 17

6. Breakdown of non-trading loans and advances to non-financial corporations by NACE codes

6.1 Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes

ANNEX III Table 14: rows 1 - 25

7. Financial assets subject to impairment that are past due

7.1 Financial assets subject to impairment that are past due

ANNEX III Table 15: rows 1 - 32

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

ANNEX III Table 16: rows 1 - 49

8.2 Subordinated financial liabilities

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

9. Loan commitments, financial guarantees and other commitments

9.1.1 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given

ANNEX III Table 18: rows 1 - 28

9.2 Loan commitments, financial guarantees and other commitments received

ANNEX III Table 19: rows 1 - 24

10. Derivatives - Trading and economic hedges

ANNEX III Table 20: rows 1 - 37

11. Hedge accounting

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

ANNEX III Table 21: rows 1 - 57

11.3 Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge

ANNEX III Table 22: rows 1 - 12

F11.4 Hedged items in fair value hedges

ANNEX III Table 23: rows 1 - 27

12. Movements in allowances and provisions for credit losses

12.1 Movements in allowances and provisions for credit losses

ANNEX III Table 24: rows 1 - 58

12.2 Transfers between impairment stages (gross basis presentation)

ANNEX III Table 25: rows 1 - 20

13. Collateral and guarantees received

13.1 Breakdown of collateral and guarantees by loans and advances other than held for trading

ANNEX III Table 26: rows 1 - 10

13.2 Collateral obtained by taking possession during the period [held at the reporting date]

		References	Carrying amount
			Annex V.Part 2.175
			010
010	Non-current assets held-for-sale	*IFRS 7.38(a)*	
020	Property, plant and equipment	*IFRS 7.38(a)*	
030	Investment property	*IFRS 7.38(a)*	
040	Equity and debt instruments	*IFRS 7.38(a)*	
050	Other	*IFRS 7.38(a)*	
060	**Total**		

13.3 Collateral obtained by taking possession [tangible assets] accumulated

		References	Carrying amount
			010
010	Foreclosure [tangible assets]	*IFRS 7.38(a); Annex V.Part 2.176*	

14. Fair value hierachy: financial instruments at fair value

ANNEX III Table 29: rows 1 - 34

15. Derecognition and financial liabilities associated with transferred financial assets

ANNEX III Table 30: rows 1 - 24

16. Breakdown of selected statement of profit or loss items

16.1 Interest income and expenses by instrument and counterparty sector

ANNEX III Table 31: rows 1 - 33

16.2 Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument

	References	Current period
		Annex V. Part 2.195-196
		010

020	**Debt securities**	*Annex V.Part 1.31*	
030	**Loans and advances**	*Annex V.Part 1.32*	
040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
050	**Debt securities issued**	*Annex V.Part 1.37*	
060	**Other financial liabilities**	*Annex V.Part 1.38-41*	
070	**GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET**	*Annex V.Part 2.45*	

16.3 **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument**

		References	Current period
			Annex V. Part 2.197-198
			010
010	**Derivatives**	*IFRS 9.Appendix A, .BA.1, .BA.7(a)*	
015	**of which: Economic hedges with use of the fair value option**	*IFRS 9.6.7.1; IFRS 7.9(d); Annex V.Part 2.199*	
020	**Equity instruments**	*IAS 32.11*	
030	**Debt securities**	*Annex V.Part 1.31*	
040	**Loans and advances**	*Annex V.Part 1.32*	
050	**Short positions**	*IFRS 9.BA.7(b)*	
060	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
070	**Debt securities issued**	*Annex V.Part 1.37*	
080	**Other financial liabilities**	*Annex V.Part 1.38-41*	

090	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET**	*IFRS 9.Appendix A, .BA.6;IFRS 7.20(a)(i)*	
095	**of which: gains and losses due to the reclassification of assets at amortised cost**	*IFRS 9.5.6.2; annex V.Part 2.199*	

16.4 **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk**

		References	Current period
			010
010	**Interest rate instruments and related derivatives**	*Annex V.Part 2.200(a)*	
020	**Equity instruments and related derivatives**	*Annex V.Part 2.200(b)*	
030	**Foreign exchange trading and derivatives related with foreign exchange and gold**	*Annex V.Part 2.200(c)*	
040	**Credit risk instruments and related derivatives**	*Annex V.Part 2.200(d)*	
050	**Derivatives related with commodities**	*Annex V.Part 2.200(e)*	
060	**Other**	*Annex V.Part 2.200(f)*	
070	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET**	*IFRS 7.20(a)(i)*	

16.4.1 **Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument**

		References	Current period
			Annex V.Part 2.201
			010
020	**Equity instruments**	*IAS 32.11*	
030	**Debt securities**	*Annex V.Part 1.31*	
040	**Loans and advances**	*Annex V.Part 1.32*	
090	**GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET**	*IFRS 7.20(a)(i)*	
100	**of which: gains and losses due to the reclassification of assets at amortised cost**	*IFRS 9.6.5.2; Annex V.Part 2.202*	

16.5 **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument**

		References	Current period	Changes in fair value due to credit risk
			Annex V.Part 2.203	*Annex V.Part 2.203*
			010	**020**
020	**Debt securities**	*Annex V.Part 1.31*		
030	**Loans and advances**	*Annex V.Part 1.32*		
040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*		
050	**Debt securities issued**	*Annex V.Part 1.37*		
060	**Other financial liabilities**	*Annex V.Part 1.38-41*		
070	**GAINS OR (-) LOSSES ON FINANCIAL**	*IFRS 7.20(a)(i)*		

	ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET			
071	**of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net**	*IFRS 9.6.7;IFRS 7.24G(b); Annex V.Part 2.204*		
072	**of which: gains or (-) losses after designation on financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net**	*IFRS 9.6.7; IFRS 7.20(a)(i); Annex V.Part 2.204*		

16.6 **Gains or losses from hedge accounting**

		References	Current period
			Annex V.Part 2.205
			010
010	**Fair value changes of the hedging instrument [including discontinuation]**	*IFRS 7.24A(c);IFRS 7.24C(b)(vi)*	
020	**Fair value changes of the hedged item attributable to the hedged risk**	*IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi); Annex V.Part 2.206*	

030	**Ineffectiveness in profit or loss from cash flow hedges**	*IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)*	
040	**Ineffectiveness in profit or loss from hedges of net investments in foreign operations**	*IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)*	
050	**GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET**		

16.7 Impairment on non-financial assets

ANNEX III Table 38: rows 1 - 15

17. Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet

17.1 Assets

ANNEX III Table 39: rows 1 - 40

17.2 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given

		References	Accounting scope of consolidation [Nominal amount]
			Annex V.Part 2.118, 209
			010
010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*	
020	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*	
030	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*	

040	**OFF-BALANCE SHEET EXPOSURES**		

17.3 **Liabilities and equity**

ANNEX III Table 41: rows 1 - 42

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

ANNEX III Table 42: rows 1 - 75

19. **Information forborne exposures**

ANNEX III Table 43: rows 1 - 54

20. **Geographical breakdown**

20.1 **Geographical breakdown of assets by location of the activities**

ANNEX III Table 44: rows 1 - 36

20.2 **Geographical breakdown of liabilities by location of the activities**

ANNEX III Table 45: rows 1 - 26

20.3 **Geographical breakdown of statement of profit or loss items by location of the activities**

ANNEX III Table 46: rows 1 - 35

20.4 **Geographical breakdown of assets by residence of the counterparty**

ANNEX III Table 47: rows 1 - 30

20.5 **Geographical breakdown of off-balance sheet exposures by residence of the counterparty**

z-axis	**Country of**	

		residence of the counterparty				
		References	Nominal amount			Provisions for commitments and guarantees given
				Of which: debt forbearance	Of which: non-perfoming	
			Annex V.Part 2.118, 271	***Annex V.Part 2.240-258***	***Annex V.Part 2.275***	***Annex V.Part 2.276***
			010	**022**	**025**	**030**
010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*				
020	**Financial guarantees given**	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*				
030	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*				

20.6 **Geographical breakdown of liabilities by residence of the counterparty**

ANNEX III Table 49: rows 1 - 18

20.7.1 **Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes**

ANNEX III Table 50: rows 1 - 27

21. **Tangible and intangible assets: assets subject to operating lease**

		References	Carrying amount
			Annex V.Part 2.278-279
			010
010	**Property plant and equipment**	*IAS 16.6; IAS 1.54(a)*	
020	Revaluation model	*IAS 17.49; IAS 16.31, 73(a)(d)*	
030	Cost model	*IAS 17.49; IAS 16.30, 73(a)(d)*	
040	**Investment property**	*IAS 40.IN5; IAS 1.54(b)*	
050	Fair value model	*IAS 17.49; IAS 40.33-55, 76*	
060	Cost model	*IAS 17.49; IAS 40.56,79(c)*	
070	**Other intangible assets**	*IAS 38.8, 118*	
080	Revaluation model	*IAS 17.49; IAS 38.75-87, 124(a)(ii)*	
090	Cost model	*IAS 17.49; IAS 38.74*	

22. Asset management, custody and other service functions

22.1 Fee and commission income and expenses by activity

ANNEX III Table 52: rows 1 - 32

22.2 Assets involved in the services provided

ANNEX III Table 53: rows 1 - 19

30. Off-balance sheet activities: Interests in unconsolidated structured entities

30.1 Interests in unconsolidated structured entities

	References	Carrying amount of financial assets recognised in the	Of which: liquidity support drawn	Fair value of liquidity support drawn	Carrying amount of financial liabilities recognised in the	Nominal amount of off-balance sheet exposures given	Of which: Nominal amount of loan commitments given	Losses incurred by the reporting institution in the current period

			balance sheet			balance sheet	by the reporting institution		
			IFRS 12.29(a)	***IFRS 12.29(a); Annex V.Part 2.286***		***IFRS 12.29(a)***	***IFRS 12.B26(e)***		***IFRS 12 B26(b); Annex V.Part 2.287***
			010	**020**	**030**	**040**	**050**	**060**	**080**
010	**Total**								

30.2 **Breakdown of interests in unconsolidated structured entities by nature of the activities**

ANNEX III Table 55: rows 1 - 18

31. **Related parties**

31.1 **Related parties: amounts payable to and amounts receivable from**

ANNEX III Table 56: rows 1 - 18

31.2 **Related parties: expenses and income generated by transactions with**

ANNEX III Table 57: rows 1 - 13

40. **Group structure**

40.1 **Group structure: 'entity-by-entity'**

ANNEX III Table 58: rows 1 - 4

40.2. **Group structure: 'instrument-by-instrument'**

Security code	Entity code	Holding company LEI code	Holding company code	Holding company name	Accumulated equity interest (%)	Carrying amount	Acquisition cost
Annex V.Part 2.297(a)	***Annex V.Part 2.296(b), 297(c)***	***Annex V.Part 2.297(b)***	***Annex V.Part 2.297(b)***		***Annex V.Part 2.296(j), 297(c)***	***Annex V.Part 2.296(o), 297(c)***	***Annex V.Part 2.296(p), 297(c)***
010	**020**	**030**	**040**	**050**	**060**	**070**	**080**

41. Fair value

41.1 Fair value hierarchy: financial instruments at amortised cost

ANNEX III Table 60: rows 1 - 11

41.2 Use of the Fair Value Option

ANNEX III Table 61: rows 1 - 12

42. Tangible and intangible assets: carrying amount by measurement method

		*References**Annex V.Part 2.302***	Carrying amount
			010
010	**Property plant and equipment**	*IAS 16.6; IAS 16.29; IAS 1.54(a)*	
020	Revaluation model	*IAS 16.31, 73(a),(d)*	
030	Cost model	*IAS 16.30, 73(a),(d)*	
040	**Investment property**	*IAS 40.5, 30; IAS 1.54(b)*	
050	Fair value model	*IAS 40.33-55, 76*	
060	Cost model	*IAS 40.56, 79(c)*	
070	**Other intangible assets**	*IAS 38.8, 118, 122 ; Annex V.Part 2.303*	
080	Revaluation model	*IAS 38.75-87, 124(a)(ii)*	
090	Cost model	*IAS 38.74*	

43. Provisions

ANNEX III Table 63: rows 1 - 11

44 Defined benefit plans and employee benefits

44.1 Components of net defined benefit plan assets and liabilities

	References	Amount
		Annex V.Part 2.306-307
		010

010	**Fair value of defined benefit plan assets**	*IAS 19.140(a)(i); 142*	
020	Of which: Financial instruments issued by the institution	*IAS 19.143*	
030	Equity instruments	*IAS 19.142(b)*	
040	Debt instruments	*IAS 19.142(c)*	
050	Real estate	*IAS 19.142(d)*	
060	Other defined benefit plan assets		
070	**Present value of defined benefit obligations**	*IAS 19.140(a)(ii)*	
080	**Effect of the asset ceiling**	*IAS 19.140(a)(iii)*	
090	**Net defined benefit assets [Carrying amount]**	*IAS 19.63; Annex V.Part 2.308*	
100	**Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]**	*IAS 19.63, IAS 1.78(d); Annex V.Part 2.9*	
110	**Memo item: Fair value of any right to reimbursement recognised as an asset**	*IAS 19.140(b)*	

44.2 **Movements in defined benefit obligations**

ANNEX III Table 65: rows 1 - 15

44.3 **Memo items [related to staff expenses]**

		References	Current period
			010
010	**Pension and similar expenses**	*Annex V.Part 2.311(a)*	
020	**Share based payments**	*IFRS 2.44; Annex V.Part 2.311(b)*	

45 Breakdown of selected items of statement of profit or loss

45.1 Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio

		References	Current period	Changes in fair value due to credit risk
				Annex V.Part 2.312
			010	**020**
010	**Financial assets designated at fair value through profit or loss**	*IFRS 7.20(a)(i); IFRS 9.4.1.5*		
020	**Financial liabilities designated at fair value through profit or loss**	*IFRS 7.20(a)(i); IFRS 9.4.2.2*		
030	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**	*IFRS 7.20(a)(i)*		

45.2 Gains or losses on derecognition of non-financial assets

		References	Current period
			Annex V.Part 2.313
			010
020	**Investment property**	*IAS 40.69; IAS 1.34(a), 98(d)*	
030	**Intangible assets**	*IAS 38.113-115A; IAS 1.34(a)*	
040	**Other assets**	*IAS 1.34 (a)*	
050	**GAINS OR (-) LOSSES ON DERECOGNITION**	*IAS 1.34*	

	OF NON-FINANCIAL ASSETS		

45.3 **Other operating income and expenses**

		References	Income	Expenses
			010	**020**
010	**Changes in fair value in tangible assets measured using the fair value model**	*IAS 40.76(d); Annex V.Part 2.314*		
020	**Investment property**	*IAS 40.75(f); Annex V.Part 2.314*		
030	**Operating leases other than investment property**	*IAS 17.50, 51, 56(b); Annex V.Part 2.315*		
040	**Other**	*Annex V.Part 2.316*		
050	**OTHER OPERATING INCOME OR EXPENSES**	*Annex V.Part 2.314-316*		

46. **Statement of changes in equity]**

ANNEX III Table 70: rows 1 - 25

[F13ANNEX IV

REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

ANNEX IV Table 2: rows 1 - 105

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

1.1 **Assets**

ANNEX IV Table 3: rows 1 - 64

1.2 Liabilities

ANNEX IV Table 4: rows 1 - 45

1.3 Equity

ANNEX IV Table 5: rows 1 - 54

2. Statement of profit or loss

ANNEX IV Table 6: rows 1 - 83

3. Statement of comprehensive income

ANNEX IV Table 7: rows 1 - 47

4. Breakdown of financial assets by instrument and by counterparty sector

4.1 Financial assets held for trading

ANNEX IV Table 8: rows 1 - 22

4.2.1 Non-trading financial assets mandatorily at fair value through profit or loss

ANNEX IV Table 9: rows 1 - 21

4.2.2 Financial assets designated at fair value through profit or loss

ANNEX IV Table 10: rows 1 - 22

4.3.1 Financial assets at fair value through other comprehensive income

ANNEX IV Table 11: rows 1 - 24

4.4.1. Financial assets at amortised cost

ANNEX IV Table 12: rows 1 - 20

4.5 Subordinated financial assets

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Carrying amount
				Annex V.Part 1.27-28
				010
010	**Loans and advances**	*Annex V.Part 1.32*	*Annex V.Part 1.32*	
020	**Debt securities**	*Annex V.Part 1.31*	*Annex V.Part 1.31*	
030	**SUBORDINATED [FOR THE ISSUER] FINANCIAL ASSETS**	*Accounting Directive art 8(1)(a); Annex V.Part 2.78, 100*	*Annex V.Part 2.78, 100*	

4.6 Trading Financial assets

ANNEX IV Table 14: rows 1 - 23

4.7 Non-trading non-derivative financial assets measured at fair value through profit or loss

ANNEX IV Table 15: rows 1 - 22

4.8 Non-trading non-derivative financial assets measured at fair value to equity

ANNEX IV Table 16: rows 1 - 24

4.9 Non-trading non-derivative financial assets measured at a cost-based method

ANNEX IV Table 17: rows 1 - 24

4.10 Other non-trading non-derivative financial assets

ANNEX IV Table 18: rows 1 - 24

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

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

ANNEX IV Table 19: rows 1 - 17

6. Breakdown of non-trading loans and advances to non-financial corporations by NACE codes

6.1 Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes

ANNEX IV Table 20: rows 1 - 25

7. Financial assets subject to impairment that are past due

7.1 Financial assets subject to impairment that are past due

ANNEX IV Table 21: rows 1 - 32

7.2 Financial assets subject to impairment that are past due under national GAAP

ANNEX IV Table 22: rows 1 - 32

8. Breakdown of financial liabilities

8.1 Breakdown of financial liabilities by product and by counterparty sector

ANNEX IV Table 23: rows 1 - 50

8.2 Subordinated financial liabilities

			Carriyng amount		
			Designated at fair value through profit or loss	At amortized cost	At a cost-based method
		References National GAAP compatible IFRS	***IFRS 7.8(e)(i); IFRS 9.4.2.2, IFRS 9.4.3.5***	***IFRS 7.8(g); IFRS 9.4.2.1***	

		References National GAAP		***Accounting Directive art 8(1)(a), (6); IAS 39.9***	***Accounting Directive art 8(3), (6); IAS 39.47***	***Accounting Directive art 8(3)***
				010	**020**	**030**
010	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*			
020	**Debt securities issued**	*Annex V.Part 1.37*	*Annex V.Part 1.37*			
030	**SUBORDINATED FINANCIAL LIABILITIES**	*Annex V.Part 2.99-100*	*Annex V.Part 2.99-100*			

9. **Loan commitments, financial guarantees and other commitments**

9.1.1 **Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

ANNEX IV Table 25: rows 1 - 28

9.1 **Off-balance sheet exposures under national GAAP: Loan commitments, financial guarantees and other commitments given**

ANNEX IV Table 26: rows 1 - 27

9.2 **Loan commitments, financial guarantees and other commitments received**

ANNEX IV Table 27: rows 1 - 25

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

ANNEX IV Table 28: rows 1 - 39

11. **Hedge accounting**

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

ANNEX IV Table 29: rows 1 - 57

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

ANNEX IV Table 30: rows 1 - 37

11.3 Non-derivative hedging instruments: Breakdown by accounting portfolio and type of hedge

ANNEX IV Table 31: rows 1 - 12

F11.3.1 Non-derivative hedging instruments under national GAAP: breakdown by accounting portfolio

		References National GAAP based on BAD	Carrying amount
			Annex V.Part 2.145
010	**Non-derivative financial assets**		
020	of which: Trading financial assets	*BAD Article 32-33; Annex V.Part 1.17*	
030	of which: Non-trading non-derivative financial assets measured at fair value through profit or loss	*BAD art 36(2)*	
040	of which: Non-trading non-derivative financial assets measured at fair value to equity	*Accounting Directive art 8(1)(a), (8)*	
050	of which: Other non-trading non-derivative financial assets	*BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20*	
060	**Non-derivative financial liabilities**		
070	of which: Trading financial liabilities	*Accounting Directive art 8(1)(a),(3),(6)*	
080	of which: Non-trading non-derivative financial liabilities measured at a cost-based method	*Accounting Directive art 8(3)*	

F11.4 Hedged items in fair value hedges

ANNEX IV Table 33: rows 1 - 27

12. Movements in allowances and provisions for credit losses

12.0 Movements in allowances for credit losses and impairment of equity instruments under national GAAP

ANNEX IV Table 34: rows 1 - 25

12.1 Movements in allowances and provisions for credit losses

ANNEX IV Table 35: rows 1 - 58

12.2 Transfers between impairment stages (gross basis presentation)

ANNEX IV Table 36: rows 1 - 20

13. Collateral and guarantees received

13.1 Breakdown of collateral and guarantees by loans and advances other than held for trading

ANNEX IV Table 37: rows 1 - 10

13.2 Collateral obtained by taking possession during the period [held at the reporting date]

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Carrying amount
				Annex V.Part 2.175
				010
010	Non-current assets held-for-sale		*IFRS 7.38(a)*	
020	Property, plant and equipment		*IFRS 7.38(a)*	
030	Investment property		*IFRS 7.38(a)*	

040	Equity and debt instruments		*IFRS 7.38(a)*	
050	Other		*IFRS 7.38(a)*	
060	**Total**			

13.3 **Collateral obtained by taking possession [tangible assets] accumulated**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Carrying amount
				010
010	Foreclosure [tangible assets]	*Annex V.Part 2.176*	*IFRS 7.38(a); Annex V.Part 2.176*	

14. **Fair value hierachy: financial instruments at fair value**

ANNEX IV Table 40: rows 1 - 54

15. **Derecognition and financial liabilities associated with transferred financial assets**

ANNEX IV Table 41: rows 1 - 46

16. **Breakdown of selected statement of profit or loss items**

16.1 **Interest income and expenses by instrument and counterparty sector**

ANNEX IV Table 42: rows 1 - 33

16.2 **Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Current period
				Annex V. Part 2.195-196
				010
010	**Equity instruments**	*ECB/2013/33 Annex 2.Part 2.4-5*	*Annex V.Part 1.28*	
020	**Debt securities**	*Annex V.Part 1.31*	*Annex V.Part 1.31*	

030	**Loans and advances**	*Annex V.Part 1.32*	*Annex V.Part 1.32*	
040	**Deposits**	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	*ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36*	
050	**Debt securities issued**	*Annex V.Part 1.37*	*Annex V.Part 1.37*	
060	**Other financial liabilities**	*Annex V.Part 1.38-41*	*Annex V.Part 1.38-41*	
070	**GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET**	*BAD art 27.Vertical layout(6); Annex V.Part 2.45*	*Annex V.Part 2.45*	

16.3 **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by instrument**

ANNEX IV Table 44: rows 1 - 23

16.4 **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities by risk**

ANNEX IV Table 45: rows 1 - 16

16.4.1 **Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Current period ***Annex V.Part 2.201*** **010**
020	**Equity instruments**		*IAS 32.11*	

030	**Debt securities**		*Annex V.Part 1.31*	
040	**Loans and advances**		*Annex V.Part 1.32*	
090	**GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET**		*IFRS 7.20(a)(i)*	
100	**of which: gains and losses due to the reclassification of assets at amortised cost**		*IFRS 9.6.5.2; Annex V.Part 2.202*	

16.5 **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument**

ANNEX IV Table 47: rows 1 - 19

16.6 **Gains or losses from hedge accounting**

		References National GAAP based on BAD*Annex V.Part 2.207*	References National GAAP compatible IFRS	Current period ***Annex V.Part 2.205*** **010**
010	**Fair value changes of the hedging instrument [including discontinuation]**	*Accounting Directive art 8(1)(a), (6), (8)(a)*	*IFRS 7.24A(c);IFRS 7.24C(b)(vi)*	
020	**Fair value changes of the hedged item attributable to the hedged risk**	*Accounting Directive art 8(1)(a), (6), (8)(a)*	*IFRS 9.6.3.7; .6.5.8; .B6.4.1; IFRS 7.24B(a)(iv); IFRS 7.24C(b)(vi);*	

			Annex V.Part 2.206	
030	**Ineffectiveness in profit or loss from cash flow hedges**	*Accounting Directive art 8(1)(a), (6), (8)(a)*	*IFRS 7.24C(b)ii; IFRS 7.24C(b)(vi)*	
040	**Ineffectiveness in profit or loss from hedges of net investments in foreign operations**	*Accounting Directive art 8(1)(a)*	*IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)*	
050	**GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET**	*Accounting Directive art 8(1)(a), (6), (8)(a)*		

16.7 **Impairment on non-financial assets**

ANNEX IV Table 49: rows 1 - 15

17. **Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet**

17.1 **Assets**

ANNEX IV Table 50: rows 1 - 63

17.2 **Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments given**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Accounting scope of consolidation [Nominal amount]
				Annex V.Part 2.118, 209
				010
010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*	

020	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*	
030	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 115*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116*	
040	**OFF-BALANCE SHEET EXPOSURES**			

17.3 **Liabilities and equity**

ANNEX IV Table 52: rows 1 - 55

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

ANNEX IV Table 53: rows 1 - 76

19. **Information forborne exposures**

ANNEX IV Table 54: rows 1 - 55

20. **Geographical breakdown**

20.1 **Geographical breakdown of assets by location of the activities**

ANNEX IV Table 55: rows 1 - 59

20.2 **Geographical breakdown of liabilities by location of the activities**

ANNEX IV Table 56: rows 1 - 37

20.3 **Geographical breakdown of statement of profit or loss items by location of the activities**

ANNEX IV Table 57: rows 1 - 40

20.4 Geographical breakdown of assets by residence of the counterparty

ANNEX IV Table 58: rows 1 - 30

20.5 Geographical breakdown of off-balance sheet exposures by residence of the counterparty

z-axis		**Country of residence of the counterparty**					
				Nominal amount	Of which: debt forbearance	Of which: non-perfoming	Provisions for commitments and guarantees given
		References National GAAP based on BAD	*References National GAAP compatible IFRS*	***Annex V.Part 2.118, 271***	***Annex V.Part 2.240-258***	***Annex V.Part 2.275***	***Annex V.Part 2.276***
				010	**022**	**025**	**030**
010	**Loan commitments given**	*CRR Annex I; Annex V.Part 1.44(g), Part 2.112, 113*	*CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116*				
020	**Financial guarantees given**	*CRR Annex I; Annex V.Part 1.44(f), Part 2.112, 114*	*IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116*				
030	**Other Commitments given**	*CRR Annex I; Annex V.Part 1.44(g),*	*CRR Annex I; Annex V.Part 1.44(g), Part*				

		Part 2.112, 115	*2.102-105, 115, 116*				

20.6 Geographical breakdown of liabilities by residence of the counterparty

ANNEX IV Table 60: rows 1 - 18

20.7.1 Geographical breakdown by residence of the counterparty of loans and advances other than held for trading to non-financial corporations by NACE codes

ANNEX IV Table 61: rows 1 - 27

21. Tangible and intangible assets: assets subject to operating lease

ANNEX IV Table 62: rows 1 - 12

22. Asset management, custody and other service functions

22.1 Fee and commission income and expenses by activity

ANNEX IV Table 63: rows 1 - 32

22.2 Assets involved in the services provided

ANNEX IV Table 64: rows 1 - 19

30. Off-balance sheet activities: Interests in unconsolidated structured entities

30.1 Interests in unconsolidated structured entities

	References National GAAP based on BAD	*References National GAAP compatible IFRS*	Carrying amount of financial assets recognised in the balance sheet	Of which: liquidity support drawn	Fair value of liquidity support drawn	Carrying amount of financial liabilities recognised in the balance sheet	Nominal amount of off-balance sheet exposures given by the reporting institution	Of which: Nominal amount of loan commitments given	Losses incurred by the reporting institution in the current period
			IFRS 12.29(a)	***IFRS 12.29(a);***		***IFRS 12.29(a)***	***IFRS 12.B26(e)***		***IFRS 12***

					Annex V.Part 2.286					***B26(b); Annex V.Part 2.287***
				010	**020**	**030**	**040**	**050**	**060**	**080**
010	**Total**									

30.2 **Breakdown of interests in unconsolidated structured entities by nature of the activities**

ANNEX IV Table 66: rows 1 - 18

31. **Related parties**

31.1 **Related parties: amounts payable to and amounts receivable from**

ANNEX IV Table 67: rows 1 - 19

31.2 **Related parties: expenses and income generated by transactions with**

ANNEX IV Table 68: rows 1 - 14

40. **Group structure**

40.1 **Group structure: 'entity-by-entity'**

ANNEX IV Table 69: rows 1 - 5

40.2. **Group structure: 'instrument-by-instrument'**

Security code	Entity code	Holding company LEI code	Holding company code	Holding company name	Accumulated equity interest (%)	Carrying amount	Acquisition cost
Annex V.Part 2.297(a)	***Annex V.Part 2.296(b), 297(c)***	***Annex V.Part 2.297(b)***	***Annex V.Part 2.297(b)***		***Annex V.Part 2.296(j), 297(c)***	***Annex V.Part 2.296(o), 297(c)***	***Annex V.Part 2.296(p), 297(c)***
Annex V.Part 2.297(a)	***Annex V.Part 2.296(b), 297(c)***	***Annex V.Part 2.297(b)***	***Annex V.Part 2.297(b)***		***Annex V.Part 2.296(j), 297(c)***	***Annex V.Part 2.296(o), 297(c)***	***Annex V.Part 2.296(p), 297(c)***
010	**020**	**030**	**040**	**050**	**060**	**070**	**080**

41. **Fair value**

41.1 **Fair value hierarchy: financial instruments at amortised cost**

ANNEX IV Table 71: rows 1 - 23

41.2 **Use of the Fair Value Option**

ANNEX IV Table 72: rows 1 - 12

42. **Tangible and intangible assets: carrying amount by measurement method**

		References National GAAP compatible IFRS*Annex V.Part 2.302*	Carrying amount
			010
010	**Property plant and equipment**	*IAS 16.6; IAS 16.29; IAS 1.54(a)*	
020	Revaluation model	*IAS 16.31, 73(a),(d)*	
030	Cost model	*IAS 16.30, 73(a),(d)*	
040	**Investment property**	*IAS 40.5, 30; IAS 1.54(b)*	
050	Fair value model	*IAS 40.33-55, 76*	
060	Cost model	*IAS 40.56, 79(c)*	
070	**Other intangible assets**	*IAS 38.8, 118, 122 ; Annex V.Part 2.303*	
080	Revaluation model	*IAS 38.75-87, 124(a)(ii)*	
090	Cost model	*IAS 38.74*	

43. **Provisions**

ANNEX IV Table 74: rows 1 - 12

44. **Defined benefit plans and employee benefits**

44.1 **Components of net defined benefit plan assets and liabilities**

	References National GAAP compatible IFRS	Amount
		Annex V.Part 2.306-307
		010

010	**Fair value of defined benefit plan assets**	*IAS 19.140(a)(i); 142*	
020	Of which: Financial instruments issued by the institution	*IAS 19.143*	
030	Equity instruments	*IAS 19.142(b)*	
040	Debt instruments	*IAS 19.142(c)*	
050	Real estate	*IAS 19.142(d)*	
060	Other defined benefit plan assets		
070	**Present value of defined benefit obligations**	*IAS 19.140(a)(ii)*	
080	**Effect of the asset ceiling**	*IAS 19.140(a)(iii)*	
090	**Net defined benefit assets [Carrying amount]**	*IAS 19.63; Annex V.Part 2.308*	
100	**Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]**	*IAS 19.63, IAS 1.78(d); Annex V.Part 2.9*	
110	**Memo item: Fair value of any right to reimbursement recognised as an asset**	*IAS 19.140(b)*	

44.2 **Movements in defined benefit obligations**

ANNEX IV Table 76: rows 1 - 15

44.3 **Memo items [related to staff expenses]**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Current period
				010
010	**Pension and similar expenses**	*Annex V.Part 2.311(a)*	*Annex V.Part 2.311(a)*	

020	**Share based payments**	*Annex V.Part 2.311b)*	*IFRS 2.44; Annex V.Part 2.311(b)*	

45. **Breakdown of selected items of statement of profit or loss**

45.1 **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Current period	Changes in fair value due to credit risk
					Annex V.Part 2.312
				010	**020**
010	**Financial assets designated at fair value through profit or loss**		*IFRS 7.20(a)(i); IFRS 9.4.1.5*		
020	**Financial liabilities designated at fair value through profit or loss**		*IFRS 7.20(a)(i); IFRS 9.4.2.2*		
030	**GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**	*BAD art 27.Vertical layout(6)*	*IFRS 7.20(a)(i)*		

45.2 **Gains or losses on derecognition of non-financial assets**

	References National GAAP based on BAD	*References National GAAP compatible IFRS*	Current period
			Annex V.Part 2.313
			010

020	**Investment property**		*IAS 40.69; IAS 1.34(a), 98(d)*	
030	**Intangible assets**		*IAS 38.113-115A; IAS 1.34(a)*	
040	**Other assets**		*IAS 1.34 (a)*	
050	**GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS**		*IAS 1.34*	

45.3 **Other operating income and expenses**

		References National GAAP based on BAD	*References National GAAP compatible IFRS*	Income	Expenses
				010	**020**
010	**Changes in fair value in tangible assets measured using the fair value model**	*Annex V.Part 2.314*	*IAS 40.76(d); Annex V.Part 2.314*		
020	**Investment property**	*Annex V.Part 2.314*	*IAS 40.75(f); Annex V.Part 2.314*		
030	**Operating leases other than investment property**	*Annex V.Part 2.315*	*IAS 17.50, 51, 56(b); Annex V.Part 2.315*		
040	**Other**	*Annex V.Part 2.316*	*Annex V.Part 2.316*		
050	**OTHER OPERATING INCOME OR EXPENSES**	*Annex V.Part 2.314-316*	*Annex V.Part 2.314-316*		

46. **Statement of changes in equity]**

ANNEX IV Table 81: rows 1 - 26

[F13ANNEX V

REPORTING ON FINANCIAL INFORMATION

PART 1

GENERAL INSTRUCTIONS

1. REFERENCES

1. This Annex contains additional instructions for the financial information templates ('FINREP') in Annexes III and IV to this Regulation. This Annex complements the instructions included in the form of references in the templates in Annexes III and IV.

2. Institutions that use national accounting standards compatible with IFRS ('compatible national GAAP') shall apply the common and IFRS instructions in this Annex, unless otherwise provided. This is without prejudice to the compliance of the compatible national GAAP requirements with the requirements of BAD. Institutions that use national GAAP non-compatible with IFRS or that have not yet been made compatible with the requirements in IFRS 9 shall apply the common and BAD instructions in this Annex, unless provided otherwise.

3. The data points identified in the templates shall be drawn up in accordance with the recognition, offsetting and valuation rules of the relevant accounting framework, as defined in Article 4(1)(77) of Regulation (EU) No 575/2013.

4. Institutions shall only submit those parts of the templates related to:

(a) assets, liabilities, equity, income and expenses that are recognised by the institution;

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

(c) transactions performed by the institution;

(d) valuation rules, including methods for the estimation of allowances for credit risk, applied by the institution.

5. For the purposes of Annexes III and IV as well as this Annex, the following abbreviations shall apply:

(a) 'CRR': Regulation (EU) No 575/2013

(b) 'IAS' or 'IFRS': 'International Accounting Standards', as defined in Article 2 of the IAS Regulation No 1606/2002[9], which have been adopted by the Commission;

(c) 'ECB BSI Regulation' or 'ECB/2013/33': Regulation (EC) No 1071/2013 of the European Central Bank[10];

(d) 'NACE Regulation': Regulation (EC) No 1893/2006 of the European Parliament and of the Council[11];

(e) 'NACE codes': codes in NACE Regulation;

(f) 'BAD': Council Directive 86/635/EEC[12];

(g) 'Accounting Directive': Directive 2013/34/EU[13];

(h) 'National GAAP': national generally accepted accounting principles developed under BAD;

(i) 'SME': micro, small and medium-sized enterprises defined in Commission Recommendation C(2003)1422[14];

(j) 'ISIN code': the International Securities Identification Number assigned to securities, composed of 12 alphanumeric characters, which uniquely identifies a securities issue;

(k) 'LEI code': the global Legal Entity Identifier assigned to entities, which uniquely identifies a party to a financial transaction;

(l) 'Impairment stages': categories of impairment as defined in IFRS 9.5.5. 'Stage 1' refers to impairment measured in accordance with IFRS 9.5.5.5. 'Stage 2' refers to impairment measured in accordance with IFRS 9.5.5.3. 'Stage 3' refers to impairment on credit-impaired assets as defined in Appendix A of IFRS 9.

2. CONVENTIONS

6. For the purposes of Annexes III and IV, a data point shadowed in grey shall mean that this data point is not requested or that it is not possible to report it. In Annex IV, a row or a column with references shadowed in black means that the related data points shall not be submitted by those institutions that follow those references in that row or column.

7. Templates in Annexes III and IV include implicit validation rules which are laid down in the templates themselves through the use of conventions.

8. The use of brackets in the label of an item in a template means that this item is to be subtracted to obtain a total, but it does not mean that it shall be reported as negative.

9. Items that shall be reported in negative are identified in the compiling templates by including '(–)' at the beginning of their label such as in '(–) Treasury shares'.

10. In the 'Data Point Model' ('DPM') for financial information reporting templates of Annexes III and IV, every data point (cell) has a 'base item' to which the 'credit/debit' attribute is allocated. This allocation ensures that all entities who report data points follow the 'sign convention' and allows to know the 'credit/debit' attribute that corresponds to each data point.

11. Schematically, this convention works as in Table 1.

ANNEX V Table 1: rows 1 - 21

3. CONSOLIDATION

12. Unless specified otherwise in this Annex, FINREP templates shall be prepared using the prudential scope of consolidation in accordance with Part 1, Title II, Chapter 2, Section 2, of CRR. Institutions shall account for their subsidiaries, joint ventures and associates using the same methods as for prudential consolidation:

(a) institutions may be permitted or required to apply the equity method to investments in insurance and non-financial subsidiaries in accordance with Article 18(5) of CRR;

(b) institutions may be permitted to use the proportional consolidation method for financial subsidiaries in accordance with Article 18(2) of CRR;

(c) institutions may be required to use the proportional consolidation method for investment in joint ventures in accordance with Article 18(4) of CRR.

4. ACCOUNTING PORTFOLIOS OF FINANCIAL INSTRUMENTS

13. For the purposes of Annexes III and IV as well as this Annex, 'accounting portfolios' means financial instruments aggregated by valuation rules. These aggregations shall not include investments in subsidiaries, joint ventures and associates, balances receivable on demand classified as 'Cash, cash balances at central banks and other demand deposits' as well as those financial instruments classified as 'Held for sale' presented in the items 'Non-current assets and disposal groups classified as held for sale' and 'Liabilities included in disposal groups classified as held for sale'.

14. Under national GAAP, institutions that are permitted or required to apply certain valuation rules for financial instruments in accordance with IFRS shall submit, to the extent that they are applied, the relevant IFRS accounting portfolios. Where the valuation rules for financial instruments that institutions are permitted or required to use under national GAAP based on BAD do refer to the valuation rules in IAS 39, institutions shall submit the accounting portfolios based on BAD for all their financial instruments until the valuation rules they apply refer to the valuation rules in IFRS 9.

4.1. **Financial assets**

15. The following accounting portfolios based on IFRS shall be used for financial assets:

(a) 'Financial assets held for trading';

(b) 'Non-trading financial assets mandatorily at fair value through profit or loss'

(c) 'Financial assets designated at fair value through profit or loss';

(d) 'Financial assets at fair value through other comprehensive income';

(e) 'Financial assets at amortised cost'.

16. The following accounting portfolios based on national GAAP shall be used for financial assets:

(a) 'Trading financial assets';

(b) 'Non-trading non-derivative financial assets measured at fair value through profit or loss';

(c) 'Non-trading non-derivative financial assets measured at fair value to equity;

(d) 'Non-trading non-derivative financial assets measured at a cost-based method'; and

(e) 'Other non-trading non-derivative financial assets'.

17. 'Trading financial assets' includes all financial assets classified as trading under the relevant national GAAP based on BAD. Irrespective of the measurement methodology applied under the relevant national GAAP based on BAD, all derivatives with a positive balance for the reporting institution that are not classified as hedge accounting

in accordance with paragraph 22 of this Part shall be reported as trading financial assets. This classification shall also apply for derivatives which according to national GAAP based on BAD are not recognised on the balance-sheet, or have only the changes in their fair value recognised on-balance sheet or which are used as economic hedges as defined in paragraph 137 of Part 2 of this Annex.

18. Under national GAAP based on BAD, for financial assets, 'cost-based methods' shall include those valuation rules by which the debt instrument is measured at cost plus interest accrued less impairment losses.

19. Under national GAAP based on BAD, 'Non-trading non-derivative financial assets measured at a cost-based method' includes financial instruments measured at cost-based methods as well as instruments measured at the lower of cost or market ('LOCOM') under a non-continuous basis (moderate LOCOM) regardless of their actual measurement as of the reporting reference date. Assets measured at moderate LOCOM are assets for which LOCOM is applied only in specific circumstances. The applicable accounting framework provides for these circumstances, such as impairment, a prolonged decline in fair value compared to cost or change in the management intent.

20. Under national GAAP based on BAD, 'Other non-trading non-derivative financial assets' shall include financial assets that do not qualify for inclusion in other accounting portfolios. This accounting portfolio includes, among others, financial assets that are measured at LOCOM on a continuous basis ('strict LOCOM'). Assets measured at strict LOCOM are assets for which the applicable accounting framework either provides for the initial and subsequent measurement at LOCOM, or the initial measurement at cost and the subsequent measurement at LOCOM.

21. Regardless of their measurement method, investments in subsidiaries, joint ventures and associates that are not fully or proportionally consolidated under the regulatory scope of consolidation are reported in 'Investments in subsidiaries, joint ventures and associates', except where they are classified as held for sale in accordance with IFRS 5.

22. 'Derivatives - Hedge accounting' shall include derivatives with a positive balance for the reporting institution held for hedge accounting under IFRS. Under national GAAP based on BAD, banking book derivatives shall be classified as derivatives held for hedge accounting only if there are special accounting rules for banking book derivatives under the relevant national GAAP based on BAD and the derivatives reduce risk of another position in the banking book.

4.2. **Financial liabilities**

23. The following accounting portfolios based on IFRS shall be used for financial liabilities:

(a) 'Financial liabilities held for trading';

(b) 'Financial liabilities designated at fair value through profit or loss';

(c) 'Financial liabilities measured at amortised cost'.

24. The following accounting portfolios based on national GAAP shall be used for financial liabilities:

(a) 'Trading financial liabilities';

(b) 'Non-trading non-derivative financial liabilities measured at a cost-based method'.

25. 'Trading financial liabilities' includes all financial liabilities classified as trading under the relevant national GAAP based on BAD. Irrespective of the measurement methodology applied under the relevant national GAAP based on BAD, all derivatives with a negative balance for the reporting institution that are not classified as hedge accounting in accordance with paragraph 26 of this Part shall be reported as trading financial liabilities. This classification shall also apply for derivatives which according to national GAAP based on BAD are not recognised on the balance-sheet, or have only the changes in their fair value recognised on-balance sheet or which are used as economic hedges as defined in paragraph 137 of Part 2 of this Annex.

26. 'Derivatives - Hedge accounting' shall include derivatives with a negative balance for the reporting institution held for hedge accounting under IFRS. Under national GAAP based on BAD, banking book derivatives shall be classified as hedge accounting only if there are special accounting rules for banking book derivatives under the relevant national GAAP based on BAD and the derivatives reduce risk of another position in the banking book.

5. FINANCIAL INSTRUMENTS

27. For the purposes of Annexes III and IV as well as this Annex, "the carrying amount" means the amount to be reported in the balance sheet. The carrying amount of financial instruments shall include accrued interest. Under the relevant national GAAP based on BAD, the carrying amount of derivatives shall be either the carrying amount under national GAAP including accruals, premium values and provisions if applicable, or it shall be equal to zero where derivatives are not recognised on-balance sheet.

28. If recognised under the relevant national GAAP based on BAD, accruals and deferrals of financial instruments including interest accrual, premiums and discounts or transaction costs shall be reported together with the instrument and not as other assets or other liabilities.

29. Where applicable under national GAAP based on BAD, 'Haircuts for trading positions valued at fair value' shall be reported. The haircuts decrease the value of trading assets and increase the value of trading liabilities.

5.1. **Financial assets**

30. Financial assets shall be distributed among the following classes of instruments: 'Cash on hand', 'Derivatives', 'Equity instruments', 'Debt securities' and 'Loans and advances'.

31. 'Debt securities' are debt instruments held by the institution issued as securities that are not loans in accordance with the ECB BSI Regulation.

32. 'Loans and advances' are debt instruments held by the institutions that are not securities; this item includes 'loans' in accordance with the ECB BSI Regulation as well as advances that cannot be classified as 'loans' according to the ECB BSI Regulation. 'Advances that are not loans' are further characterized in paragraph 85(g) of Part 2 of this Annex.

33. In FINREP, 'debt instruments' shall include 'loans and advances' and 'debt securities'.

5.2. **Gross carrying amount**

34. Gross carrying amount of debt instruments shall have the following meaning:

(a) under IFRS and national GAAP based on BAD for debt instruments measured at fair value through profit or loss without being included in the held for trading or trading portfolio, the gross carrying amount shall depend on whether they are classified as performing or non-performing. For performing debt instruments, the gross carrying amount shall be the fair value. For non-performing debt instruments, the gross carrying amount shall be the fair value after adding back any accumulated negative fair value adjustment due to credit risk, as defined in paragraph 69 of Part 2 of this Annex. For the purpose of the measurement of the gross carrying amount, the valuation of the debt instruments shall be performed on the level of single financial instruments;

(b) under IFRS for debt instruments at amortised cost or at fair value through other comprehensive income, the gross carrying amount shall be the carrying amount before adjusting for any loss allowance;

(c) under national GAAP based on BAD, for debt instruments classified as ‘non-trading non-derivative financial assets measured at a cost-based method’, the gross carrying amount of impaired assets shall be equal to the carrying amount before adjusting for specific allowances for credit risk. The gross carrying amount of unimpaired assets shall be the carrying amount before adjusting for general allowances for credit risk and general allowances for banking risk, where affecting the carrying amount;

(d) under national GAAP based on BAD, the gross carrying amount of debt instruments classified as ‘Non-trading non-derivative financial assets measured at fair value to equity’ shall depend on whether these financial assets are subject to impairment requirements. Where they are subject to impairment requirements, the gross carrying amount shall be the carrying amount before adjusting for any accumulated impairment, following the requirements in point (c) above for impaired and unimpaired assets, or any accumulated amount of fair value adjustment that is considered as impairment loss. When these financial assets are not subject to impairment requirements, the gross carrying amount of these financial assets shall be the fair value for performing exposures, and for non-performing exposures the fair value after adding back any accumulated negative fair value adjustment due to credit risk;

(e) under national GAAP based on BAD, the gross carrying amount of debt instruments measured at strict or moderate LOCOM shall be the cost where measured at cost during the reporting period. Where these debt instruments are measured at market value the gross carrying amount shall be the market value before adjusting for credit-risk induced value adjustments;

(f) under national GAAP based on BAD, for debt instruments reported under ‘Other non-trading non-derivative financial assets’ under measurement methods other than LOCOM, the gross carrying amount shall be the carrying amount before taking into account any valuation adjustment that qualifies as impairment;

(g) for trading financial assets under GAAP based on BAD or held for trading financial assets under IFRS, the gross carrying amount shall be the fair value. Where GAAP based on BAD require haircuts on trading and fair valued instruments, the carrying amount of the financial instruments shall be the fair value before these haircuts.

5.3. Financial liabilities

35. Financial liabilities shall be distributed among the following classes of instruments: ‘Derivatives’, ‘Short positions’, ‘Deposits’, ‘Debt securities issued’ and ‘Other financial liabilities’.

36. For the purposes of Annexes III and IV as well as this Annex the definition of 'deposits' in Annex II, Part 2 of the ECB BSI Regulation applies.

37. 'Debt securities issued' shall be debt instruments issued as securities by the institution that are not deposits in accordance with the ECB BSI Regulation.

38. 'Other financial liabilities' shall include all financial liabilities other than derivatives, short positions, deposits and debt securities issued.

39. Under IFRS 'Other financial liabilities' shall include financial guarantees given where they are measured either at fair value through profit or loss [IFRS 9.4.2.1(a)] or at the amount initially recognised less cumulative amortization [IFRS 9.4.2.1(c)(ii)]. Loan commitments given shall be reported as 'Other financial liabilities' where they are designated as financial liabilities at fair value through profit or loss [IFRS 9.4.2.1(a)] or they are commitments to provide a loan at a below-market interest rate [IFRS 9.2.3(c), IFRS 9.4.2.1(d)].

40. Where loan commitments, financial guarantees and other commitments given are measured at fair value through profit or loss, any change in the fair value, including changes due to credit risk, shall be reported as 'other financial liabilities' and not as provisions for 'Commitments and guarantees given'.

41. 'Other financial liabilities' shall also include dividends to be paid, amounts payable in respect of suspense and transit items, and amounts payable in respect of future settlements of transactions in securities or foreign exchange transactions where payables for transactions are recognised before the payment date.

6. COUNTERPARTY BREAKDOWN

42. Where a breakdown by counterparty is required the following counterparty sectors shall be used:

(a) central banks;

(b) general governments: central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under 'credit institutions', 'other financial corporations' or 'non-financial corporations' depending on their activity); social security funds; and international organisations, such as institutions of the European Union, the International Monetary Fund and the Bank for International Settlements;

(c) credit institutions: any institution covered by the definition in Article 4(1)(1) of CRR ('undertaking the business of which is to take deposits or other repayable funds from the public and to grant credits for its own account') and multilateral development banks (MDBs);

(d) other financial corporations: all financial corporations and quasi-corporations other than credit institutions such as investment firms, investment funds, insurance companies, pension funds, collective investment undertakings, and clearing houses as well as remaining financial intermediaries, financial auxiliaries and captive financial institutions and money lenders;

(e) non-financial corporations: corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services according to the ECB BSI Regulation;

(f) households: individuals or groups of individuals as consumers and producers of goods and non-financial services exclusively for their own final consumption, and as producers of market goods and non-financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households ('NPISH') and which are principally engaged in the production of non-market goods and services intended for particular groups of households shall be included.

43. The counterparty sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE codes shall be driven by the characteristics of the more relevant or determinant obligor.

44. The immediate counterparties in the following transactions shall be:

(a) for loans and advances, the immediate borrower. For trade receivables, the immediate borrower shall be the counterparty obliged to pay the receivables, except in transactions with recourse, where the immediate borrower shall be the transferor of receivables where the reporting institution does not acquire substantially all the risks and rewards of ownership of the transferred receivables;

(b) for debt securities and equity instruments, the issuer of the securities;

(c) for deposits, the depositor;

(d) for short positions, the counterparty of the securities borrowing transaction or reverse repurchase agreement;

(e) for derivatives, the direct counterparty of the derivative contract. For centrally cleared OTC derivatives the direct counterparty shall be the clearing house acting as a central counterparty. Counterparty breakdown for credit risk derivatives refers to the sector where the counterparty of the contract (buyer or seller of protection) belongs;

(f) for financial guarantees given, the counterparty shall be the direct counterparty of the guaranteed debt instrument;

(g) for loan commitments and other commitments given, the counterparty whose credit risk is assumed by the reporting institution;

(h) for loan commitments, financial guarantees and other commitments received, the guarantor or the counterparty that has provided the commitment to the reporting institution.

PART 2

TEMPLATE RELATED INSTRUCTIONS

1. BALANCE SHEET

1.1. **Assets (1.1)**

1. 'Cash on hand' shall include holdings of national and foreign banknotes and coins in circulation that are commonly used to make payments.

2. 'Cash balances at central banks' shall include balances receivable on demand at central banks.

3. 'Other demand deposits' shall include balances receivable on demand with credit institutions.

4. 'Investments in subsidiaries, joint ventures and associates' shall include the investments in associates, joint ventures and subsidiaries which are not fully or proportionally consolidated under the regulatory scope of consolidation, except where they shall be classified as held for sale in accordance with IFRS 5, irrespectively of how they are measured, including where the accounting standards allow for them to be included in the different accounting portfolios used for financial instruments. The carrying amount of investments accounted for using the equity method shall include related goodwill.

5. Assets that are not financial assets and that due to their nature could not be classified in specific balance sheet items shall be reported in 'Other assets'. Other assets shall include, among others, gold, silver and other commodities, even where they are held with trading intent.

6. Under the relevant national GAAP based on BAD, the carrying amount of repurchased own shares shall be reported as 'other assets' where presentation as asset is allowed under the relevant national GAAP.

7. 'Non-current assets and disposal groups classified as held for sale' shall have the same meaning as under IFRS 5.

1.2. **Liabilities (1.2)**

8. Under national GAAP based on BAD provisions for contingent losses arising from the ineffective part of portfolio hedge relationship shall be reported in row 'Derivatives – Hedge accounting' where the loss arises from the valuation of the hedging derivative, or in row 'Fair value changes of the hedged items in portfolio hedge of interest rate risk' where the loss arises from the valuation of the hedged position. Where no distinction between losses arising from the valuation of the hedging derivative and loss arising from the valuation of the hedged position is possible, all provisions for contingent losses arising from the ineffective part of the portfolio hedge relationship shall be reported in row 'Derivatives – Hedge accounting'.

9. Provisions for 'Pensions and other post-employment defined benefit obligations' shall include the amount of net defined benefit liabilities.

10. Under IFRS provisions for 'Other long-term employee benefits' shall include the amount of the deficits in the long-term employment benefit plans listed in IAS 19.153. The accrued expense from short term employee benefits [IAS 19.11(a)], defined contribution plans [IAS 19.51(a)] and termination benefits [IAS 19.169(a)] shall be included in 'Other liabilities'.

11. Under IFRS, provisions for 'Commitments and guarantees given' shall include provisions related to all commitments and guarantees, irrespective of whether their impairment is determined in accordance with IFRS 9 or their provisioning follows

IAS 37 or they are treated as insurance contracts under IFRS 4. Liabilities arising from commitments and financial guarantees measured at fair value through profit or loss shall not be reported as provisions although they are due to credit risk, but as ‘other financial liabilities’ in accordance with paragraph 40 of Part 1 of this Annex. Under national GAAP based on BAD, provisions for ‘Commitments and guarantees given’ shall include provisions related to all commitments and guarantees.

12. ‘Share capital repayable on demand’ shall include the capital instruments issued by the institution that do not meet the criteria to be classified in equity. Institutions shall include in this item the cooperative shares that do not meet the criteria to be classified in equity.

13. Liabilities that are not financial liabilities and that due to their nature could not be classified in specific balance sheet items shall be reported in ‘Other liabilities’.

14. ‘Liabilities included in disposal groups classified as held for sale’ shall have the same meaning as under IFRS 5.

15. Under national GAAP based on BAD ‘Funds for general banking risks’ are amounts that have been assigned in accordance with Article 38 of BAD. Where recognised, they shall appear separately either as liabilities under ‘provisions’ or within equity under ‘other reserves’ in accordance with the relevant national GAAP.

1.3. **Equity (1.3)**

16. Under IFRS equity instruments that are financial instruments shall include those contracts under the scope of IAS 32.

17. Under the relevant national GAAP based on BAD, ‘Unpaid capital which has been called up’ shall include the carrying amount of capital issued by the institution that has been called-up to the subscribers but not paid at the reference date. If capital increase, not yet paid, is recorded as an increase of share capital, unpaid capital which has been called up shall be reported in ‘Unpaid capital which has been called up’ in template 1.3 as well as in ‘other assets’ in template 1.1. Under the relevant national GAAP based on BAD where capital increase can be recorded only following the receipt of the payment from shareholders, unpaid capital shall not be reported in template 1.3.

18. ‘Equity component of compound financial instruments’ shall include the equity component of compound financial instruments (that is, financial instruments that contain both a liability and an equity component) issued by the institution, where segregated in accordance with the relevant accounting framework (including compound financial instruments with multiple embedded derivatives whose values are interdependent).

19. ‘Other equity instruments issued’ shall include equity instruments that are financial instruments other than ‘Capital’ and ‘Equity component of compound financial instruments’.

20. ‘Other equity’ shall comprise all equity instruments that are not financial instruments including, among others, equity-settled share-based payment transactions [IFRS 2.10].

21. ‘Fair value changes of equity instruments measured at fair value through other comprehensive income’ shall include accumulated gains and losses due to changes in fair value on investments in equity instruments for which the reporting entity has made the irrevocable election to present changes in fair value in other comprehensive income.

22. 'Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income' shall comprise the accumulated hedge ineffectiveness arising in fair value hedges in which the hedged item is an equity instrument measured at fair value through other comprehensive income. Hedge ineffectiveness reported in this row shall be the difference between the accumulated variation of the fair value of the equity instrument reported in 'Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]' and the accumulated variations of the fair value of the hedging derivative reported in 'Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]' [IFRS 9.6.5.3 and IFRS 9.6.5.8].

23. 'Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk' shall include accumulated gains and losses recognised in other comprehensive income and related to own credit risk for liabilities designated at fair value through profit or loss, regardless of whether the designation takes place at initial recognition or subsequently.

24. 'Hedge of net investments in foreign operations [effective portion]' shall include the foreign currency translation reserve for the effective portion of both on-going hedges of net investments in foreign operations and hedges of net investments in foreign operations that no longer apply while the foreign operations remain recognised in the balance sheet.

25. 'Hedging derivatives. Cash flow hedges reserve [effective portion]' shall include the cash flow hedge reserve for the effective portion of the variation in fair value of hedging derivatives in a cash flow hedge, both for on-going cash flow hedges and cash flow hedges that no longer apply.

26. 'Fair value changes of debt instruments measured at fair value through other comprehensive income' shall include accumulated gains or losses on debt instruments measured at fair value through other comprehensive income, net of the loss allowance that is measured at the reporting date in accordance with IFRS 9.5.5.

27. 'Hedging instruments [not designated elements]' shall include the accumulated changes in fair value of all of the following:

(a) the time value of an option where the changes in the time value and the intrinsic value of that option are separated and only the change in the intrinsic value is designated as a hedging instrument [IFRS 9.6.5.15];

(b) the forward element of a forward contract where the forward element and the spot element of that forward contract are separated and only the change in the spot element of the forward contract is designated as hedging instrument;

(c) the foreign currency basis spread from a financial instrument where this spread is excluded from the designation of that financial instrument as the hedging instrument [IFRS 9.6.5.15, IFRS 9.6.5.16].

28. Under IFRS 'Revaluation reserves' shall include the amount of reserves resulting from first-time adoption to IAS that have not been released to other type of reserves.

29. 'Other reserves' shall be split between 'Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method' and 'Other'. 'Reserves or accumulated losses of investments in subsidiaries, joint

ventures and associates accounted for using the equity method' shall include the accumulated amount of income and expenses generated by the aforementioned investments through profit or loss in past years where they are accounted for using the equity method. 'Other' shall include reserves different from those separately disclosed in other items and may include legal reserve and statutory reserve.

30. 'Treasury shares' shall cover all financial instruments that have the characteristics of own equity instruments which have been reacquired by the institution while they are not sold or amortised, except where under the relevant national GAAP based on BAD they shall be reported in 'other assets'.

2. STATEMENT OF PROFIT OR LOSS (2)

31. Interest income and interest expense from financial instruments measured at fair value through profit or loss and from hedging derivatives classified in the category 'hedge accounting', shall be reported either separately from other gains and losses under items 'interest income' and 'interest expense' ('clean price') or as part of gains or losses from these categories of instruments ('dirty price'). The clean or dirty price approach shall be applied consistently for all financial instruments measured at fair value through profit or loss and for hedging derivatives classified in the category 'hedge accounting'.

32. Institutions shall report the following items, which include income and expense in relation to related parties not fully or proportionally consolidated under the regulatory scope of consolidation, broken down by accounting portfolios:

(a) 'Interest income';

(b) 'Interest expense';

(c) 'Dividend income';

(d) 'Gains or losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss, net';

(e) 'Modification gains or losses, net';

(f) 'Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss'.

33. 'Interest income. Financial assets held for trading' and 'Interest expenses. Financial liabilities held for trading' shall include, where the clean price is used, the amounts related to those derivatives classified in the category 'held for trading' which are hedging instruments from an economic but not accounting point of view to present correct interest income and expenses from the financial instruments that are hedged.

34. Where the clean price is used, 'Interest income. Financial assets held for trading' and 'Interest expenses. Financial liabilities held for trading' shall also include time-apportioned fees and balancing payments in relation to credit derivatives measured at fair value and used to manage the credit risk of part or all of a financial instrument that is designated at fair value at that occasion [IFRS 9.6.7].

35. 'Interest income. Derivatives – Hedge accounting, interest rate risk' and 'Interest expenses. Derivatives – Hedge accounting, interest rate risk' shall include, where the clean price is used, the amounts related to those derivatives classified in the category 'hedge accounting' which cover interest rate risk, including hedges of a group of items with offsetting risk positions (hedges of a net position) whose hedged risk affect different line items in the statement of profit or loss. Where the clean price is used,

these amounts shall be reported as interest income and expenses on a gross basis to present correct interest income and expenses from the hedged items to which they are linked. With clean price, where the hedged item generates interest income (expense), these amounts shall be reported as an interest income (expense) even where it is a negative (positive) amount.

36. ‘Interest income - other assets’ shall include amounts of interest income not included in the other items, like interest income related to cash, cash balances at central banks and other demand deposits and to non-current assets and disposal groups classified as held for sale as well as net interest income from net defined benefit asset.

37. Under IFRS and where not provided otherwise in national GAAP, interest in relation to financial liabilities with a negative effective interest rate shall be reported in ‘Interest income on liabilities’. These liabilities and their interests give rise to a positive yield for an institution.

38. ‘Interest expenses - other liabilities’ shall include amounts of interest expenses not included in the other items, like interest expenses related to liabilities included in disposal groups classified as held for sale, expenses derived from increases in the carrying amount of a provision reflecting the passage of time or net interest expenses from net defined benefit liabilities.

39. Under IFRS and where not provided otherwise in national GAAP, interest in relation to financial assets with a negative effective interest rate shall be reported in ‘Interest expense on assets’. These assets and their interests give rise to a negative yield for an institution.

40. Dividend income on equity instruments measured at fair value through profit or loss shall be reported either as ‘dividend income’ separately from other gains and losses from these classes of instruments where the clean price is used or as part of gains or losses from these classes of instruments where the dirty price is used.

41. Dividend income on equity instruments designated at fair value through other comprehensive income shall encompass dividends related to instruments derecognised during the period and dividends related to instruments held at the end of the reporting period.

42. Dividend income from investments in subsidiaries, joint ventures and associates shall include the dividends of these investments where they are accounted for using other than the equity method.

43. ‘Gains or (–) losses on financial assets and liabilities held for trading, net’ shall include gains and losses in the remeasurement and derecognition of financial instruments classified as held for trading. This item shall include also gains and losses on credit derivatives measured at fair value through profit or loss used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss, as well as dividend and interest income and expense on financial assets and liabilities held for trading where the dirty price is used.

44. ‘Gains or losses on financial assets and liabilities designated at fair value through profit or loss’ shall include also the amount recognised in the statement of profit or loss for the own credit risk of liabilities designated at fair value where recognising own credit risk changes in other comprehensive income creates or enlarges an accounting mismatch [IFRS 9.5.7.8]. This item shall include also gains and losses on the hedged instruments that are designated as measured at fair value through profit or loss where the designation is used to manage credit risk, as well as interest income and expense

on financial assets and liabilities designated at fair value through profit or loss where the dirty price is used.

45. ‘Gains or (–) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss’ shall not include gains on equity instruments that a reporting entity chose to measure at fair value through other comprehensive income [IFRS 9.5.7.1(b)].

46. Where a change in business model leads to the reclassification of a financial asset into a different accounting portfolio, the gains or losses from the reclassification shall be reported in the relevant rows of the accounting portfolio in which the financial asset is reclassified, in accordance with the following:

(a) where a financial asset is reclassified out of the amortised cost measurement category and into the fair value through profit or loss accounting portfolio [IFRS 9.5.6.2], gains or losses due to the reclassification shall be reported in ‘Gains or (–) losses on financial assets and liabilities held for trading, net’ or ‘Gains or (–) losses on non-trading financial assets mandatorily at fair value through profit or loss, net’, as applicable;

(b) where a financial asset is reclassified out of the fair value through other comprehensive income measurement category and into the fair value through profit or loss measurement category [IFRS 9.5.6.7], the cumulative gains or losses previously recognised in other comprehensive income reclassified to profit or loss shall be reported in ‘Gains or (–) losses on financial assets and liabilities held for trading, net’ or ‘Gains or (–) losses on non-trading financial assets mandatorily at fair value through profit or loss, net’, as applicable.

47. ‘Gains or (–) losses from hedge accounting, net’ shall include gains and losses on hedging instruments and on hedged items, including those on hedged items measured at fair value through other comprehensive income other than equity instruments, in a fair value hedge in accordance with IFRS 9.6.5.8. It shall also include the ineffective part of the variation of the fair value of the hedging instruments in a cash flow hedge. The reclassifications of the cash-flow hedges reserve or of the reserve for hedges of net investment in a foreign operation shall be recognised in the same rows of the ‘Statement of profit or loss’ as those impacted by the cash flows from the hedged items.‘Gains or (–) losses from hedge accounting, net’ shall include also the gains and losses from hedges of net investment in foreign operations. This item shall also include gains on hedges of net positions.

48. ‘Gains or losses on derecognition of non-financial assets’ shall include the gains and losses on derecognition of non-financial assets, except where classified as held for sale or as investments in subsidiaries, joint ventures and associates.

49. ‘Modification gains or (–) losses, net’ shall include the amounts arising from adjusting the gross carrying amounts of financial assets to reflect the renegotiated or modified contractual cash flows [IFRS 9.5.4.3 and Appendix A]. The modification gains or losses shall not include the impact of modifications on the amount of expected credit losses, which shall be reported in ‘Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss’.

50. ‘Provisions or (–) reversal of provisions. Commitments and guarantees given’ shall include the net charges in the ‘Statement of profit or loss’ for provisions on all commitments and guarantees in the scope of IFRS 9, IAS 37 or IFRS 4 in accordance with paragraph 11 of this Part, or under national GAAP based on BAD. Under IFRS, any change in the fair value of commitments and financial guarantees measured at

fair value shall be reported in 'Gains or (–) losses on financial assets and liabilities designated at fair value through profit or loss, net'. Provisions therefore include the impairment amount for commitments and guarantees for which impairment is determined in accordance with IFRS 9 or their provisioning follows IAS 37 or they are treated as insurance contracts under IFRS 4.

51. Under IFRS, 'Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss' shall include all impairment gains or losses for debt instruments arising from the application of the impairment rules in IFRS 9.5.5, regardless of whether the expected credit losses in accordance with IFRS 9.5.5 are estimated over a 12-month or a lifetime period, and including the impairment gains or losses for trade receivables, contract assets and lease receivables [IFRS 9.5.5.15].

52. Under national GAAP based on BAD 'Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit and loss' shall include all allowances and reversal of allowances of financial instruments measured at cost based methods due to the change in creditworthiness of the debtor or issuer, as well as, depending on the specifications of the national GAAP, the allowances due to the impairment of financial instruments measured at fair value through equity and other measurement methods, including LOCOM.

53. 'Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss' shall also include the amounts written off - as defined in paragraph 72, 74 and 165(b) of this Part of this Annex- that exceed the amount of the loss allowance at the date of write-off and are therefore recognised as a loss directly in profit or loss, as well as recoveries of previously written-off amounts recorded directly to the statement of profit or loss.

54. The share of profit or loss from subsidiaries, associates and joint ventures which are accounted for under the equity method in the regulatory scope of consolidation shall be reported within 'Share of the profit or (–) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method'. According to IAS 28.10, the carrying amount of the investment shall be reduced by the amount of dividends paid by those entities. The impairment on those investments shall be reported in '(Impairment or (–) reversal of impairment of investments in subsidiaries, joint ventures and associates)'. Gains or losses on de-recognition of these investments shall be reported in accordance with paragraph 55 and 56 of this Part.

55. 'Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations' shall include profit or loss generated by non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations.

56. Under IFRS, the gains or losses on de-recognition of investments in subsidiaries, joint ventures and associates shall be reported within 'Profit or (–) loss before tax from discontinued operations' where they are considered discontinued operations under IFRS 5. Under national GAAP based on BAD, these gains and losses shall be reported in 'Gains or (–) losses on derecognition of investments in subsidiaries, joint ventures and associates, net'.

3. STATEMENT OF COMPREHENSIVE INCOME (3)

57. 'Gains or (–) losses from hedge accounting of equity instruments at fair value through other comprehensive income' shall include the change in the accumulated hedge ineffectiveness in fair value hedges in which the hedged item is an equity

instrument measured at fair value through other comprehensive income. The change in accumulated hedge ineffectiveness reported in this row shall be the difference between the changes in the variation of the fair value of the equity instrument reported in 'Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]' and the changes in the variation of the fair value of the hedging derivative reported in 'Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]'.

58. 'Hedge of net investments in foreign operations [effective portion]' shall include the change in the accumulated foreign currency translation reserve for the effective portion of both on-going and discontinued hedges of net investments in foreign operations.

59. For hedges of net investment in foreign operations and cash flow hedges the respective amounts reported in 'Transferred to profit or loss' shall include amounts transferred because the hedged flows have occurred and are no longer expected to occur.

60. 'Hedging instruments [not designated elements]' shall include changes in the accumulated changes in fair value of all of the following where they are not designated as a hedging component:

(a) time value of options;

(b) forward elements of forward contracts;

(c) foreign exchange basis spread of financial instruments.

61. For options, the amounts reclassified to profit or loss and reported in 'Transferred to profit or loss'' shall include reclassifications due to options that hedge a transaction-related hedged item and options that hedge a time-period related hedge item.

62. 'Debt instruments at fair value through other comprehensive income' shall include gains or losses on debt instruments measured at fair value through other comprehensive income other than impairment gains or losses and foreign exchange gains and losses, that shall respectively be reported in '(Impairment or (–) reversal of impairment on financial assets not measured at fair value through profit or loss)' and in 'Exchange differences [gain or (–) loss], net' in template 2. 'Transferred to profit or loss' in particular shall include the transfer to profit or loss due to de-recognition or reclassification into the fair value through profit or loss measurement category.

63. Where a financial asset is reclassified out of the amortised cost measurement category and into the fair value through other comprehensive income measurement category [IFRS 9.5.6.4], the gains or losses arising due to the reclassification shall be reported in 'Debt instruments at fair value through other comprehensive income'.

64. Where a financial asset is reclassified out of the fair value through other comprehensive income measurement category and into the fair value through profit or loss measurement category [IFRS 9.5.6.7] or into the amortised cost measurement category [IFRS 9.5.6.5], the reclassified cumulative gains and losses previously recognised in other comprehensive income shall be respectively reported in 'Transferred to profit or loss' and in 'Other reclassifications', adjusting in the latter case the carrying amount of the financial asset.

65. For all components of the other comprehensive income, 'Other reclassifications' shall include transfers other than the reclassifications from the other comprehensive income to the profit or loss or to the initial carrying amount of hedged items in the case of cash flow hedges.

66. Under IFRS 'Income tax relating to items that will not be reclassified' and 'Income tax relating to items that may be reclassified to profit or (–) loss' [IAS 1.91 (b), IG6] shall be reported as separate line items.

4. BREAKDOWN OF FINANCIAL ASSETS BY INSTRUMENT AND BY COUNTERPARTY SECTOR (4)

67. Financial assets shall be broken down by accounting portfolio and instrument and – where required – by counterparty. For debt instruments measured at fair value through other comprehensive income and at amortised cost, the gross carrying amount of assets and accumulated impairments shall be broken down by impairment stages.

68. Derivatives reported as trading financial assets under GAAP based on BAD include instruments measured at fair value as well as instruments measured at cost-based methods or LOCOM.

69. For the purposes of Annexes III and IV as well as this Annex, 'accumulated negative changes in fair value due to credit risk' means, for non-performing exposures, accumulated changes in fair value due to credit risk where the accumulated net change is negative. The accumulated net change in fair value due to credit risk shall be calculated by adding all negative and positive changes in fair value due to credit risk that have occurred since recognition of the debt instrument. This amount shall only be reported if the addition of positive and negative changes in fair value due to credit risk results in a negative amount. The valuation of the debt instruments shall be performed on the level of single financial instruments. For each debt instrument, 'Accumulated negative changes in fair value due to credit risk' shall be reported until the derecognition of the instrument.

70. For the purposes of Annexes III and IV as well as this Annex, 'accumulated impairment' means:

(a) for debt instruments measured at amortised cost or at a cost-based method, accumulated impairment is the cumulative amount of impairment losses, net of use and reversals that has been recognised, where appropriate for each of the impairment stages. Accumulated impairment reduces the carrying amount of the debt instrument through the use of an allowance account under IFRS and national GAAP based on BAD, or via direct reductions that do not constitute a derecognition event under national GAAP based on BAD;

(b) for debt instruments measured at fair value through other comprehensive income under IFRS, accumulated impairment is the sum of expected credit losses and their variations recognised as a reduction of fair value on a given instrument since initial recognition;

(c) for debt instruments at fair value through equity under national GAAP based on BAD subject to impairment, accumulated impairment is the cumulative amount of impairment losses, net of use and reversals that has been recognised. The reduction in the carrying amount is either made through use of an allowance account or via direct reductions that do not constitute a derecognition event.

71. Under IFRS, accumulated impairment shall include the allowance for expected credit losses for financial assets under each of the impairment stages specified by IFRS 9. Under national GAAP based on BAD, it shall include specific and general allowance for credit risk, as well as the general allowance for banking risk where it reduces the carrying amount of debt instruments. Accumulated impairment shall also include the credit risk-induced value adjustments on financial assets under LOCOM.

72. 'Accumulated partial write-offs' and 'Accumulated total write-offs' shall include, respectively, the accumulated partial and total amount as at the reference date of principal and accrued past due interest and fees of any debt instrument that has been de-recognised to date using either of the methods described in paragraph 74 because the institution has no reasonable expectations of recovering the contractual cash flows. These amounts shall be reported until the total extinguishment of all the reporting institution's rights by expiry of the statute-of-limitations period, forgiveness or other causes, or until recovery. Therefore where the written-off amounts are not recovered, they shall be reported while they are subject to enforcement activities.

73. Where a debt instrument is eventually totally written-off as a consequence of successive partial write-offs, the cumulative amount written-off shall be reclassified from the 'Accumulated partial write-offs' into the 'Accumulated total write-offs' column.

74. Write-offs shall constitute a de-recognition event and relate to a financial asset in its entirety or to a portion of it, including where the modification of an asset leads the institution to give up its right of collecting cash flows on a portion or the entirety of this asset as further explained in paragraph 72. Write-offs shall include amounts caused both by reductions of the carrying amount of financial assets recognised directly in profit or loss as well as reductions in the amounts of the allowance accounts for credit losses taken against the carrying amount of financial assets.

75. The column 'of which: Instruments with low credit risk' shall include instruments that are determined to have low credit risk at the reporting date and for which the institution assumes that the credit risk has not increased significantly since initial recognition in accordance with IFRS 9.5.5.10.

76. Trade receivables within the meaning of IAS 1.54(h), contract assets and lease receivables for which the simplified approach of IFRS 9.5.5.15 for the estimation of loss allowances has been applied shall be reported within loans and advances in template 4.4.1. The corresponding loss allowance for those assets shall be reported in either 'Accumulated impairment on assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)' or 'Accumulated impairment on credit-impaired assets (Stage 3)',depending on whether trade receivables, contract assets or lease receivables under the simplified approach are considered as credit-impaired assets.

77. Purchased or originated financial assets that are credit-impaired at initial recognition shall be separately reported in 4.3.1 and 4.4.1. For these loans, the accumulated impairment shall only include the cumulative changes in lifetime expected credit losses since initial recognition [IFRS 9.5.5.13].

78. In template 4.5 institutions shall report the carrying amount of 'Loans and advances' and 'Debt securities' that fall within the definition of 'subordinated debt' in paragraph 100 of this Part.

79. In template 4.8, information to be reported depends on whether Non-trading non-derivative financial assets measured at fair value to equity can be subject to impairment requirements in application of the national GAAP based on BAD. Where these financial assets are subject to impairment, institutions shall report information in this template that relates to the carrying amount, the gross carrying amount of unimpaired assets and impaired assets, accumulated impairment and accumulated write-offs. Where these financial assets are not subject to impairment, institutions shall report

the accumulated negative changes in fair value due to credit risk for non-performing exposures.

80. In template 4.9, financial assets measured under moderate LOCOM and their associated value adjustments shall be identified separately from other financial assets measured at a cost-based method and their associated impairment. Financial assets under a cost-based method, including financial assets under moderate LOCOM, shall be reported as unimpaired assets where they have no value adjustments or impairment associated with them, and as impaired assets in case they have value adjustments that qualify as impairment or impairment associated with them. Value adjustments that qualify as impairment shall be credit risk-induced value adjustments reflecting the deterioration of the creditworthiness of the counterparty. Financial assets under moderate LOCOM with market-risk induced value adjustments reflecting the impact of changes in the market conditions on the value of the asset shall not be considered as impaired. Accumulated credit-risk induced and market-risk induced value adjustments shall be reported separately.

81. In template 4.10, assets measured at strict LOCOM as well as their associated value adjustments shall be reported separately from assets under other measurement methods. Financial assets under strict LOCOM and financial assets under other measurement methods shall be reported as impaired assets in case they have credit-risk induced value adjustments as defined in paragraph 80 or impairment associated with them. Financial assets under strict LOCOM with market risk induced value adjustments as defined in paragraph 80 shall not be considered as impaired. Accumulated credit-risk induced and market-risk induced value adjustments shall be reported separately.

82. Under national GAAP based on BAD, the amount of general allowances for banking risk to be reported in the applicable templates shall only be the part that affects the carrying amount of debt instruments [BAD Article 37.2].

5. BREAKDOWN OF NON-TRADING LOANS AND ADVANCES BY PRODUCT (5)

83. Loans and advances other than those held for trading or trading assets shall be broken down by type of product and by counterparty sector for the carrying amount and by type of products only for the gross carrying amount.

84. Balances receivable on demand classified as 'Cash, cash balances at central banks and other demand deposits' shall also be reported in this template independently of how they are measured.

85. Loans and advances shall be allocated to the following products:

(a) 'on demand (call) and short notice (current account)' shall include balances receivable on demand (call), at short notice (by close of business on the day following that on which the demand was made), current accounts and similar balances including loans that are overnight deposits for the borrower (loans to be repaid by close of business on the day following that in which it was granted), regardless of their legal form. It shall also include 'overdrafts' that are debit balances on current account balances;

(b) 'Credit card debt' shall include credit granted either via delayed debit cards or via credit cards [ECB BSI Regulation];

(c) 'Trade receivables' shall include loans to other debtors granted on the basis of bills or other documents that give the right to receive the proceeds of transactions for the sale of goods or provision of services. This item shall include all factoring and similar transactions, like acceptances, outright purchase of trade receivables, forfaiting, discounting of invoice, bills of exchange, commercial papers and other claims where the reporting institution buys the trade receivables (both with and without recourse);

(d) ‘Finance leases’ shall include the carrying amount of finance lease receivables. Under IFRS ‘finance lease receivables’ are as defined in IAS 17;

(e) ‘Reverse repurchase loans’ shall include finance granted in exchange for securities or gold bought under repurchase agreements or borrowed under securities lending agreements as defined in paragraphs 183 and 184 of this Part;

(f) ‘Other term loans’ shall include debit balances with contractually fixed maturities or terms that are not included in other items;

(g) ‘Advances that are not loans’ shall include advances that cannot be classified as ‘loans’ according to the ECB BSI Regulation. This item shall include, among others, gross amounts receivable in respect of suspense items (such as funds that are awaiting investment, transfer, or settlement) and transit items (such as cheques and other forms of payment that have been sent for collection).

86. Loans and advances shall be classified on the basis of the collateral received as follows:

(a) ‘Loans collateralized by immovable property’ shall include loans and advances formally secured by residential or commercial immovable property collateral, independently of their loan/collateral ratio (commonly referred as ‘loan-to-value’) and the legal form of the collateral;

(b) ‘Other collateralized loans’ shall include loans and advances formally secured by collateral, independently of their loan/collateral ratio (commonly referred to as ‘loan-to-value’) and the legal form of the collateral, other than ‘Loans collateralised by immovable property’. This collateral shall include pledges of securities, cash, and other collateral independently from the legal form of the collateral.

87. Loans and advances shall be classified based on the collateral and irrespective of the purpose of the loan. The carrying amount of loans and advances secured by more than one type of collateral shall be classified and reported as collateralised by immovable property collateral where they are secured by immovable property collateral regardless of whether they are also secured by other types of collateral.

88. Loans and advances shall be classified on the basis of its purpose as:

(a) ‘Credit for consumption’ shall include loans granted mainly for the personal consumption of goods and services [ECB BSI Regulation];

(b) ‘Lending for house purchase’ shall include credit extended to households for the purpose of investing in houses for own use and rental, including building and refurbishments [ECB BSI Regulation].

89. Loans shall be classified on the basis of how they can be recovered. ‘Project finance loans’ shall include loans that meet the characteristics of specialised lending exposures as defined in Article 147(8) of CRR.

6. BREAKDOWN OF NON-TRADING LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY NACE CODES (6)

90. Gross carrying amount of loans and advances to non-financial corporations other than those included in the held for trading or trading assets portfolios shall be classified by sector of economic activities using NACE Codes on the basis of the principal activity of the counterparty.

91. The classification of the exposures incurred jointly by more than one obligor shall be done in accordance with paragraph 43 of Part 1 of this Annex.

92. Reporting of NACE codes shall be done with the first level of disaggregation (by 'section'). Institutions shall report loans and advances to non-financial corporations which engage in financial or insurance activities in 'K – Financial and insurance activities'.

93. Under IFRS, financial assets subject to impairment shall include (i) financial assets at amortised cost, and (ii) financial assets at fair value through other comprehensive income. Under national GAAP based on BAD, financial assets subject to impairment shall include financial assets measured at a cost-based method, including under LOCOM. Depending on the specifications in each national GAAP, they may include (i) financial assets measured at fair value through equity, and (ii) financial assets under other measurement methods.

7. FINANCIAL ASSETS SUBJECT TO IMPAIRMENT THAT ARE PAST DUE (7)

94. The carrying amount of debt instruments that are included in the accounting portfolios subject to impairment shall be reported in template 7.1 only if they are past due. Past-due instruments shall be allocated to the corresponding past-due buckets on the basis of their individual situation.

95. Accounting portfolios subject to impairment shall be defined as in paragraph 93 of this Part.

96. Financial assets shall qualify as past due where any amount of principal, interest or fee has not been paid at the date it was due. Past due exposures shall be reported for their entire carrying amount. The carrying amounts of such assets shall be reported by impairment stages or impairment status in accordance with the applicable accounting standards and broken down according to the number of days of the oldest past due amount unpaid at the reference date.

8. BREAKDOWN OF FINANCIAL LIABILITIES (8)

97. 'Deposits' and the product breakdown shall be defined in the same way as in the ECB BSI Regulation and therefore, regulated savings deposits shall be classified in accordance with the ECB BSI Regulation and distributed according to the counterparty. In particular, non-transferable sight savings deposits, which although legally redeemable at demand are subject to significant penalties and restrictions and have features that are very close to overnight deposits, shall be classified as deposits redeemable at notice.

98. 'Debt securities issued' shall be disaggregated into the following type of products:

(a) 'Certificates of deposits' shall be securities that enable the holders to withdraw funds from an account;

(b) 'Asset backed securities' according to Article 4(1)(61) of CRR;

(c) 'Covered Bonds' according to Article 129(1) of CRR;

(d) 'Hybrid contracts' shall comprise contracts with embedded derivatives;

(e) 'Other debt securities issued' shall include debt securities not recorded in the previous lines and distinguishes convertible compound financial instruments and non-convertible instruments.

99. 'Subordinated financial liabilities' issued shall be treated in the same way as other financial liabilities incurred. Subordinated liabilities issued in the form of securities shall be classified as 'Debt securities issued', whereas subordinated liabilities in the form of deposits are classified as 'Deposits'.

100. Template 8.2 shall include the carrying amount of 'Deposits' and 'Debt securities issued' that meet the definition of subordinated debt classified by accounting portfolios. 'Subordinated debt' instruments provide a subsidiary claim on the issuing institution that can only be exercised after all claims with a higher status have been satisfied [ECB BSI Regulation].

101. 'Accumulated changes in fair value due to changes in own credit risk' shall include all the said accumulative changes in fair value, regardless of whether they are recognised in profit or loss or in the other comprehensive income.

9. LOAN COMMITMENTS, FINANCIAL GUARANTEES AND OTHER COMMITMENTS (9)

102. Off-balance sheet exposures shall include the off-balance sheet items listed in Annex I to CRR. In templates 9.1, 9.1.1 and 9.2 all off-balance sheet exposures as listed in Annex I to CRR shall be broken down in loan commitments, financial guarantees, and other commitments.

103. Information on loan commitments, financial guarantees and other commitments given and received shall include both revocable and irrevocable commitments.

104. Loan commitments, financial guarantees and other commitments given listed in Annex I to CRR may be instruments that are in the scope of IFRS 9 where they are measured at fair value through profit or loss, or where they are subject to the impairment requirements of IFRS 9, as well as instruments that are within the scope of IAS 37 or IFRS 4.

105. Under IFRS, loan commitments, financial guarantees and other commitments given shall be reported in template 9.1.1 where any of the following conditions are met:

(a) they are subject to impairment requirements of IFRS 9;

(b) they are designated at fair value through profit or loss under IFRS 9;

(c) they are within the scope of IAS 37 or IFRS 4.

106. Liabilities that shall be recognised as credit losses for the financial guarantees and commitments given referred to under points (a) and (c) in paragraph 105 of this Part of this Annex shall be reported as provisions independently of the measurement criteria applied.

107. Institutions under IFRS shall report the nominal amount and provisions of instruments that are subject to the impairment requirements of IFRS 9 including those measured at initial cost less cumulative income recognised, broken down by impairment stages.

108. Only the nominal amount of the commitment shall be reported in template 9.1.1 where a debt instrument includes both an on-balance sheet instrument and an off-

balance sheet component. Where the reporting entity is unable to separately identify the expected credit losses on the on-balance sheet and off-balance components, the expected credit losses on the commitment shall be reported together with the accumulated impairment on the on-balance sheet component. Where the combined expected credit losses exceed the gross carrying amount of the debt instrument, the remaining balance of the expected credit losses shall be reported as a provision in the appropriate impairment stage in template 9.1.1 [IFRS 9.5.5.20 and IFRS 7.B8E].

109. Where a financial guarantee or a commitment to provide a loan at a below-market rate is measured in accordance with IFRS 9.4.2.1(d) and its loss allowance determined in accordance with IFRS 9.5.5 it shall be reported in the appropriate impairment stage.

110. Where loan commitments, financial guarantees and other commitments are measured at fair value in accordance with IFRS 9, institutions shall report in template 9.1.1 the nominal amount and accumulated negative changes in fair value due to credit risk of these financial guarantees and commitments in dedicated columns. 'Accumulated negative changes in fair value due to credit risk' shall be reported applying the criteria of paragraph 69 of this Part.

111. The nominal amount and provisions of other commitments or guarantees that are within the scope of IAS 37 or IFRS 4 shall be reported in dedicated columns.

112. Institutions under national GAAP based on BAD shall report in template 9.1 the nominal amount of commitments and financial guarantees referred to in paragraphs 102 and 103, as well as the amount of provisions required to be held against these off-balance sheet exposures.

113. 'Loan commitments' shall be firm commitments to provide credit under pre-specified terms and conditions, except those that are derivatives because they can be settled net in cash or by delivering or issuing another financial instrument. The following items of Annex I to CRR shall be classified as 'Loan commitments':

(a) 'Forward deposits';

(b) 'Undrawn credit facilities' which comprise agreements to 'lend' or provide 'acceptance facilities' under pre-specified terms and conditions.

114. 'Financial guarantees' shall be contracts that require the issuer to make specified payments to reimburse the holder of a loss it incurs, because a specified debtor fails to make payment where due in accordance with the original or modified terms of a debt instrument, including guarantees provided for other financial guarantees. Under IFRS these contracts shall meet the definition of financial guarantee contracts in IFRS 9.2.1(e) and IFRS 4.A. The following items of Annex I to CRR shall be classified as 'financial guarantees':

(a) 'Guarantees having the character of credit substitute';

(b) 'Credit derivatives' that meet the definition of financial guarantee;

(c) 'Irrevocable standby letters of credit having the character of credit substitutes'.

115. 'Other commitments' shall include the following items of Annex I to CRR:

(a) 'Unpaid portion of partly-paid shares and securities';

(b) 'Documentary credits issued or confirmed';

(c) 'Trade finance off-balance sheet items';

(d) ‘Documentary credits in which underlying shipment acts as collateral and other self-liquidating transactions’;

(e) ‘Warranties and indemnities’ (including tender and performance bonds) and ‘guarantees not having the character of credit substitutes’;

(f) ‘Shipping guarantees, customs and tax bonds’;

(g) ‘Note issuance facilities’ (NIFs) and ‘Revolving underwritings facilities’ (RUFs);

(h) ‘Undrawn credit facilities’ which comprise agreements to ‘lend’ or provide ‘acceptance facilities’ where the terms and conditions are not pre-specified;

(i) ‘Undrawn credit facilities’ which comprise agreements to ‘purchase securities’ or ‘provide guarantees’;

(j) ‘Undrawn credit facilities for tender and performance guarantees’;

(k) ‘Other off-balance sheet items’ in Annex I to CRR.

116. Under IFRS, the following items are recognised in the balance sheet and, consequently, shall not be reported as off-balance sheet exposures:

(a) ‘Credit derivatives’ that do not meet the definition of financial guarantees are ‘derivatives’ under IFRS 9;

(b) ‘Acceptances’ are obligations by an institution to pay on maturity the face value of a bill of exchange, normally covering the sale of goods. Consequently, they are classified as ‘trade receivables’ on the balance sheet;

(c) ‘Endorsements on bills’ that do not meet the criteria for de-recognition under IFRS 9;

(d) ‘Transactions with recourse’ that do not meet the criteria for de-recognition under IFRS 9;

(e) ‘Assets purchased under outright forward purchase agreements’ are ‘derivatives’ under IFRS 9;

(f) ‘Asset sale and repurchase agreements as defined in paragraphs (3) and (5) of Article 12 of Directive 86/635/EEC’. In these contracts, the transferee has the option, but not the obligation, to return the assets at a price agreed in advance on a date specified or on a date to be specified. Therefore, these contracts meet the definition of derivatives under IFRS 9-Appendix A.

117. The item ‘of which: non-performing’ shall include the nominal amount of those loan commitments, financial guarantees and other commitments given that are considered as non-performing in accordance with paragraphs 213-239 of this Part.

118. For financial guarantees, loan commitments and other commitments given, the ‘Nominal amount’ shall be the amount that best represents the institution’s maximum exposure to credit risk without taking account of any collateral held or other credit enhancements. In particular, for financial guarantees given, the nominal amount shall be the maximum amount the entity could have to pay if the guarantee is called on. For loan commitments, the nominal amount shall be the undrawn amount that the institution has committed to lend. Nominal amounts shall be the exposure values before applying conversion factors and credit risk mitigation techniques.

119. In template 9.2, for loan commitments received, the nominal amount shall be the total undrawn amount that the counterparty has committed to lend to the institution. For other commitments received the nominal amount shall be the total amount committed by the other party in the transaction. For financial guarantees received, the ‘maximum amount of the guarantee that can be considered’ shall be the maximum amount the counterparty could have to pay if the guarantee is called on. Where a financial guarantee received has been issued by more than one guarantor, the guaranteed amount shall be reported only once in this template; the guaranteed amount shall be allocated to guarantor that is more relevant for the mitigation of credit risk.

10. DERIVATIVES AND HEDGE ACCOUNTING (10 AND 11)

120. For the purpose of templates 10 and 11, derivatives shall be considered either as hedging derivatives where they are used in a qualifying hedging relationship in accordance with IFRS or with the applicable national GAAP under BAD, or as held for trading in other cases.

121. The carrying amount and the notional amount of the derivatives held for trading, including economic hedges, as well as the derivatives held for hedge accounting shall be reported broken down by type of underlying risk, type of market and type of product in templates 10 and 11. Institutions shall report the derivatives held for hedge accounting also broken down by type of hedge. Information on non-derivative hedging instruments shall be reported separately, and broken down by types of hedges.

122. Under the relevant national GAAP based on BAD, all derivatives shall be reported in these templates irrespective of whether they are recognised on the balance sheet or not under the relevant national GAAP.

123. The breakdown of the carrying amount, fair value and notional amount of trading and hedging derivatives by accounting portfolios and types of hedges shall be implemented taking into consideration the accounting portfolios and types of hedges that are applicable in IFRS or national GAAP under BAD, whichever framework applies to the reporting entity.

124. Trading derivatives and hedging derivatives which, in accordance with national GAAP based on BAD, are measured at cost or LOCOM shall be separately identified.

125. Template 11 shall include hedging instruments and hedged items irrespective of the accounting standard used to recognise a qualifying hedge relationship, including where this qualifying hedge relationship is in relation to a net position. Where an institution has elected to keep applying IAS 39 for hedge accounting [IFRS 9.7.2.21], the references and names for the types of hedges and accounting portfolios shall be read as the relevant references and names in IAS 39.9: ‘Financial assets measured at fair value through other comprehensive income’ shall refer to ‘Available for sale assets’, and ‘Assets at amortised cost shall gather ‘Held to maturity’ as well as ‘Loans and receivables’.

126. Derivatives included in hybrid instruments which have been separated from the host contract shall be reported in templates 10 and 11 according to the nature of the derivative. The amount of the host contract is not included in these templates. However, where the hybrid instrument is measured at fair value through profit or loss, the contract shall be reported as a whole and the embedded derivatives are not reported in templates 10 and 11.

127. Commitments considered as derivatives [IFRS 9.2.3(b)] and credit derivatives that do not meet the definition of a financial guarantee in paragraph 114 of this Part of this Annex shall be reported in template 10 and template 11 following the same breakdowns as the other derivative instruments, but not be reported in template 9.

128. The carrying amount of non-derivative financial assets or non-derivative financial liabilities that are recognised as hedging instrument in application of IFRS or the relevant national GAAP under BAD shall be reported separately in template 11.3.

10.1. **Classification of derivatives by type of risk**

129. All derivatives shall be classified into one of the following risk categories:

(a) interest rate: Interest rate derivatives shall be contracts related to an interest-bearing financial instrument whose cash flows are determined by referencing interest rates or another interest rate contract such as an option on a futures contract to purchase a Treasury bill. This category shall be restricted to those deals where all the legs are exposed to only one currency's interest rate. Thus it shall exclude contracts involving the exchange of one or more foreign currencies such as cross-currency swaps and currency options, and other contracts whose predominant risk characteristic is foreign exchange risk, which are to be reported as foreign exchange contracts. The only exception is where cross-currency swaps are used as part of a portfolio hedge of interest rate risk, where they shall be reported in the dedicated rows for these types of hedges. Interest rate contracts shall include forward rate agreements, single-currency interest rate swaps, interest rate futures, interest rate options (including caps, floors, collars and corridors), interest rate swaptions and interest rate warrants;

(b) equity: Equity derivatives shall be contracts that have a return, or a portion of their return, linked to the price of a particular equity or to an index of equity prices;

(c) foreign exchange and gold: These derivatives shall include contracts involving the exchange of currencies in the forward market and the exposure to gold. They therefore shall cover outright forwards, foreign exchange swaps, currency swaps (including cross-currency interest rate swaps), currency futures, currency options, currency swaptions and currency warrant. Foreign exchange derivatives shall include all deals involving exposure to more than one currency, whether in exchange rates or in interest rates except where cross-currency swaps are used as part of a portfolio hedge of interest rate risk. Gold contracts shall include all deals involving exposure to that commodity;

(d) credit: Credit derivatives shall be contracts in which the payout is linked primarily to some measure of the creditworthiness of a particular reference credit and that do not meet the definition of financial guarantees [IFRS 9]. The contracts shall specify an exchange of payments in which at least one of the two legs is determined by the performance of the reference credit. Payouts can be triggered by a number of events, including a default, a rating downgrade or a stipulated change in the credit spread of the reference asset. Credit derivatives that meet the definition of a financial guarantee in paragraph 114 of this Part of this Annex shall be reported only in template 9;

(e) commodity: These derivatives shall be contracts that have a return, or a portion of their return, linked to the price of, or to a price index of, a commodity such as a precious metal (other than gold), petroleum, lumber or agricultural products

(f) other: These derivatives shall be any other derivative contracts, which do not involve an exposure to foreign exchange, interest rate, equity, commodity or credit risk such as climatic derivatives or insurance derivatives.

130. Where a derivative is influenced by more than one type of underlying risk, the instrument shall be allocated to the most sensitive type of risk. For multi-exposure derivatives, in cases of uncertainty, the deals shall be allocated according to the following order of precedence:

(a) commodities: All derivatives transactions involving a commodity or commodity index exposure, whether or not they involve a joint exposure in commodities and any other risk category which may include foreign exchange, interest rate or equity, shall be reported in this category;

(b) equities: With the exception of contracts with a joint exposure to commodities and equities, which are to be reported as commodities, all derivatives transactions with a link to the performance of equities or equity indices shall be reported in the equity category. Equity deals with exposure to foreign exchange or interest rates shall be included in this category;

(c) foreign exchange and gold: This category shall include all derivatives transactions (with the exception of those already reported in the commodity or equity categories) with exposure to more than one currency, be it pertaining either to interest-bearing financial instruments or exchange rates except where cross-currency swaps are used as part of a portfolio hedge of interest rate risk.

10.2. Amounts to be reported for derivatives

131. Under IFRS, the ‘carrying amount’ for all derivatives (hedging or trading) shall be the fair value. Derivatives with a positive fair value (above zero) shall be ‘financial assets’ and derivatives with a negative fair value (below zero) shall be ‘financial liabilities’. The ‘carrying amount’ shall be reported separately for derivatives with a positive fair value (‘financial assets’) and for those with a negative fair value (‘financial liabilities’). At the date of initial recognition, a derivative shall be classified as ‘financial asset’ or ‘financial liability’ according to its initial fair value. After initial recognition, as the fair value of a derivative increases or decreases, the terms of the exchange may become either favourable to the institution (and the derivative is classified as ‘financial asset’) or unfavourable (and the derivative is classified as ‘financial liability’). The carrying amount of hedging derivatives shall be their entire fair value, including where applicable the components of this fair value that are not designated as hedging instruments.

132. In addition to carrying amounts as defined in paragraph 27 of Part 1 of this Annex fair values shall be reported by reporting institutions under national GAAP based on BAD for all derivative instruments, whether required to be booked on-balance sheet or off-balance sheet by the national GAAP based on BAD.

133. The ‘Notional amount’ shall be the gross nominal of all deals concluded and not yet settled at the reference date, regardless of whether these deals lead to derivative exposures being booked on-balance sheet. In particular, the following shall be taken into account to determine the notional amount:

(a) for contracts with variable nominal or notional principal amounts, the basis for reporting shall be the nominal or notional principal amounts at the reference date;

(b) the notional amount value to be reported for a derivative contract with a multiplier component shall be the contract effective notional amount or par value;

(c) swaps: The notional amount of a swap shall be the underlying principal amount upon which the exchange of interest, foreign exchange or other income or expense is based;

(d) equity and commodity-linked contracts: The notional amount to be reported for an equity or commodity contract shall be the quantity of the commodity or equity product contracted for purchase or sale multiplied by the contract price of a unit. The notional amount to be reported for commodity contracts with multiple exchanges of principal shall be the contractual amount multiplied by the number of remaining exchanges of principal in the contract;

(e) credit derivatives: The contract amount to be reported for credit derivatives shall be the nominal value of the relevant reference credit;

(f) digital options have a predefined payoff which can be either a monetary amount or a number of contracts of an underlying. The notional amount for digital options shall be defined as either the predefined monetary amount or the fair value of the underlying at the reference date.

134. The column ‘Notional amount’ of derivatives shall include, for each line item, the sum of the notional amounts of all contracts in which the institution is counterparty, irrespective of whether the derivatives are considered assets or liabilities on the face of the balance sheet or are not booked on-balance sheet. All notional amounts shall be reported regardless whether the fair value of derivatives is positive, negative or equal to zero. Netting among the notional amounts shall not be allowed.

135. The ‘Notional amount’ shall be reported by ‘total’ and by ‘of which: sold’ for the line items: ‘OTC options’, ‘Organised market options’, ‘Credit’, ‘Commodity’ and ‘Other’. The item ‘of which sold’ shall include the notional amounts (strike price) of the contracts in which the counterparties (option holders) of the institution (option writer) have the right to exercise the option and for the items related to credit risk derivatives, the notional amounts of the contracts in which the institution (protection seller) has sold (gives) protection to their counterparties (protection buyers).

136. The allocation of a transaction as ‘OTC’ or ‘Organized market’ shall be based on the nature of the market where the transaction takes place and not on whether there is a mandatory clearing obligation for that transaction. An ‘Organised market’ is a regulated market in the meaning of Article 4(92) of CRR. Therefore, where a reporting entity enters into a derivative contract in an OTC market where central clearing is compulsory, it shall classify that derivative as ‘OTC’ and not as ‘Organised market’.

10.3. **Derivatives classified as ‘economic hedges’**

137. Derivatives that are held for hedging purposes but which do not meet the criteria to be effective hedging instruments in accordance with IFRS 9, with IAS 39 where IAS 39 is applied for hedge accounting purposes or with the accounting framework under national GAAP based on BAD shall be reported in template 10 as ‘economic hedges’. This shall apply also to all of the following cases:

(a) derivatives hedging unquoted equity instruments for which cost may be an appropriate estimate of fair value;

(b) credit derivatives measured at fair value through profit or loss used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss at, or subsequent to, initial recognition, or while it is unrecognised in accordance with IFRS 9.6.7.;

(c) derivatives that are classified as ‘held for trading’ in accordance with IFRS 9 Appendix A or trading assets in accordance with the national GAAP based on BAD but are not part of the trading book as defined in Article 4(1)(86) of CRR.

138. ‘Economic hedges’ shall not include derivatives for proprietary trading.

139. Derivatives that meet the definition of ‘economic hedges’ shall be reported separately for each type of risk in template 10.

140. Credit derivatives used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss at, or subsequent to, initial recognition, or while it is unrecognised in accordance with IFRS 9.6.7 shall be reported in a dedicated row in template 10 within credit risk. Other economic hedges of credit risk for which the reporting entity does not apply IFRS 9.6.7 shall be reported separately.

10.4. **Breakdown of derivatives by counterparty sector**

141. The carrying amount and the total notional amount of derivatives held for trading, and also of derivatives held for hedge accounting, which are traded in the OTC market, shall be reported by counterparty using the following categories:

(a) ‘credit institutions’;

(b) ‘other financial corporations’;

(c) ‘rest’ comprising all other counterparties.

142. All OTC derivatives, without regarding the type of risk to which they are related, shall be broken down by these counterparties.

10.5. **Hedge accounting under national GAAP (11.2)**

143. Where national GAAP under BAD require the allocation of hedging derivatives across categories of hedges, the hedging derivatives shall be separately reported for each of the applicable categories:‘fair-value hedges’, ‘cash-flow hedges’, ‘cost-price hedges’, ‘hedge in net investments in a foreign operation’, ‘portfolio fair value hedges of interest rate risk’ and ‘portfolio cash flow hedges of interest rate risk’.

144. Where applicable in accordance with national GAAP based on BAD, ‘Cost price hedges’ shall refer to a hedging category in which the hedging derivative is generally measured at cost.

10.6. **Amount to be reported for non-derivative hedging instruments (11.3 and 11.3.1)**

145. For non-derivative hedging instruments the amount to be reported shall be their carrying amount according to the applicable measurement rules for the accounting portfolios to which they belong in IFRS or in GAAP based on BAD. No ‘notional amount’ shall be reported for non-derivative hedging instruments.

10.7. **Hedged items in fair value hedges (11.4)**

146. The carrying amount of hedged items in a fair value hedge recognised on the statement of financial position shall be broken down by accounting portfolio and type of hedged risk for hedged financial assets and hedged financial liabilities. Where a financial

instrument is hedged for more than one risk, it shall be reported in the type of risk in which the hedging instrument shall be reported in accordance with paragraph 129.

147. 'Micro-hedges' shall be hedges other than portfolio hedge of interest rate risk in accordance with IAS 39.89A. Micro-hedges include hedges of net positions in accordance with IFRS 9.6.6.

148. 'Hedge adjustments on micro-hedges' shall include all hedge adjustments for all the micro-hedges as defined in paragraph 147.

149. 'Hedge adjustments included in the carrying amount of assets/liabilities' shall be the accumulated amount of the gains and losses on the hedged items that have adjusted the carrying amount of those items and been recognised in profit or loss. Hedge adjustments for the hedged items that are equities measured at fair value through other comprehensive income shall be reported in template 1.3. Hedge adjustments for unrecognised firm commitments or a component thereof shall not be reported.

150. 'Remaining adjustments for discontinued micro-hedges including hedges of net positions' shall include those hedge adjustments which, following the discontinuation of the hedge relationship and the end of the adjustment of hedged items for hedging gains and losses, remain to be amortised to the profit or loss via a recalculated effective interest rate for hedged items measured at amortised cost, or to the amount that represents the previously recognised cumulative hedging gain or loss for hedged assets measured at fair value through other comprehensive income.

151. Where a group of financial assets or financial liabilities, including a group of financial assets or financial liabilities that constitute a net position, is eligible as a hedged item, financial assets and financial liabilities constituting this group shall be reported at their carrying amount on a gross basis, before netting between instruments within the group, in 'Assets or liabilities included in hedge of a net position (before netting)'.

152. 'Hedged items in portfolio hedge of interest rate risk' shall include financial assets and financial liabilities included in a fair value hedge of the interest rate exposure of a portfolio of financial assets or financial liabilities. These financial instruments shall be reported at their carrying amount on a gross basis, before netting between instruments within the portfolio.

11. MOVEMENTS IN ALLOWANCES AND PROVISIONS FOR CREDIT LOSSES (12)

11.1. **Movements in allowances for credit losses and impairment of equity instruments under national GAAP based on BAD (12.0)**

153. Template 12.0 contains a reconciliation of the opening and closing balances of the allowance account for financial assets measured under cost-based methods, as well as for financial assets under other measurement methods or measured at fair value through equity if the national GAAP under BAD require those assets to be subject to impairment. Value adjustments on assets measured at the lower of cost or market shall not be reported in template 12.0.

154. 'Increases due to amounts set aside for estimated loan losses during the period' shall be reported where, for the main category of assets or the counterparty, the estimation of the impairment for the period results in the recognition of net expenses; that is, for the given category or counterparty, the increases in the impairment for the period exceed the decreases. 'Decreases due to amounts reversed for estimated loan losses during the period' shall be reported where, for the main category of assets or counterparty,

the estimation of the impairment for the period result in the recognition of net income; that is, for the given category or counterparty, the decreases in the impairment for the period exceed the increases.

155. Changes in the allowance amounts due to repayment and disposals of financial assets shall be reported in 'Other adjustments'. Write-offs shall be reported in accordance with paragraphs 72 to 74.

11.2. Movements in allowances and provisions for credit losses under IFRS (12.1)

156. Template 12.1 contains a reconciliation of the opening and closing balances of the allowance account for financial assets measured at amortised cost and at fair value through other comprehensive income broken down by impairment stages, by instrument and by counterparty.

157. The provisions for off-balance sheet exposures that are subject to the impairment requirements of IFRS 9 shall be reported by impairment stages. Impairment for loan commitments shall be reported as provisions only where they are not considered together with the impairment of on-balance sheet assets in accordance with IFRS 9.7.B8E and paragraph 108 of this part. Movements in provisions for commitments and financial guarantees measured under IAS 37 and financial guarantees treated as insurance contracts under IFRS 4 shall not be reported in this template but in template 43. Changes in the fair value due to credit risk of commitments and financial guarantees measured at fair value through profit or loss in accordance with IFRS 9 shall not be reported in this template but in item 'Gains or (–) losses on financial assets and liabilities designated at fair value through profit or loss, net' in accordance with paragraph 50 if this Part.

158. The items 'of which: collectively measured allowances' and 'of which: individually measured allowances' shall include the movements in the cumulative amount of impairment related to financial assets which have been respectively measured on a collective or individual basis.

159. 'Increases due to origination and acquisition' shall include the amount of increases in expected losses accounted for on the initial recognition of financial assets originated or acquired. This increase of the allowance shall be reported at the first reporting reference date following the origination or acquisition of those financial assets. Increases or decreases in the expected losses on those financial assets after their initial recognition shall be reported in other columns, as applicable. Originated or acquired assets shall include assets resulting from the drawdown of off-balance sheet commitments given.

160. 'Decreases due to derecognition' shall include the amount of changes in expected losses due to financial assets de-recognised totally in the reporting period for reasons other than write-offs, which include transfers to third parties or the expiry of the contractual rights due to full repayment, disposal of those financial assets or their transfer in another accounting portfolio. The change in allowance shall be recognised in this column at the first reporting reference date following the repayment, disposal or transfer. For off-balance sheet exposures this item shall also include the decreases in the impairment due to the off-balance sheet item becoming an on-balance sheet asset.

161. 'Changes due to change in credit risk (net)' shall include the net amount of changes in expected losses at the end of the reporting period due to an increase or decrease in credit risk since initial recognition irrespectively of whether they led to a transfer of the financial asset to another stage. The impact in the allowance due to the increase

or decrease of the amount of financial assets as consequence of the interest income accrued and paid shall be reported in this column. This item shall also include the impact of the passing of time on the expected losses in accordance with IFRS 9.5.4.1(a) and (b). The changes in estimates due to updates or review of risk parameters as well as changes in forward-looking economic data shall also be reported in this column. Changes in expected losses due to partial repayment of exposures via instalments shall be reported in this column with the exception of the last instalment, which shall be reported in the column ‘Decreases due to derecognition’.

162. All changes in expected credit losses related to revolving exposures shall be reported in ‘Changes due to change in credit risk (net)’, except for those changes related to write-offs and updates in the institution's methodology for estimation of credit losses. Revolving exposures shall be those for which customers' outstanding balances are permitted to fluctuate based on their decisions to borrow and repay up to a limit established by the institution.

163. ‘Changes due to update in the institution's methodology for estimation (net)’ shall include changes due to updates in the institution’s methodology for estimation of expected losses due to changes in the existing models or establishment of new models used to estimate impairment. Methodological updates shall also encompass the impact of the adoption of new standards. Changes in methodology that trigger an asset to change impairment stage shall be considered for a model change in its entirety. The changes in estimates due to updates or review of risk parameters as well as changes in forward-looking economic data shall not be reported in this column.

164. The reporting of the changes in the expected losses related to modified assets [IFRS 9.5.4.3 and Appendix A] shall depend on the feature of the modification in accordance with the following:

(a) where the modification results in the partial or total derecognition of an asset due to a write-off as defined in paragraph 74, the impact on expected losses due to this derecognition shall be reported in ‘Decrease in allowance account due to write-offs’, and any other impact from modification on expected credit losses in other appropriate columns;

(b) where the modification results in the complete derecognition of an asset for reasons other than a write-off as defined in paragraph 74 and its substitution by a new asset, the impact of modification on expected credit losses shall be reported in ‘Changes due to derecognition’ for the changes due to the asset derecognised, and in ‘Increases due to origination and acquisition’ for the changes due to the newly recognised modified asset. Derecognition for reasons other than write-offs shall include derecognition where the terms of the modified assets have been subject to substantial changes;

(c) where the modification does not result in derecognition of all or part of the modified asset, its impact on expected losses shall be reported in ‘Changes due to modifications without derecognition’.

165. Write-offs shall be reported in accordance with paragraphs 72 to 74 of this Part of this Annex and in accordance with the following:

(a) where the debt instrument is partially or totally de-recognised because there is no reasonable expectation of recovery, the decrease in the loss allowance reported due to the amounts written off shall be reported in: ‘Decrease in allowance account due to write-offs;

(b) 'Amounts written-off directly to the statement of profit or loss' shall be the amounts of financial assets written-off during the reporting period that exceed any allowance account of the respective financial assets at the derecognition date. They shall include all amounts written-off during the reporting period and not only those which are still subject to enforcement activity.

166. 'Other adjustments' shall include any amount not reported in the previous columns, including among others the adjustments on expected losses due to foreign exchange differences where it is consistent with the reporting of the impact of foreign exchange in template 2.

11.3. Transfers between impairment stages (gross basis presentation) (12.2)

167. For financial assets the gross carrying amount and for off-balance exposures that are subject to the impairment requirements of IFRS 9 the nominal amount that has been transferred between impairment stages during the reporting period shall be reported in template 12.2.

168. Only the gross carrying amount or the nominal amount of those financial assets or off-balance exposures which are in a different impairment stage at the reporting reference date than they were at the beginning of the financial year or their initial recognition shall be reported. For on-balance exposures for which the impairment reported in template 12.1 includes an off-balance sheet component [IFRS 9.5.5.20 and IFRS 7.B8E], the change in stage of the on-balance sheet and off-balance sheet component shall be considered.

169. For the reporting of the transfers that have taken place during the financial year, financial assets or off-balance exposures that have changed multiple times the impairment stage since the beginning of the financial year or their initial recognition shall be reported as having been transferred from their impairment stage at the opening of the financial year or initial recognition to the impairment stage in which they are included at the reporting reference date.

170. The gross carrying amount or the nominal amount to be reported in template 12.2 shall be the gross carrying amount or the nominal value at the reporting date, regardless of whether this amount was higher or lower at the date of the transfer.

12. COLLATERAL AND GUARANTEES RECEIVED (13)

12.1. Breakdown of collateral and guarantees by loans and advances other than held for trading (13.1)

171. The collateral and guarantees backing the loans and advances, independently of their legal form, shall be reported by type of pledges: loans collateralised by immovable property and other collateralised loans, and by financial guarantees received. The loans and advances shall be broken down by counterparties and purpose.

172. In template 13.1, the 'maximum amount of the collateral or guarantee that can be considered' shall be reported. The sum of the amounts of the financial guarantee and/or collateral shown in the related columns of template 13.1 shall not exceed the carrying amount of the related loan.

173. For reporting loans and advances according to the type of pledge the following definitions shall be used:

(a) within 'Loans collateralised by immovable property', 'Residential' shall include loans secured by residential immovable property and 'Commercial' loans secured by pledges of immovable property other than residential, including offices and commercial premises and other types of commercial immovable property. The determination of whether immovable property collateral shall be residential or commercial shall be made in accordance with the CRR;

(b) within ‘Other collateralised loans’, ‘Cash [Debt instruments issued]’ shall include (a) deposits in the reporting institution that have been pledged as collateral for a loan and (b) debt securities issued by the reporting institution which have been pledged as collateral for a loan. ‘Rest’ shall include pledges of other securities issued by any third parties or pledges of other assets;

(c) ‘Financial guarantees received’ shall include contracts that in accordance with paragraph 114 of this Part of this Annex require the issuer to make specified payments to reimburse the institution of a loss it incurs, because a specified debtor fails to make payment where due in accordance with the original or modified terms of a debt instrument.

174. For loans and advances that have simultaneously more than one type of collateral or guarantee, the amount of the ‘Maximum collateral/guarantee that can be considered’ shall be allocated according to its quality starting from the one with the best quality. For loans collateralised by immovable property, immovable property collateral shall always be reported first, irrespective of its quality compared to other collateral. Where the ‘Maximum collateral/guarantee that can be considered’ exceeds the value of immovable property collateral, its remaining value shall be allocated to other collateral types and guarantees according to its quality starting from the one with best quality.

12.2. Collateral obtained by taking possession during the period [held at the reporting date] (13.2)

175. This template shall include the carrying amount of the collateral that has been obtained between the beginning and the end of the reference period and that remains recognised in the balance sheet at the reference date.

12.3. Collateral obtained by taking possession [tangible assets] accumulated (13.3)

176. ‘Foreclosure [tangible assets]’ shall be the cumulative carrying amount of tangible assets obtained by taking possession of collateral that remains recognised in the balance sheet at the reference date excluding those classified as ‘Property, plant and equipment’.

13. FAIR VALUE HIERARCHY: FINANCIAL INSTRUMENTS AT FAIR VALUE (14)

177. Institutions shall report the value of financial instruments measured at fair value according to the hierarchy provided by IFRS 13.72. Where national GAAP under BAD also require the allocation of assets measured at fair value between different levels of fair value, institutions under national GAAP shall also report this template.

178. ‘Change in fair value for the period’ shall include gains or losses from re-measurements in accordance with IFRS 9, IFRS 13 or national GAAP where applicable, in the period of the instruments that continue to exist at the reporting date. These gains and losses shall be reported as for inclusion in the statement of profit or loss, or where applicable, in the statement of comprehensive income; thus, the amounts reported are before taxes.

179. 'Accumulated change in fair value before taxes' shall include the amount of gains or losses from re-measurements of the instruments accumulated from the initial recognition to the reference date.

14. DERECOGNITION AND FINANCIAL LIABILITIES ASSOCIATED WITH TRANSFERRED FINANCIAL ASSETS (15)

180. Template 15 shall include information on transferred financial assets of which part or all do not qualify for de-recognition, and financial assets entirely derecognised for which the institution retains servicing rights.

181. The associated liabilities shall be reported according to the portfolio in which the related transferred financial assets were included in the assets side and not according to the portfolio in which they were included in the liability side.

182. The column 'Amounts derecognised for capital purposes' shall include the carrying amount of the financial assets recognised for accounting purposes but de-recognised for prudential purposes because the institution is treating them as securitisation positions for capital purposes in accordance with Articles 109, 243 and 244 of CRR.

183. 'Repurchase agreements' ('repos') shall be transactions in which the institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. Transactions involving the temporary transfer of gold against cash collateral shall also be considered 'Repurchase agreements' ('repos'). Amounts received by the institution in exchange for financial assets transferred to a third party ('temporary acquirer') shall be classified under 'repurchase agreements' where there is a commitment to reverse the operation and not merely an option to do so. Repurchase agreements shall also include repo-type operations which may include:

(a) Amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral;

(b) Amounts received in exchange for securities temporarily transferred to a third party in the form of sale/buy-back agreement.

184. 'Repurchase agreements' ('repos') and 'reverse repurchase loans' ('reverse repos') shall involve cash received or loaned out by the institution.

185. In a securitisation transaction, where the transferred financial assets are derecognized, institutions shall declare the gains (losses) generated by the item within the income statement corresponding to the 'accounting portfolios' in which the financial assets were included prior to their de-recognition.

15. BREAKDOWN OF SELECTED STATEMENT OF PROFIT OR LOSS ITEMS (16)

186. For selected items of the income statement further breakdowns of gains (or income) and losses (or expenses) shall be reported.

15.1. **Interest income and expenses by instrument and counterparty sector (16.1)**

187. Interest income shall be broken down in accordance with both of the following:

(a) interest income on financial and other assets;

(b) interest income on financial liabilities with negative effective interest rate.

188. Interest expenses shall be broken down in accordance with both of the following:

(a) interest expenses on financial and other liabilities;

(b) interest expenses on financial assets with negative effective interest rate.

189. Interest income on financial assets and on financial liabilities with a negative effective interest rate shall include interest income on derivatives held for trading, debt securities, and loans and advances, as well as on deposits, debt securities issued and other financial liabilities with a negative effective interest rate.

190. Interest expenses on financial liabilities and on financial assets with a negative effective interest rate shall include interest expenses on derivatives held for trading, deposits, debt securities issued and other financial liabilities, as well as on debt securities and loans and advances with a negative effective interest rate.

191. For the purpose of template 16.1, short positions shall be considered within other financial liabilities. All instruments in the various portfolios shall be taken into account except those included in the items 'Derivatives - Hedge accounting' not used to hedge interest rate risk.

192. 'Derivatives - Hedge accounting, interest rate risk' shall include the interest income and expenses on hedging instruments where the hedged items generate interest.

193. Where the clean price is used, interest on derivatives held for trading shall include the amounts related to those derivatives held for trading which qualify as 'economic hedges' that are included as interest income or expenses to correct the income and expense of the hedged financial instruments from an economic but not accounting point of view. In such case interest income on economic hedge derivatives shall be reported separately within interest income from trading derivatives. Time-apportioned fees or balancing payments in relation to credit derivatives measured at fair value and used to manage the credit risk of part or all of a financial instrument that is designated at fair value at that occasion shall also be reported within interest on derivatives held for trading.

194. Under IFRS, 'of which: interest-income on impaired financial assets' means interest income on credit-impaired financial assets, including purchased or originated credit-impaired financial assets. Under national GAAP under BAD, it shall include interest income on assets impaired with a specific or general impairment allowance for credit risk.

15.2. Gains or losses on de-recognition of financial assets and liabilities not measured at fair value through profit or loss by instrument (16.2)

195. Gains and losses on de-recognition of financial assets and financial liabilities not measured at fair value through profit or loss shall be broken down by type of financial instrument and by accounting portfolio. For each item, the net realised gain or loss stemming from the derecognised transaction shall be reported. The net amount represents the difference between realised gains and realised losses.

196. Template 16.2 shall apply under IFRS to financial assets and liabilities at amortised cost, and debt instruments measured at fair value through other comprehensive income. Under national GAAP based on BAD, template 16.2 shall apply to financial assets measured at cost-based method, at fair value through equity, and according to other measurement methods such as the lower of cost or market. Gains and losses of financial instruments classified as trading under the relevant national GAAP based on

BAD shall not be reported in this template regardless of the valuation rules applicable for these instruments.

15.3. **Gains or losses on financial assets and liabilities held for trading by instrument (16.3)**

197. Gains and losses on financial assets and liabilities held for trading shall be broken down by type of instrument; each item of the breakdown shall be the net realised and unrealised amount (gains minus losses) of the financial instrument.

198. Gains and losses from foreign currency trading on the spot market, excluding exchange of foreign notes and coins, shall be included as trading gains and losses. Gains and losses from precious metal trading or de-recognition and re-measurement shall not be included in trading gains and losses but in 'Other operating income' or 'Other operating expense' in accordance with paragraph 316 of this Part.

199. The item 'of which: economic hedges with use of the fair value option' shall include only gains and losses on credit derivatives measured at fair value through profit or loss and used to manage the credit risk of all or part of a financial instrument that is designated at fair value through profit or loss at that occasion in accordance with IFRS 9.6.7. Gains or losses due to the reclassification of financial assets out of the amortised cost accounting portfolio and into the fair value through profit or loss accounting portfolio or into the held for trading portfolio [IFRS 9.5.6.2] shall be reported in 'of which: gains and losses due to the reclassification of assets at amortised cost'.

15.4. **Gains or losses on financial assets and liabilities held for trading by risk (16.4)**

200. Gains and losses on financial assets and financial liabilities held for trading shall also be broken down by type of risk; each item of the breakdown is the net realised and unrealised amount (gains minus losses) of the underlying risk (interest rate, equity, foreign exchange, credit, commodity and other) associated to the exposure, including related derivatives. Gains and losses from exchange differences shall be included in the item in which the rest of gains and losses arising from the converted instrument are included. Gains and losses on financial assets and financial liabilities other than derivatives shall be included in the risk categories as follows:

(a) interest rate: including trading of loans and advances, deposits and debt securities (held or issued);

(b) equity: including trading of shares, quotas of UCITS and other equity instruments;

(c) foreign exchange trading: including exclusively trading on foreign exchanges;

(d) credit risk: including trading of credit link notes;

(e) commodities: this item shall include only derivatives because gains and losses on commodities held with trading intent shall be reported under 'Other operating income' or 'Other operating expense' in accordance with paragraph 316 of this Part;

(f) other: including trading of financial instruments which cannot be classified in other breakdowns.

15.5. **Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument (16.4.1)**

201. Gains and losses on non-trading financial assets mandatorily at fair value through profit or loss shall be broken down by type of instrument; each item of the breakdown

is the net realised and unrealised amount (gains minus losses) of the financial instrument.

202. Gains or losses due to the reclassification of financial assets out of the amortised cost accounting portfolio and into the non-trading financial assets mandatorily at fair value through profit or loss accounting portfolio [IFRS 9.5.6.2] shall be reported in ‘of which: gains and losses due to the reclassification of assets at amortised cost’.

15.6. Gains or losses on financial assets and liabilities designated at fair value to profit or loss by instrument (16.5)

203. Gains and losses on financial assets and liabilities designated at fair value through profit or loss shall be broken down by type of instrument. Institutions shall report the net realised and unrealised gains or losses and the amount of change in fair value of financial liabilities in the period due to changes in the credit risk (own credit risk of the borrower or issuer) where own credit risk is not reported within other comprehensive income.

204. Where a credit derivative measured at fair value is used to manage the credit risk of all or part of a financial instrument that is designated at fair value through profit or loss at that occasion, the gains or losses of the financial instrument upon that designation shall be reported in ‘of which: gains or (–) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net’. Subsequent fair value gains or losses on these financial instruments shall be reported in ‘of which: gains or (–) losses after the designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net’.

15.7. Gains or losses from hedge accounting (16.6)

205. All gains and losses from hedge accounting, except interest income or expense where the clean price is used, shall be broken down by type of hedge accounting: fair value hedge, cash flow hedge and hedge of net investments in foreign operations. Gains and losses related to fair value hedge shall be broken down between the hedging instrument and the hedged item. Gains and losses on hedging instruments shall not include gains and losses related to elements of the hedging instruments that are not designated as hedging instruments in accordance with IFRS 9.6.2.4. These not designated hedging instruments shall be reported in accordance with paragraph 60 of this Part. Gains and losses from hedge accounting shall also include gains and losses on hedges of a group of items with offsetting risk positions (hedges of a net position).

206. ‘Fair value changes of the hedged item attributable to the hedged risk’ shall also include gains and losses on hedged items where the items are debt instruments measured at fair value through other comprehensive income in accordance with IFRS 9.4.1.2A [IFRS 9.6.5.8].

207. Under national GAAP based on BAD, the breakdown by type of hedges as provided for in this template shall be reported to the extent the breakdown is compatible with the applicable accounting requirements.

15.8. Impairment on non-financial assets (16.7)

208. ‘Additions’ shall be reported where, for the accounting portfolio or main category of assets, the estimation of the impairment for the period results in recognition of net expenses. ‘Reversals’ shall be reported where, for the accounting portfolio or main category of assets, the estimation of the impairment for the period result in the recognition of net income.

16. RECONCILIATION BETWEEN ACCOUNTING AND CRR SCOPE OF CONSOLIDATION (17)

209. ‘Accounting scope of consolidation’ shall include the carrying amount of assets, liabilities and equity as well as the nominal amounts of the off-balance sheet exposures prepared using the accounting scope of consolidation; that is, including in the consolidation subsidiaries that are insurance undertakings and non-financial corporations. Institutions shall account for the subsidiaries, joint ventures and associates using the same method as in their financial statements.

210. In this template, the item ‘Investments in subsidiaries, joint ventures and associates’ shall not include subsidiaries as with the accounting scope of consolidation all subsidiaries are fully consolidated.

211. ‘Assets under reinsurance and insurance contracts’ shall include assets under reinsurance ceded as well as, if any, assets related to insurance and reinsurance contracts issued.

212. ‘Liabilities under insurance and reinsurance contracts’ shall include liabilities under insurance and reinsurance contracts issued.

17. NON-PERFORMING EXPOSURES (18)

213. For the purpose of template 18, non-performing exposures shall be those that satisfy any of the following criteria:

(a) material exposures which are more than 90 days past due;

(b) the debtor is assessed as unlikely to pay its credit obligations in full without realisation of collateral, regardless of the existence of any past due amount or of the number of days past due.

214. That categorisation as non-performing exposures shall apply notwithstanding the classification of an exposure as defaulted for regulatory purposes in accordance with Article 178 of CRR or as impaired for accounting purposes in accordance with the applicable accounting framework.

215. Exposures in respect of which a default is considered to have occurred in accordance with Article 178 of CRR and exposures that have been found impaired in accordance with the applicable accounting framework shall always be considered as non-performing exposures. Under IFRS, for the purpose of template 18, impaired exposures shall be those that have been found credit-impaired (Stage 3), including purchased or originated credit-impaired assets. Exposures included in impairment stages other than Stage 3 shall be considered as non-performing where they meet the criteria to be considered as non-performing.

216. Exposures shall be categorised for their entire amount and without taking into account the existence of any collateral. Materiality shall be assessed in accordance with Article 178 of CRR.

217. For the purpose of template 18, ‘exposures’ shall include all debt instruments (debt securities and loans and advances which shall include also cash balances at central banks and other demand deposits) and off-balance sheet exposures, except those held for trading exposures.

218. Debt instruments shall be included in the following accounting portfolios: (a) debt instruments at cost or amortised cost, (b) debt instruments at fair value through other comprehensive income or through equity subject to impairment and (c) debt instruments at strict LOCOM or fair value through profit or loss or through equity not subject to impairment, in accordance with the criteria of paragraph 233 of this Part. Each category shall be broken down by instrument and by counterparty.

219. Under IFRS and relevant national GAAP based on BAD, off-balance sheet exposures shall comprise the following revocable and irrevocable items:

(a) loan commitments given;

(b) financial guarantees given;

(c) other commitments given.

220. Debt instruments classified as held for sale in accordance with IFRS 5 shall be reported separately.

221. In template 18 for debt instruments, ‘gross carrying amount’ shall be reported as defined in paragraph 34 of Part 1 of this Annex. For off-balance sheet exposures, the nominal amount as defined in paragraph 118 of this Part of this Annex shall be reported.

222. For the purpose of template 18, an exposure is ‘past-due’ where it meets the criteria of paragraph 96 of this Part.

223. For the purpose of template 18, ‘debtor’ means an obligor within the meaning of Article 178 of CRR.

224. A commitment shall be considered as a non-performing exposure for its nominal amount where, drawn down or otherwise used, it would lead to exposures that present a risk of not being paid back in full without realisation of collateral.

225. Financial guarantees given shall be considered as non-performing exposures for their nominal amount where the financial guarantee is at risk of being called by the guaranteed party, including, in particular, where the underlying guaranteed exposure meets the criteria to be considered as non-performing, referred to in paragraph 213. Where the guaranteed party is past-due on the amount due under the financial guarantee contract, the reporting institution shall assess whether the resulting receivable meets the non-performing criteria.

226. Exposures classified as non-performing in accordance with paragraph 213 shall be categorised as either non-performing on an individual basis (‘transaction based’) or as non-performing for the overall exposure to a given debtor (‘debtor based’). For the categorisation of non-performing exposures on an individual basis or to a given debtor, the following categorisation approaches shall be used for the different types of non-performing exposures:

(a) for non-performing exposures classified as defaulted in accordance with Article 178 of CRR, the categorisation approach of that Article shall be applied;

(b) for exposures that are classified as non-performing due to impairment under the applicable accounting framework, the recognition criteria for impairment under the applicable accounting framework shall be applied;

(c) for other non-performing exposures that are neither classified as defaulted nor as impaired, the provisions of Article 178 of CRR for defaulted exposures shall be applied.

227. Where an institution has on-balance sheet exposures to a debtor that are past due by more than 90 days and the gross carrying amount of the past due exposures represents more than 20% of the gross carrying amount of all on-balance sheet exposures to that debtor, all on- and off-balance sheet exposures to that debtor shall be considered as non-performing. Where a debtor belongs to a group, the need to also consider exposures to other entities of the group as non-performing shall be assessed, where they are not already considered as impaired or defaulted in accordance with Article 178 of CRR, except for exposures affected by isolated disputes that are unrelated to the solvency of the counterparty.

228. Exposures shall be considered to have ceased being non-performing where all of the following conditions are met:

(a) the exposure meets the exit criteria applied by the reporting institution for the discontinuation of the impairment and default classification according to the applicable accounting framework and Article 178 of the CRR respectively;

(b) the situation of the debtor has improved to the extent that full repayment, according to the original or where applicable the modified conditions, is likely to be made;

(c) the debtor does not have any amount past-due by more than 90 days.

229. An exposure shall remain classified as non-performing while the conditions in points (a), (b) and (c) of paragraph 228 of this Part of this Annex are not met, even though the exposure has already met the discontinuation criteria applied by the reporting institution for the impairment and default classification according to the applicable accounting framework and Article 178 of CRR respectively.

230. The classification of a non-performing exposure as non-current asset held for sale in accordance with IFRS 5 does not discontinue their classification as non-performing exposure.

231. Granting forbearance measures to a non-performing exposure shall not discontinue the non-performing status of this exposure. Where exposures are non-performing with forbearance measures, as referred to in paragraph 262, those exposures shall be considered to have ceased being non-performing where all the following conditions are met:

(a) exposures are not considered to be impaired or defaulted by the reporting institution according to the applicable accounting framework and Article 178 of the CRR, respectively;

(b) one year has passed since the latest between the moment where forbearance measures were applied and the moment where exposures have been classified as non-performing;

(c) there is not, following the forbearance measures, any past-due amount or concern regarding the full repayment of the exposure according to the post-forbearance conditions. The absence of concerns shall be determined after an analysis of the debtor's financial situation by the institution. Concerns may be considered as no longer existing where the debtor has paid, via its regular payments in accordance with the post-forbearance conditions, a total equal to the amount that was previously past-due (where there were past-due amounts) or that has been written-off (where there were no past-due amounts) under the forbearance measures or the debtor has otherwise demonstrated its ability to comply with the post-forbearance conditions.

The specific exit conditions referred to in points (a), (b) and (c) shall apply in addition to the criteria applied by reporting institutions for impaired and defaulted exposures according to the applicable accounting framework and Article 178 of CRR, respectively.

232. Where the conditions referred to in paragraph 231 of this Part of this Annex are not met at the end of the one year period specified in point (b) of that paragraph, the exposure shall continue to be identified as non-performing forborne exposure until all conditions are met. The conditions shall be assessed at least on a quarterly basis.

233. The accounting portfolios under IFRS listed in paragraph 15 of Part 1 of this Annex and under relevant national GAAP based on BAD listed in paragraph 16 of Part 1 of this Annex shall be reported as follows in template 18:

(a) 'Debt instruments at cost or at amortised cost' shall encompass debt instruments included in any of the following:

(i) 'financial assets at amortised cost' (IFRS);

(ii) 'Non-trading non-derivative financial assets at a cost based method', including debt instruments under moderate LOCOM (national GAAP based on BAD);

(iii) 'Other non-trading non-derivative financial assets', except debt instruments measured at strict LOCOM (national GAAP based on BAD);

(b) 'Debt instruments at fair value through other comprehensive income or through equity subject to impairment' shall encompass debt instruments included in any of the following:

(i) 'Financial assets at fair value through other comprehensive income' (IFRS);

(ii) 'Non-trading non-derivative financial assets measured at fair value to equity', where instruments in that measurement category can be subject to impairment in accordance with the applicable accounting framework under national GAAP based on BAD;

(c) 'Debt instruments at strict LOCOM, or at fair value through profit or loss or through equity not subject to impairment' shall encompass debt instruments included in any of the following:

(i) 'Non-trading financial assets mandatorily at fair value through profit or loss' (IFRS);

(ii) 'Financial assets designated at fair value through profit or loss' (IFRS);

(iii) 'Non-trading non-derivative financial assets measured at fair value through profit or loss' (national GAAP based on BAD);

(iv) 'Other non-trading non-derivative financial assets' where debt instruments are measured under strict LOCOM (national GAAP based on BAD);

(v) 'Non-trading non-derivative financial assets measured at fair value through equity', where debt instruments in that measurement category are not subject to impairment in accordance with the applicable accounting framework under GAAP based on BAD.

234. Where IFRS or the relevant national GAAP based on BAD provide for the designation of commitments at fair value through profit and loss, the carrying amount of any asset resulting from that designation and measurement at fair value shall be reported in ‘Financial assets designated at fair value through profit or loss’ (IFRS) or ‘Non-trading non-derivative financial assets measured at fair value through profit or loss’ (national GAAP based on BAD). The carrying amount of any liability resulting from that designation shall not be reported in template F18. The notional amount of all commitments designated at fair value through profit or loss shall be reported in template 9.

235. Past due exposures shall be reported separately within the performing and non-performing categories for their entire amount as defined in paragraph 96 of this Part. Exposures past due by more than 90 days but that are not material in accordance with Article 178 of CRR shall be reported within performing exposures in ‘Past due > 30 days <= 90 days’.

236. Non-performing exposures shall be reported broken down by past due time bands. Exposures that are not past due or are past due by 90 days or less but nevertheless are identified as non-performing due to the likelihood of non-full repayment shall be reported in a dedicated column. Exposures that present both past due amounts and a likelihood of non-full repayment shall be allocated by past-due time bands consistent with the number of days that they are past due.

237. The following exposures shall be identified in separate columns:

(a) exposures which are considered to be impaired in accordance with the applicable accounting framework; under IFRS, the amount of credit-impaired assets (Stage 3), including purchased or originated credit-impaired assets, shall be reported in this column;

(b) exposures in respect of which a default is considered to have occurred in accordance with Article 178 of CRR.

238. ‘Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions’ figures shall be reported in accordance with paragraphs 11, 69 to 71, 106 and 110 of this Part.

239. Information on collateral held and guarantees received on non-performing exposures shall be reported separately. Amounts reported for collateral received and guarantees received shall be calculated in accordance with paragraphs 172 and 174 of this Part. The sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount or nominal amount of the related exposure.

18. FORBORNE EXPOSURES (19)

240. For the purpose of template 19, forborne exposures shall be debt contracts in respect of which forbearance measures have been applied. Forbearance measures consist of concessions towards a debtor that is experiencing or about to experience difficulties in meeting its financial commitments (‘financial difficulties’).

241. For the purpose of template 19, a concession may entail a loss for the lender and shall refer to either of the following actions:

(a) a modification of the previous terms and conditions of a contract that the debtor is considered unable to comply with due to its financial difficulties ('troubled debt') resulting in insufficient debt service ability and that would not have been granted had the debtor not been experiencing financial difficulties;

(b) a total or partial refinancing of a troubled debt contract, that would not have been granted had the debtor not been experiencing financial difficulties.

242. Evidence of a concession shall include at least any of the following:

(a) a difference in favour of the debtor between the modified terms of the contract and the previous terms of the contract;

(b) inclusion in a modified contract of more favourable terms than other debtors with a similar risk profile could have obtained from the same institution at that time.

243. The exercise of clauses which, where used at the discretion of the debtor, enable the debtor to change the terms of the contract ('embedded forbearance clauses') shall be treated as a concession where the institution approves executing those clauses and concludes that the debtor is experiencing financial difficulties.

244. For the purposes of Annexes III and IV as well as this Annex, 'refinancing' means the use of debt contracts to ensure the total or partial payment of other debt contracts the current terms of which the debtor is unable to comply with.

245. For the purpose of template 19, 'debtor' shall include all the legal entities in the debtor's group which are within the accounting scope of consolidation and natural persons who control that group.

246. For the purpose of template 19, 'debt' shall include loans and advances (which include also cash balances at central banks and other demand deposits), debt securities and revocable and irrevocable loan commitments given including those loan commitments designated at fair value through profit and loss that are assets at the reporting date. 'Debt' shall exclude exposures held for trading.

247. 'Debt' shall also include loans and advances and debt securities classified as non-current assets and disposal groups classified as held for sale in accordance with IFRS 5.

248. For the purpose of template 19, 'exposure' shall have the same meaning as given for 'debt' in paragraph 247 of this Part.

249. The accounting portfolios under IFRS listed in paragraph 15 of Part 1 of this Annex and under relevant national GAAP based on BAD listed in paragraph 16 of Part 1 of this Annex shall be reported in template 19 as defined in paragraph 233 of this Part.

250. For the purpose of template 19, 'institution' means the institution which applied the forbearance measures.

251. In template 19 for 'debt', the 'gross carrying amount' shall be reported as defined in paragraph 34 of Part 1 of this Annex. For loan commitments given which are off-balance sheet exposures, the nominal amount as defined in paragraph 118 of this Part of this Annex shall be reported.

252. Exposures shall be regarded as forborne where a concession has been made, irrespective of whether any amount is past due or of the classification of the exposures as impaired in accordance with the applicable accounting framework or as defaulted in accordance with Article 178 of CRR. Exposures shall not be treated as forborne where

the debtor is not in financial difficulties. Under IFRS, modified financial assets [IFRS 9.5.4.3 and Appendix A] shall be treated as forborne provided that a concession as defined in paragraphs 240 and 241 of this Part of this Annex has been made, regardless of the incidence of the modification on the change in the credit risk of the financial asset since initial recognition. Any of the following shall be treated as forbearance measures:

(a) a modified contract that has been classified as non-performing before the modification or would in the absence of modification be classified as non-performing;

(b) the modification that has been made to a contract involves a total or partial cancellation by write-offs of the debt;

(c) the institution approves the use of embedded forbearance clauses for a debtor who is non-performing or who would be considered as non-performing without the use of those clauses;

(d) simultaneously with or close in time to the concession of additional debt by the institution, the debtor made payments of principal or interest on another contract with the institution that was non-performing or would in the absence of refinancing be classified as non-performing.

253. A modification involving repayments made by taking possession of collateral shall be treated as a forbearance measure where that modification constitutes a concession.

254. There is a rebuttable presumption that forbearance has taken place in any of the following circumstances:

(a) the modified contract was totally or partially past due by more than 30 days (without being non-performing) at least once during the three months prior to its modification or would be more than 30 days past due, totally or partially, without modification;

(b) simultaneously with or close in time to the concession of additional debt by the institution, the debtor made payments of principal or interest on another contract with the institution that was totally or partially past due by 30 days at least once during the three months prior to its refinancing;

(c) the institution approves the use of embedded forbearance clauses for 30 days past due debtors or debtors who would be 30 days past due without the exercise of those clauses.

255. Financial difficulties shall be assessed at debtor level as referred to in paragraph 245. Only exposures to which forbearance measures have been applied shall be identified as forborne exposures.

256. Forborne exposures shall be included within the non-performing exposures category or the performing exposures category in accordance with paragraphs 213 to 224 and 260 of this Part. The classification as forborne exposure shall be discontinued where all of the following conditions are met:

(a) the forborne exposure is considered to be performing, including where it has been reclassified from the non-performing exposures category after an analysis of the financial condition of the debtor showed that it no longer met the conditions to be considered as non-performing;

(b) a minimum two year period has passed from the date the forborne exposure was considered to be performing (‘probation period’);

(c) regular payments of more than an insignificant aggregate amount of principal or interest have been made during at least half of the probation period;

(d) none of the exposures to the debtor is more than 30 days past due at the end of the probation period.

257. Where the conditions referred to in paragraph 256 are not met at the end of the probation period, the exposure shall continue to be identified as performing forborne under probation until all the conditions are met. The conditions shall be assessed at least on a quarterly basis.

258. Forborne exposures which are classified as non-current assets held for sale in accordance with IFRS 5 shall continue to be classified as forborne exposures.

259. A forborne exposure may be considered as performing from the date the forbearance measures were applied where both of the following conditions are met:

(a) that extension has not led the exposure to be classified as non-performing;

(b) the exposure was not considered to be a non-performing exposure at the date the forbearance measures were extended.

260. Where additional forbearance measures are applied to a performing forborne exposure under probation that has been reclassified out of non-performing category or the exposure becomes more than 30 days past due, it shall be classified as non-performing.

261. ‘Performing exposures with forbearance measures’ (performing forborne exposures) shall comprise forborne exposures that do not meet the criteria to be considered as non-performing and are included in the performing exposures category. Performing forborne exposures are under probation according to paragraph 256, including where paragraph 259 applies. Performing forborne exposures under probation that have been reclassified out of the non-performing exposures category shall be reported separately within the performing exposures with forbearance measures in the column ‘of which: Performing forborne exposures under probation reclassified from non-performing’.

262. ‘Non-performing exposures with forbearance measures’ (non-performing forborne exposures) shall comprise forborne exposures that meet the criteria to be considered as non-performing and are included in the non-performing exposures category. Those non-performing forborne exposures shall include the following:

(a) exposures which have become non-performing due to the application of forbearance measures;

(b) exposures which were non-performing prior to the extension of forbearance measures;

(c) forborne exposures which have been reclassified from the performing category, including exposures reclassified in application of paragraph 260.

263. Where forbearance measures are extended to exposures which were non-performing prior to the extension of forbearance measures, the amount of those forborne exposures shall be separately identified in the column ‘of which: forbearance of exposures non-performing prior to forbearance measures’.

264. The following non-performing exposures with forbearance measures shall be identified in separate columns:

(a) exposures which are considered to be impaired in accordance with the applicable accounting framework. Under IFRS, the amount of credit-impaired assets (Stage 3), including purchased or originated credit-impaired assets shall be reported in this column;

(b) exposures in respect of which a default is considered to have occurred in accordance with Article 178 of CRR.

265. The column 'Refinancing' shall comprise the gross carrying amount of the new contract ('refinancing debt') granted as part of a refinancing transaction which qualifies as a forbearance measure, as well as the gross carrying amount of the old re-paid contract that is still outstanding.

266. Forborne exposures combining modifications and refinancing shall be allocated to the column 'Instruments with modifications of the terms and conditions' or the column 'Refinancing' according to the measure that has the most impact on cash-flows. Refinancing by a pool of banks shall be reported in the column 'Refinancing' for the total amount of refinancing debt provided by or refinanced debt still outstanding at the reporting institution. Repackaging of several debts into a new debt shall be reported as a modification, unless there is also a refinancing transaction that has a larger impact on cash-flows. Where forbearance through modification of the terms and conditions of a troubled exposure leads to its de-recognition and to the recognition of a new exposure, that new exposure shall be treated as forborne debt.

267. Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions shall be reported in accordance with paragraphs 11, 69 to 71, 106 and 110 of this Part.

268. Collateral and guarantees received on exposures with forbearance measures shall be reported for all exposures with forbearance measures, regardless of their performing or non-performing status. Amounts reported for collateral received and guarantees received shall be calculated in accordance with paragraphs 172 and 174 of this Part. The sum of the amounts reported for both collateral and guarantees shall be capped at the carrying amount of the related exposure.

19. GEOGRAPHICAL BREAKDOWN (20)

269. Template 20 shall be reported where the institution exceeds the threshold described in Article 5.1(a)(iv) of this Regulation.

19.1. **Geographical breakdown by location of activities (20.1-20.3)**

270. The geographical breakdown by location of the activities in templates 20.1 to 20.3 distinguishes between 'domestic activities' and 'non-domestic activities'. For the purposes of this Part,'location' means the jurisdiction of incorporation of the legal entity which has recognised the corresponding asset or liability; for branches, it means the jurisdiction of its residence. For these purposes, 'domestic' shall include the activities recognised in the Member State where the reporting institution is located.

19.2. **Geographical breakdown by residence of the counterparty (20.4-20.7)**

271. Templates 20.4 to 20.7 contain information 'country-by-country' on the basis of the residence of the immediate counterparty as defined in paragraph 43 of Part 1 of this Annex. The breakdown provided shall include exposures or liabilities with residents in each foreign country in which the institution has exposures. Exposures or liabilities with international organisations and multilateral development banks shall not be assigned to the country of residence of the institution but to the geographical area 'Other countries'.

272. 'Derivatives' shall include both trading derivatives, including economic hedges, and hedging derivatives under IFRS and under GAAP, reported in templates 10 and 11.

273. Assets held for trading under IFRS and trading assets under GAAP shall be identified separately. Financial assets subject to impairment shall have the same meaning as in paragraph 93 of this Part. Assets measured under LOCOM that have credit risk induced value adjustments shall be considered as impaired.

274. In templates 20.4 and 20.7, 'Accumulated impairment' and 'Accumulated negative changes in fair value due to credit risk on non-performing exposures' shall be reported as defined in paragraphs 69 to 71 of this Part.

275. In template 20.4 for debt instruments, 'gross carrying amount' shall be reported as defined in paragraph 34 of Part 1 of this Annex. For derivatives and equity instruments, the amount to be reported shall be the carrying amount. In column 'Of which: Non-performing' debt instruments shall be reported as defined in paragraphs 213 to 232 of this Part. Debt forbearance comprises all 'debt' contracts for the purpose of template 19 to which forbearance measures, as defined in paragraphs 240 to 255 of this Part, are extended.

276. In template 20.5, 'Provisions for commitments and guarantees given' shall include provisions measured under IAS 37, the credit losses of financial guarantees treated as insurance contracts under IFRS 4, and the provisions on loan commitments and financial guarantees under the impairment requirements of IFRS 9 and provisions for commitments and guarantees under national GAAP based on BAD in accordance with paragraph 11 of this Part.

277. In template 20.7, loans and advances not held for trading shall be reported with the classification by NACE Codes on a 'country-by-country' basis. NACE Codes shall be reported with the first level of disaggregation (by 'section'). Loans and advances subject to impairment shall refer to the same portfolios as referred to in paragraph 93 of this Part.

20. TANGIBLE AND INTANGIBLE ASSETS: ASSETS SUBJECT TO OPERATING LEASE (21)

278. For the purposes of the calculation of the threshold in Article 9(e) of this Regulation tangible assets that have been leased by the institution (lessor) to third parties in agreements that qualify as operating leases under the relevant accounting framework shall be divided by total of tangible assets.

279. Under IFRS, assets that have been leased by the institution (as lessor) to third parties in operating leases shall be reported broken down by measurement method.

21. ASSET MANAGEMENT, CUSTODY AND OTHER SERVICE FUNCTIONS (22)

280. For the purposes of the calculation of the threshold in Article 9(f) of this Regulation, the amount of 'net fee and commission income' shall be the absolute value of the difference between 'fee and commission income' and 'fee and commission expense'. For the same purposes, the amount of 'net interest' shall be the absolute value of the difference between 'interest income' and 'interest expenses'.

21.1. **Fee and commission income and expenses by activity (22.1)**

281. The fee and commission income and expenses shall be reported by type of activity. Under IFRS, this template shall include fee and commission income and expenses other than both of the following:

(a) amounts considered for the calculation of the effective interest of financial instruments [IFRS 7.20.(c)];

(b) amounts arising from financial instruments that are measured at fair value through profit or loss [IFRS 7.20.(c).(i)].

282. Transaction costs directly attributable to the acquisition or issue of financial instruments not measured at fair value through profit or loss shall not be included; they shall form part of the initial acquisition/issue value of these instruments and shall be amortised to profit or loss over their residual life using the effective interest rate [see IFRS 9.5.1.1].

283. Under IFRS, transaction costs directly attributable to the acquisition or issue of financial instruments measured at fair value through profit or loss shall be included as a part of 'Gains or losses on financial assets and liabilities held for trading, net', 'Gain or losses on non-trading financial assets mandatorily at fair value through profit or loss, net' and 'Gains or losses on financial assets and liabilities designated at fair value through profit or loss, net', depending on the accounting portfolio in which they are classified. They shall not be part of the initial acquisition or issuance value of these instruments and are immediately recognized in profit or loss.

284. Institutions shall report fee and commission income and expenses according to the following criteria:

(a) 'Securities. Issuances' shall include fees and commissions received for the involvement in the origination or issuance of securities not originated or issued by the institution;

(b) 'Securities. Transfer orders' shall include fees and commissions generated by the reception, transmission and execution on behalf of customers of orders to buy or sell securities;

(c) 'Securities. Other' shall include fees and commissions generated by the institution providing other services related with securities not originated or issued by the institution;

(d) 'Clearing and settlement' shall include fee and commission income (expenses) generated by (charged to) the institution where participating in counterparty, clearing and settlement facilities;

(e) 'Asset management', 'Custody', 'Central administrative services for collective investment undertakings', 'Fiduciary transactions', 'Payment services' shall include fee and commission income (expenses) generated by (charged to) the institution where providing these services;

(f) 'Structured finance' shall include fees and commissions received for the involvement in the origination or issuance of financial instruments other than securities originated or issued by the institution;

(g) fees from 'Loan servicing activities' shall include, on the income side, the fee and commission income generated by the institution providing loan servicing services and on the expense side, the fee and commission expense charged to the institution by loan service providers;

(h) 'Loan commitments given' and 'Financial guarantees given' shall include the amount, recognized as income during the period, of the amortization of the fees and commission for these activities initially recognised as 'other liabilities';

(i) 'Loan commitments received' and 'Financial guarantees received' shall include the fee and commission recognised as expense by the institution during the period as a consequence of the charge made to the counterparty that has given the loan commitment or the financial guarantee that is initially recognised as 'other assets';

(j) 'Other' shall include the rest of fee and commission income (expenses) generated by (charged to) the institution such as those derived from 'other commitments', from foreign exchange services (such as exchange of foreign banknotes or coins) or from providing (receiving) other fee-based advice and services.

21.2. **Assets involved in the services provided (22.2)**

285. Business related to asset management, custody functions, and other services provided by the institution shall be reported using the following definitions:

(a) 'Asset management' shall refer to assets belonging directly to the customers, for which the institution is providing management. 'Asset management' shall be reported by type of customer: collective investment undertakings, pension funds, customer portfolios managed on a discretionary basis, and other investment vehicles;

(b) 'Custody assets' shall refer to the services of safekeeping and administration of financial instruments for the account of clients provided by the institution and services related to custodianship such as cash and collateral management. 'Custody assets' shall be reported by type of customers for which the institution is holding the assets distinguishing between collective investment undertakings and others. The item 'of which: entrusted to other entities' shall refer to the amount of assets included in custody assets for which the institution has given the effective custody to other entities;

(c) 'Central administrative services for collective investment' shall refer to the administrative services provided by the institution to collective investment undertakings. It shall include, among others, the services of transfer agent; of compiling accounting documents; of preparing the prospectus, financial reports and all other documents intended for investors; of carrying out the correspondence by distributing financial reports and all other documents intended for investors; of carrying out issues and redemptions and keeping the register of investors; as well as of calculating the net asset value;

(d) 'Fiduciary transactions' shall refer to the activities where the institution acts in its own name but for the account and at the risk of its customers. Frequently, in fiduciary transactions, the institution provides services, such as custody asset management services to a structured entity or managing portfolios on a discretionary basis. All fiduciary transactions shall be reported exclusively in this item without regarding whether the institution provides additionally other services;

(e) 'Payment services' shall refer to the collection on behalf of customers of payments generated by debt instruments that are neither recognised on the balance sheet of the institution nor originated by it;

(f) 'Customer resources distributed but not managed' shall refer to products issued by entities outside the prudential group that the institution has distributed to its current customers. This item shall be reported by type of product;

(g) 'Amount of the assets involved in the services provided' shall include the amount of assets in relation to which the institution is acting, using the fair value. Other measurement bases including nominal value may be used where the fair value is not available. Where the institution provides services to entities such as collective investment undertakings, pension funds, the assets concerned may be shown at the value at which these entities report the assets in their own balance sheet. Reported amounts shall include accrued interest, where appropriate.

22. INTERESTS IN UNCONSOLIDATED STRUCTURED ENTITIES (30)

286. For the purposes of Annexes III and IV as well as this Annex, 'liquidity support drawn' means the sum of the carrying amount of the loan and advances granted to unconsolidated structured entities and the carrying amount of debt securities held that have been issued by unconsolidated structured entities.

287. 'Losses incurred by the reporting institution in the current period' shall include losses due to impairment and any other losses incurred during the reporting period by a reporting institution relating to its interests in unconsolidated structured entities.

23. RELATED PARTIES (31)

288. Institutions shall report amounts and/or transactions related to the balance sheet and the off-balance sheet exposures where the counterparty is a related party in accordance with IAS 24.

289. Intra-group transactions and intra-group outstanding balances of the prudential group shall be eliminated. Under 'Subsidiaries and other entities of the same group', institutions shall include balances and transactions with subsidiaries that have not been eliminated either because the subsidiaries are not fully consolidated with the prudential scope of consolidation or because, in accordance with Article 19 of CRR, the subsidiaries are excluded from the scope of prudential consolidation for being immaterial or because, for institutions that are part of a wider group, the subsidiaries are of the ultimate parent, not of the institution. Under 'Associates and joint ventures', institutions shall include the portions of balances and transactions with joint ventures and associates of the group to which the entity belongs that have not been eliminated where proportional consolidation is applied.

23.1. **Related parties: amounts payable to and amounts receivable from (31.1)**

290. For 'Loan commitments, financial guarantees and other commitments received', the amounts that shall be reported shall be the sum of the 'nominal' of loan and other commitments received and the 'maximum amount of the guarantee that can be considered' of financial guarantees received as defined in paragraph 119 of this Part.

291. 'Accumulated impairment and accumulated negative changes in fair value due to credit risk on non-performing exposures' shall be reported as defined as in paragraphs 69 to 71 in this Part only for non-performing exposures. 'Provisions on non-performing off-balance sheet exposures' shall include provisions as defined as in paragraphs 11, 106 and 111 of this Part for exposures which are non-performing in accordance with paragraphs 213 to 239 of this Part.

23.2. **Related parties: expenses and income generated by transactions with (31.2)**

292. 'Gains or losses on de-recognition of other than financial assets' shall include all the gains and losses on de-recognition of non-financial assets generated by transactions with related parties. This item shall include the gains and losses on de-recognition of non-financial assets, which have been generated by transactions with related parties and that are part of any of the following line items of the 'Statement of profit or loss':

(a) 'Gains or losses on de-recognition of investments in subsidiaries, joint ventures and associates', where reporting under national GAAP based in BAD;

(b) 'Gains or losses on de-recognition of non-financial assets';

(c) 'Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations';

(d) 'Profit or loss after tax from discontinued operations'.

293. 'Impairment or (–) reversal of impairment on non-performing exposures' shall include impairment losses as defined in paragraphs 51 to 53 of this Part for exposures which are non-performing in accordance with paragraphs 213 to 239 of this Part. 'Provisions or (–) reversal of provisions on non-performing exposures' shall include provision as defined in paragraph 50 of this Part for off-balance sheet exposures which are non-performing in accordance with paragraphs 213 to 239 of this Part.

24. GROUP STRUCTURE (40)

294. Institutions shall provide detailed information as of the reporting date on subsidiaries, joint ventures and associates fully or proportionally consolidated in the accounting scope of consolidation as well as entities reported as 'Investments in subsidiaries, joint ventures and associates' in accordance with paragraph 4 of this Part, including also those entities in which investments are held for sale under IFRS 5. All entities regardless the activity they perform shall be reported.

295. Equity instruments that do not meet the criteria to be classified as investments in subsidiaries, joint ventures and associates and own shares of the reporting institution owned by it ('Treasury shares'), shall be excluded from the scope of this template.

24.1. **Group structure: 'entity-by-entity' (40.1)**

296. The following information shall be reported on a 'entity-by-entity' basis and the following definitions apply for the purposes of Annexes III and IV as well as this Annex:

(a) 'LEI code' shall include the LEI code of the investee. Where a LEI code exists for the investee it shall be reported;

(b) 'Entity code' shall include the identification code of the investee. The entity code is a row identifier and shall be unique for each row in template 40.1.

(c) 'Entity name' shall include the name of the investee;

(d) 'Entry date' means the date in which the investee entered within the 'scope of the group';

(e) 'Share capital of investee' means the total amount of capital issued by the investee as at the reference date;

(f) 'Equity of investee', 'Total assets of the Investee' and 'Profit or (loss) of the Investee' shall include the amounts of these items in the last financial statements of the investee;

(g) 'Residence of investee' means the country of residence of the investee;

(h) 'Sector of investee' means the sector of counterparty as defined in paragraph 42 of Part 1 of this Annex;

(i) 'NACE code' shall be provided on the basis of the principal activity of the investee. For non-financial corporations, NACE codes shall be reported with the first level of disaggregation (by 'section'); for financial corporations, NACE codes shall be reported with a two level detail (by 'division');

(j) 'Accumulated equity interest (%)' shall be the percentage of ownership instruments held by the institution as of the reference date;

(k) 'Voting rights (%)' means the percentages of voting rights associated to the ownership instruments held by the institution as of the reference date.

(l) 'Group structure [relationship]' shall indicate the relationship between the ultimate parent and the investee (parent or entity with joint control of the reporting institution, subsidiary, joint venture or associate);

(m) 'Accounting treatment [Accounting Group]' shall indicate the relationship between the accounting treatment with the accounting scope of consolidation (full consolidation, proportional consolidation, equity method or other);

(n) 'Accounting treatment [CRR Group]' shall indicate the relationship between the accounting treatment with the CRR scope of consolidation (full consolidation, proportional consolidation, equity method or other);

(o) 'Carrying amount' means amounts reported on the balance sheet of the institution for investees that are neither fully nor proportionally consolidated;

(p) 'Acquisition cost' means the amount paid by the investors;

(q) 'Goodwill link to the investee' means the amount of goodwill reported on the consolidated balance sheet of the reporting institution for the investee in the items 'goodwill' or 'investments in subsidiaries, joint ventures and associated';

(r) 'Fair value of the investments for which there are published price quotations' means the price at the reference date; it shall be provided only if the instruments are quoted.

24.2. **Group structure: 'instrument-by-instrument' (40.2)**

297. The following information shall be reported on an 'instrument-by-instrument' basis:

(a) 'Security code' shall include the ISIN code of the security. For securities without ISIN code assigned, it shall include another code that uniquely identifies the security. 'Security code' and 'Holding company code' shall be a composite row identifier, and together shall be unique for each row in template 40.2;

(b) 'Holding company code' shall be the identification code of the entity within the group that holds the investment. 'Holding company LEI code' shall include the LEI code for the company holding the security. Where a LEI code exists for the holding company it shall be reported;

(c) 'Entity code', 'Accumulated equity interest (%)', 'Carrying amount' and 'Acquisition cost' are defined above. The amounts shall correspond to the security held by the related holding company.

25. FAIR VALUE (41)

25.1. **Fair value hierarchy: financial instruments at amortised cost (41.1)**

298. Information on the fair value of financial instruments measured at amortised cost, using the hierarchy in IFRS 13.72, 76, 81, and 86 shall be reported in this template. Where national GAAP under BAD also requires the allocation of assets measured at fair value between different levels of fair value, institutions under national GAAP shall also report this template.

25.2. **Use of fair value option (41.2)**

299. Information on the use of fair value option for financial assets and liabilities designated at fair value through profit or loss shall be reported in this template.

300. 'Hybrid contracts' shall include for liabilities the carrying amount of hybrid financial instruments classified, as a whole, in these accounting portfolios; that is, it shall include non-separated hybrid instruments in their entirely.

301. 'Managed for credit risk' shall include the carrying amount of instruments that are designated at fair value through profit or loss at the occasion of their hedging against credit risk by credit derivatives measured at fair value through profit or loss in accordance with IFRS 9.6.7.

26. TANGIBLE AND INTANGIBLE ASSETS: CARRYING AMOUNT BY MEASUREMENT METHOD (42)

302. 'Property, plant and equipment', 'Investment property' and 'Other intangible assets' shall be reported by the criteria used in their measurement.

303. 'Other intangible assets' shall include all other intangible assets than goodwill.

27. PROVISIONS (43)

304. This template shall include reconciliation between the carrying amount of the item 'Provisions' at the beginning and end of the period by the nature of the movements, except provisions measured under IFRS 9 that shall instead be reported in template 12.

305. 'Other commitments and guarantees given measured under IAS 37 and guarantees given measured under IFRS 4' shall include provisions measured under IAS 37 and the credit losses of financial guarantees treated as insurance contracts under IFRS 4.

28. DEFINED BENEFIT PLANS AND EMPLOYEE BENEFITS (44)

306. These templates shall include accumulated information of all defined benefit plans of the institution. Where there is more than one defined benefit plan, aggregated amount of all plans shall be reported.

28.1. **Components of net defined benefit plan assets and liabilities (44.1)**

307. Template on components of net defined benefit plan assets and liabilities shall show the reconciliation of the accumulated present value of all net defined benefit liabilities (assets) as well as reimbursement rights [IAS 19.140 (a), (b)].

308. 'Net defined benefit assets' shall include, in the event of a surplus, the surplus amounts that shall be recognised in the balance sheet as they are not affected by the limits set up in IAS 19.63. The amount of this item and the amount recognised in the memo item 'Fair value of any right to reimbursement recognized as asset' shall be included in the item 'Other assets' of the balance sheet.

28.2. **Movements in defined benefit obligations (44.2)**

309. Template on movements in defined benefit obligations shall show the reconciliation of opening and closing balances of the accumulated present value of all defined benefit obligations of the institution. The effects of the different elements listed in IAS 19.141 during the period shall be presented separately.

310. The amount of 'Closing balance [present value]' in the template for movements in defined benefit obligations shall be equal to 'Present value defined benefit obligations'.

28.3. **Memo items [related to staff expenses] (44.3)**

311. For reporting of memorandum items related to staff expenses, the following definitions shall be used:

(a) 'Pension and similar expenses' shall include the amount recognized in the period as staff expenses for any post – employment benefit obligations (both defined contributions plans and defined benefits plans) and contributions to social security funds;

(b) 'Share based payments' shall include the amount recognized in the period as staff expenses for share based payments.

29. BREAKDOWN OF SELECTED ITEMS OF STATEMENT OF PROFIT OR LOSS (45)

29.1. **Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio (45.1)**

312. 'Financial liabilities designated at fair value through profit or loss' shall only include the gains and losses due to the change in the own credit risk of issuers of liabilities designated at fair value through profit or loss where the reporting institution has chosen to recognise them in profit or loss because a recognition in other comprehensive income would create or enlarge an accounting mismatch.

29.2. **Gains or losses on de-recognition of non-financial assets (45.2)**

313. 'Gains or losses on de-recognition of non-financial assets' shall be broken down by type of asset; each line item shall include the gain or the loss on the asset that has been derecognised. 'Other assets' shall include other tangible assets, intangible assets and investments not reported elsewhere.

29.3. **Other operating income and expenses (45.3)**

314. Other operating income and expenses shall be broken down according to the following items: fair value adjustments on tangible assets measured using the fair value model; rental income and direct operating expenses from investment property; income and expenses on operating leases other than investment property and the rest of operating income and expenses.

315. ‘Operating leases other than investment property’ shall include, for the column ‘income’, the returns obtained, and for the column ‘expenses’ the costs incurred by the institution as lessor in their operating leasing activities other than those with assets classified as investment property. The costs for the institution as lessee shall be included in the item ‘Other administrative expenses’.

316. Gains or losses from derecognition and re-measurements of holdings of gold, other precious metals and other commodities measured at fair value less cost to sell shall be reported among the items included in ‘Other operating income. Other’ or ‘Other operating expenses. Other’

30. STATEMENT OF CHANGES IN EQUITY (46)

317. The statement of changes in equity discloses the reconciliation between the carrying amount at the beginning of the period (opening balance) and the end of the period (closing balance) for each component of equity.

318. ‘Transfers among components of equity’ shall include all amounts transferred within equity, including both gains and losses due to own-credit risk of liabilities designated at fair value through profit or loss and the accumulated fair value changes of equity instruments measured at fair value through other comprehensive income that are transferred to other components of equity upon de-recognition.

PART 3

MAPPING OF EXPOSURE CLASSES AND COUNTERPARTY SECTORS

1. The Tables 2 and 3 map exposure classes used to calculate capital requirements according to the CRR to counterparty sectors used in FINREP tables.**]**

ANNEX V Table 2: rows 1 - 18

ANNEX V Table 3: rows 1 - 8

ANNEX VI

REPORTING ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY

IP LOSSES TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
		IP LOSSES	LE
15	C 15.00	Exposures and losses from lending collateralised by immovable property	CR IP LOSSES

C 15.00 — EXPOSURES AND LOSSES FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY (CR IP LOSSES)

Country:

		Losses				Exposures
		Sum of losses stemming from lending up to the reference percentages		Sum of overall losses		Sum of the exposures
			of which: immovable property valued with mortgage lending value		of which: immovable property valued with mortgage lending value	
Row	column	010	020	030	040	050
	collateralised by:					
010	Residential property					
020	Commercial immovable property					

[F6ANNEX VII

INSTRUCTIONS FOR THE REPORTING ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY

1. This Annex contains additional instructions in relation to the tables included in Annex VI of this Regulation. This Annex complements the instructions in format of references included in the tables in Annex VI.

2. All the general instructions included in Part I of Annex II of this regulation shall also apply.

1. **Reporting scope**

3. Data specified in Article 101(1) of CRR is subject to reporting by all institutions using immovable property for the purposes of Part Three, Title II of CRR.

4. The template covers all national markets an institution/group of institution is exposed to (see Article 101(1) CRR). According to Article 101(2) sentence 3 the data shall be reported for each property market within the Union separately.

2. **Definitions**

5. Definition of loss: 'Loss' means 'economic loss' as defined in Article 5(2) CRR, including losses stemming from leased property. The recovery flows stemming from other sources (e.g. bank guarantees, life insurance, etc.) shall not be recognised when calculating losses stemming from immovable property. Losses of one position shall not be netted with the profit of a successful recovery of another position.

6. According to the definition of Article 5(2) CRR, for exposures secured by residential and commercial property the calculation of economic loss should start from outstanding exposure value at reporting date and should include at least: (i) proceeds from collateral realisation; (ii) direct costs (including interest rates payments and workouts costs linked to the liquidation of the collateral); and (iii) indirect costs (including operating costs of the workout unit). All components need to be discounted to the reporting reference date.

7. Exposure value: The exposure value follows the rules stipulated in Part Three, Title II of CRR (see Chapter 2 for institutions using the standardised approach, and Chapter 3 for institutions using the IRB approach).

8. Property value: The property value follows the rules stipulated in Part Three, Title II of CRR

9. F/X effect: The reporting currency shall be used with the exchange rate at the reporting date. Moreover, the estimates of the economic losses should consider the F/X effect if the exposure or collateral is denominated in different currency.

3. **Geographical breakdown**

10. Following the reporting scope, the CR IP Losses reporting shall consist of the following templates:

a) one total template

b) one template for each national market in the Union where the institution is exposed to, and

c) one template aggregating the data for all national markets outside the Union where the institution is exposed to.

4. **Reporting of exposures and losses**

11. Exposures: All exposures that are treated according to Part Three, Title II of CRR and where the collateral is used to reduce the risk-weighted exposure amount are reported in CR IP Losses. This also means that in case the risk mitigation effect of immovable property is only used for internal purposes (i.e. under Pillar 2) or for large exposures (see Part Four CRR), the exposures and losses concerned must not reported.

12. Losses: The institution which has the exposure by the end of the reporting period shall report the losses. Losses shall be reported as soon as provisions are to be booked according to accounting rules. Also estimated losses should be reported. Loss data shall be collected on a loan-by-loan basis, i.e. aggregation of individual loss data stemming from exposures collateralised by immovable property.

13. Reference date: The exposure value at default should be used for reporting of losses.

a) Losses should be reported for all defaults on loans secured by real estate property that occur during the respective reporting period and irrespective of whether the work out is completed during the period or not. Loss data reported as of 30 June shall refer to the period 1 January until 30 June and loss data reported as of 31 December shall refer to the whole calendar year. Since there may be a long time lag between default and loss realisation, loss estimates (which includes incomplete workout process) shall be reported in cases where the workout has not been completed within the reporting period.

b) For all defaults observed within the reporting period, there are three scenarios: (i.) defaulted loan can be restructured so that it is no longer treated as in default (no loss observed); (ii.) realization of all collateral is completed (completed workout, actual loss known); or (iii.) incomplete workout (loss estimates to be used). Loss reporting shall include only losses stemming from scenario (ii.) realisation of collateral (observed losses) and scenario (iii.) incomplete workout (estimates of losses).

c) As losses shall be reported only for exposures having defaulted during the reporting period, changes to losses of exposures having defaulted during previous reporting periods will not be reflected in the reported data. I.e. proceeds from the realisation of the collateral at a later reporting period or lower realised costs than previously estimated shall not be reported.

14. Role of the valuation of the property: The latest valuation of the property before the default date of the exposure is needed as reference date for reporting the part of exposure secured by mortgages on immovable property. After default, the property might be re-valued. This new value should however not be relevant for identifying the part of the exposure which was originally fully (and completely) secured by the mortgages on immovable property. However the new value of the property shall be considered in economic loss reporting (a reduced property value is part of economic costs). In other words, the latest valuation of the property before the default date shall be used to determine which part of the loss shall be reported in cell 010 (identification of exposure values which is fully and completely secured) and the re-valued property value for the amount to be reported (estimation a possible workout from collateral) in cells 010 and 030.

15. Treatment of loan sales during the reporting period: The institution which has the exposure by the end of the reporting period shall report losses, but only if a default for that exposure was identified.

5. **Instructions concerning specific positions**

Columns	
010	**Sum of losses stemming from lending up to the reference percentages** Article 101(1) points a) and point (d) of CRR respectively, Market value and mortgage lending value according to Article 4(74) and (76) of CRR This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property up to the part of exposure treated as fully and completely secured according to Article 124 paragraph 1 of CRR.
020	**Of which: immovable property valued with mortgage lending value**

	Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value.
030	**Sum of overall losses** Article 101(1) point (b) and point (e) CRR respectively Market value and mortgage lending value according to Article 4(74) and (76) of CRR This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property up to the part of exposure treated as fully secured according to Article 124 paragraph 1 of CRR.
040	**Of which: immovable property valued with mortgage lending value** Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value
050	**Sum of the exposures** Article 101(1) point (c) and point (f) CRR respectively The value to be reported is only that part of the exposure value which is treated as fully secured by immovable property, i.e. the part that is treated as unsecured is not relevant for the loss reporting. In the event of default, the exposure value reported equals the exposure value directly before default.

Rows	
010	**Residential property**
020	**Commercial immovable property]**

ANNEX VIII

TEMPLATES FOR REPORTING LARGE EXPOSURES AND CONCENTRATION RISK

LARGE EXPOSURES TEMPLATES

Template number	Template code	Name of the template/group of templates	Short name
		LARGE EXPOSURES	**LE**

26	C 26.00	Large Exposures limits	LE LIMITS
27	C 27.00	Identification of the counterparty	LE 1
28	C 28.00	Exposures in the non-trading and trading book	LE 2
29	C 29.00	Detail of the exposures to individual clients within groups of connected clients	LE 3
30	C 30.00	Maturity buckets of the exposures in the non-trading and trading book	LE 4
31	C 31.00	Maturity buckets of exposures to individual clients within groups of connected clients	LE 5

C 26.00 — LARGE EXPOSURES LIMITS (LE LIMITS)

		Applicable limit
		column
		010
row		
010	Non institutions	
020	Institutions	
030	Institutions in %	

C 27.00 — IDENTIFICATION OF THE COUNTERPARTY (LE 1)

COUNTERPARTY IDENTIFICATION						
Code	**Name**	**LEI code**	**Residence of the counterparty**	**Sector of the counterparty**	**NACE code**	**Type of counterparty**
010	**020**	**030**	**040**	**050**	**060**	**070**

C 28.00 — EXPOSURES IN THE NON-TRADING AND TRADING BOOK (LE 2)

ANNEX VIII Table 4: rows 1 - 7

C 29.00 — DETAIL OF THE EXPOSURES TO INDIVIDUAL CLIENTS WITHIN GROUPS OF CONNECTED CLIENTS (LE 3)

ANNEX VIII Table 5: rows 1 - 7

C 30.00 — MATURITY BUCKETS OF THE EXPOSURES IN THE NON-TRADING AND TRADING BOOK (LE 4)

ANNEX VIII Table 6: rows 1 - 4

C 31.00 — MATURITY BUCKETS OF THE EXPOSURES TO INDIVIDUAL CLIENTS WITHIN GROUPS OF CONNECTED CLIENTS (LE 5)

ANNEX VIII Table 7: rows 1 - 4

[F14ANNEX IX

INSTRUCTIONS FOR REPORTING LARGE EXPOSURES AND CONCENTRATION RISK

Textual Amendments

F14 Substituted by Commission Implementing Regulation (EU) 2016/1702 of 18 August 2016 amending Implementing Regulation (EU) No 680/2014 as regards templates and instructions (Text with EEA relevance).

PART I:

GENERAL INSTRUCTIONS

1. **Structure and conventions**

1. The reporting framework on large exposures ('LE') shall consist of six templates which include the following information:

(a) large exposures limits;

(b) identification of the counterparty (template LE1);

(c) exposures in the non-trading and trading book (template LE2);

(d) detail of the exposures to individual clients within groups of connected clients (template LE3);

(e) maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities (template LE4);

(f) maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities: detail of the exposures to individual clients within groups of connected clients (template LE5).

2. The instructions include legal references as well as detailed information regarding the data that shall be reported in each template.

3. The instructions and the validation rules follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates.

4. The following convention is generally used in the instructions and validation rules: {Template;Row;Column}. An asterisk sign shall be used to express that the validation is done for all the rows reported.

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

6. ABS(Value): the absolute value without sign. Any amount that increases the exposures shall be reported as a positive figure. On the contrary, any amount that reduces the exposures shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item, no positive figure shall be reported for that item.

PART II:

TEMPLATE RELATED INSTRUCTIONS

In this Annex, instructions relating to the reporting of Large Exposures shall also apply to the reporting of significant exposures required by Articles 9 and 11, in accordance with the scope defined in those Articles.

1. Scope and level of the LE reporting

1. In order to report information on large exposures to clients or groups of connected clients according to Article 394(1) of Regulation (EU) No 575/2013 ('CRR') on a solo basis, institutions shall use the templates LE1, LE2 and LE3.

2. In order to report information on large exposures to clients or groups of connected clients according to Article 394(1) of CRR on a consolidated basis, the parent institutions in a Member State shall use templates LE1, LE2 and LE3.

3. Every large exposure defined in accordance with Article 392 of CRR shall be reported, including the large exposures that shall not be considered for the compliance with the large exposure limit laid down in Article 395 of CRR.

4. In order to report information on the 20 largest exposures to clients or groups of connected clients according to the last sentence of Article 394(1) of CRR on a consolidated basis, the parent institutions in a Member State which are subject to Part Three, Title II, Chapter 3, of CRR shall use templates LE1, LE2 and LE3. The exposure value resulting from subtracting the amount in column 320 ('Amounts exempted') of template LE2 from the amount in column 210 ('Total') of that same template is the amount that shall be used for determining these 20 largest exposures.

5. In order to report information on the ten largest exposures to institutions as well as on the ten largest exposures to unregulated financial sector entities according to points (a) to (d) of Article 394(2) of CRR on a consolidated basis, the parent institutions in a Member State shall use templates LE1, LE2 and LE3. For the reporting of the

maturity structure of these exposures according to Article 394(2)(e) of CRR, the parent institutions in a Member State shall use templates LE4 and LE5. The exposure value calculated in column 210 ('Total') of template LE2 is the amount that shall be used for determining these 20 largest exposures.

6. The data on the large exposures and the relevant largest exposures to groups of connected clients and individual clients not belonging to a group of connected clients shall be reported in the template LE2 (in which a group of connected clients shall be reported as one single exposure.

7. Institutions shall report in the LE3 template data regarding the exposures to individual clients belonging to the groups of connected clients, which are reported in the LE2 template. The reporting of an exposure to an individual client in the LE2 template shall not be duplicated in the LE3 template.

2. Structure of the LE template

8. The columns of the template LE1 shall present the information related to the identification of individual clients or groups of connected clients to which an institution has an exposure.

9. The columns of the templates LE2 and LE3 shall present the following blocks of information:

(a) the exposure value before application of exemptions and before taking into account the effect of the credit risk mitigation, including the direct, indirect exposure and additional exposures arising from transactions where there is an exposure to underlying assets;

(b) the effect of the exemptions and of the credit risk mitigation techniques;

(c) the exposure value after application of exemptions and after taking into account the effect of the credit risk mitigation calculated for the purpose of Article 395(1) of CRR.

10. The columns of the templates LE4 and LE5 shall present the information regarding the maturity buckets to which the expected maturing amounts of the ten largest exposures to institutions as well as the ten largest exposures to unregulated financial sector entities shall be allocated.

3. Definitions and general instructions for the purposes of the LE reporting

11. 'Group of connected clients' is defined in Article 4(1)(39) of CRR.

12. 'Unregulated financial sector entities' are defined in Article 142(1)(5) of CRR.

13. 'Institutions' is defined in Article 4(1)(3) of CRR

14. Exposures to 'civil-law associations' shall be reported. In addition, institutions shall add the credit amounts of the civil-law association to the indebtedness of each partner. Exposures towards civil law associations featuring quotas shall be divided or allocated to the partners according to their respective quotas. Certain constructions (e.g. joint accounts, communities of heirs, straw-man loans) working in fact civil law associations have to be reported just like them.

15. Assets and off balance sheet items shall be used without risk weights or degrees of risk in accordance to Article 389 of CRR. Specifically, credit conversion factors shall not be applied to off balance sheet items.

16. 'Exposures' are defined in Article 389 of CRR.

(a) any asset or off-balance sheet items in the non-trading and trading book including items set out in Article 400 of CRR, but excluding items which fall under effect of points (a) to (d) of Article 390(6) of CRR.

(b) 'indirect exposures' are those exposures allocated to the guarantor or to the issuer of the collateral rather than to the immediate borrower in accordance with Article 403 of CRR. *The definitions here may not differ in any possible respect from the definitions provided in the basic act.*]

The exposures to groups of connected clients shall be calculated in accordance with Article 390(5).

17. The 'netting agreements' shall be allowed to be taken into account to the effects of large exposures exposure value as laid down in Article 390(1), (2) and (3) of CRR. The exposure value of a derivative instrument listed in Annex II of CRR shall be determined in accordance with Part Three, Title II, Chapter 6, of CRR with the effects of contracts of novation and other netting agreements taken into account for the purposes of those methods in accordance with Part Three, Title II, Chapter 6, of CRR. The exposure value of repurchase transaction, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions may be determined either in accordance with Part Three, Title II, Chapter 4 or Chapter 6, of CRR. In accordance with Article 296 of CRR, the exposure value of a single legal obligation arising from the contractual cross-product netting agreement with a counterparty of the reporting institution shall be reported as 'other commitments' in the LE templates.

18. The 'value of an exposure' shall be calculated according to Article 390 of CRR.

19. The effect of the full or partial application of exemptions and eligible credit risk mitigation (CRM) techniques for the purposes of calculating of exposures for the purpose of Article 395(1) CRR is described in Articles 399 to 403 of CRR.

20. Reverse repurchase agreements which fall under the reporting for large exposures shall be reported according to Article 402(3) of CRR. Provided that the criteria in Article 402(3) of CRR are met the institution shall report the large exposures to each third party for the amount of the claim that the counterparty to the transaction has on this third party and not for the amount of the exposure to the counterparty.

4. C 26.00 — LE Limits template

4.1. Instructions concerning specific rows

Rows	Legal references and instructions
010	**Non institutions** Articles 395(1), 458(2)(d)(ii), 458(10) and 459(b) of CRR. The amount of the applicable limit for counterparties other than institutions shall be reported. This amount is 25 % of the eligible capital, which is reported in row 226 of template 4 of Annex I, unless a more restrictive percentage applies due to the application of national measures in

	accordance with Article 458 of CRR or the delegated acts adopted in accordance with Article 459(b) of CRR.
020	**Institutions** Articles 395(1), 458(2)(d)(ii), 458(10) and 459(b) of CRR. The amount of the applicable limit for counterparties which are institutions shall be reported. According to Article 395(1) of CRR, this amount shall be the following: — if the 25 % of the eligible capital is greater than EUR 150 million (or a lower limit than EUR 150 million set out by the competent authority in accordance with the third paragraph of Article 395(1) of CRR, 25 % of the eligible capital shall be reported; — if EUR 150 million (or a lower limit set out by the competent authority in accordance with the third paragraph of Article 395(1) of CRR is greater than 25 % of the institution's eligible capital, EUR 150 million (or the lower limit if set out by the competent authority) shall be reported. If the institution has determined a lower limit in terms of its eligible capital, required by the second subparagraph of Article 395(1) of CRR, that limit shall be reported. These limits may be stricter in case of application of national measures in accordance with Article 395(6) or Article 458 of CRR or the delegated acts adopted in accordance with Article 459(b) of CRR.
030	**Institutions in %** Articles 395(1) and 459(a) of CRR. The amount that shall be reported is the absolute limit (reported in row 020) expressed as a percentage of the eligible capital.

5. **C 27.00 — Identification of the counterparty (LE1)**

5.1. Instructions concerning specific columns

Column	Legal references and instructions
010-070	**Counterparty Identification:**

	Institutions shall report the identification of any counterparty for which information is being submitted in any of the templates C 28.00 to C 31.00. The identification of the group of connected clients shall not be reported, unless the national reporting system provides a unique code for the group of connected clients. According to Article 394(1)(a) of CRR, institutions shall report the identification of the counterparty to which they have a large exposure as defined in Article 392 of CRR. According to Article 394(2)(a) of CRR, institutions shall report the identification of the counterparty to which they have the largest exposures (in the cases where the counterparty is an institution or an unregulated financial sector entity).
010	**Code** The code is a row identifier, and must be unique for each row in the table. The code shall be used to identify the individual counterparty. However, the purpose of this column is to link counterparty details in C 27.00 with exposures reported in C 28.00 – C 31.00. The code of the group of connected clients shall not be reported, unless the national reporting system provides a unique code for the group of connected clients. The codes shall be used in a consistent way across time. The composition of the code depends on the national reporting system, unless a uniform codification is available in the Union.
020	**Name** The name shall correspond to the name of the group whenever a group of connected clients is reported. In any other case, the name shall correspond to the individual counterparty. For a group of connected clients, the name that shall be reported shall be the name of the parent company or, when the group of connected clients does not have a parent, it shall be the group's commercial name.
030	**LEI Code** The legal entity identifier code of the counterparty.
040	**Residence of the counterparty** The ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for

	international organisations; available in the last edition of the Eurostat's 'Balance of Payments Vademecum') For groups of connected clients, no residence shall be reported.
050	**Sector of the counterparty** One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes: (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) households. For groups of connected clients, no sector shall be reported.
060	**NACE code** For the economic sector, the NACE codes (Nomenclature statistique des activités économiques dans l'Union européenne = Statistical Classification of Economic Activities in the European Union) shall be used. This column shall apply only for the counterparties 'Other financial corporations' and 'Non-financial corporations'. NACE codes shall be used for 'Non-financial corporations' with one level detail (e.g. 'F – Construction') and for 'Other financial corporations' with a two level detail, which provides separate information on insurance activities (e.g. 'K65 — Insurance, reinsurance and pension funding, except compulsory social security'). The 'Other financial corporations' and 'Non-financial corporations' economic sectors shall be classified on the basis of FINREP counterparty breakdown. For groups of connected clients, no NACE code shall be reported.
070	**Type of counterparty** Article 394(2) of CRR The type of the counterparty of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities shall be specified by using 'I' for institutions or 'U' for unregulated financial sector entities.

6. **C 28.00 — Exposures in the non-trading and trading book (LE2)**

6.1. Instructions concerning specific columns

ANNEX IX Table 3: rows 1 - 46

7. C 29.00 — Details of the exposures to individual clients within groups of connected clients (LE3)

7.1. Instructions concerning specific columns

Column	Legal references and instructions
010-360	The institution shall report in template LE3 the data of the individual clients belonging to the groups of connected clients included in the rows of template LE2.
010	**Code** Columns 010 and 020 are a composite row identifier, and together must be unique for each row in the table. The code of the individual counterparty belonging to the groups of connected clients shall be reported.
020	**Group code** Columns 010 and 020 are a composite row identifier, and together must be unique for each row in the table. If a unique code for a group of connected clients is available at national level, this code shall be reported. Where there is no unique code at the national level, the code that shall be reported shall be the code used for reporting exposures to the Group of Connected clients in C 28.00 (LE2). Where a client belongs to several groups of connected clients, it shall be reported as a member of all the groups of connected clients.
030	**Transactions where there is an exposure to underlying assets** See column 030 of template LE2.
040	**Type of connection** The type of connection between the individual entity and the group of connected clients shall be specified by using either: 'a' within the meaning of Article 4(1)(39)(a) of CRR (control); or 'b' within the meaning of Article 4(1)(39)(b) of CRR (interconnectedness).
050-360	When financial instruments in template LE2 are provided to the whole group of connected clients they shall be allocated to

	the individual counterparties in template LE3 in accordance with the business criteria of the institution. The remaining instructions are the same as for template LE2.

8. **C 30.00 — Maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities (template LE 4)**

8.1. Instructions concerning specific columns

Column	Legal references and instructions
010	**Code** The code is a row identifier and must be unique for each row in the table. See column 010 of template LE1.
020-250	**Maturity buckets of the exposure** Article 394(2)(e) of CRR The institution shall report this information for the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities. The maturity buckets are defined with a monthly interval up to one year, with a quarterly interval from one year up to three years and with larger intervals from three years onwards. Each exposure value before application of exemptions and CRM (column 210 of LE2 template) shall be reported with the whole outstanding amount in the respective maturity bucket of its expected residual maturity. In case of several separate relationships constituting an exposure to a client, each of these parts of the exposure shall be reported with the whole outstanding amount in the respective maturity bucket of its expected residual maturity. Instruments which do not have a fixed maturity, like equity, shall be included in the column ‘undefined maturity’. The expected maturity of the exposure shall be reported for both direct and indirect exposures. For direct exposures, when allocating expected amounts of equity instruments, debt instruments and derivatives into the different maturity buckets of this template, the instructions of the maturity ladder template of the additional metrics on liquidity

	shall be used (see consultation paper CP18 published on 23.05.2013). In the case of off-balance sheet items, the maturity of the underlying risk shall be used in the allocation of expected amounts to maturity buckets. More specifically, for forward deposits that means the maturity structure of the deposit; for financial guarantees, the maturity structure of the underlying financial asset; for undrawn facilities of loan commitments, the maturity structure of the loan; and for other commitments, the maturing structure of the commitment. In the case of indirect exposures, the allocation into maturity buckets shall be based on the maturity of the guaranteed operations which generate the direct exposure. In case an exposure or a part of an exposure is to be regarded as defaulted and is reported as such in template C 28.00 (LE 2, column 050) and C 29.00 (LE 3, column 060), the expected run-off of the defaulted exposure must be allocated to the respective maturity buckets as follows: — When the reporting entity, in spite of the default, has a clear calendar of expected repayments of the exposure, it shall allocate them into the respective buckets accordingly. — When the reporting entity does not have a reasoned view of when defaulted amounts will be repaid (if ever), it shall allocate them into the category ‘undefined maturity’.

9. C 31.00 — Maturity buckets of the ten largest exposures to institutions and the ten largest exposures to unregulated financial sector entities: detail of the exposures to individual clients within groups of connected clients (template LE5)

9.1. Instructions concerning specific columns

Column	Legal references and instructions
010-260	The institution shall report in template LE5 the data of the individual counterparties belonging to the groups of connected clients included in the rows of template LE4.
010	**Code**

	Columns 010 and 020 are a composite row identifier and together must be unique for each row in the table. See column 010 of template LE3.
020	**Group code** Columns 010 and 020 are a composite row identifier and together must be unique for each row in the table. See column 020 of template LE3.
030-260	**Maturity buckets of the exposures** See columns 020-250 of template LE4.**]**

[F8 ANNEX X

REPORTING ON LEVERAGE

LEVERAGE RATIO REPORTING TEMPLATES			
Template code	Template code	Name of the template	Short name
47	C 47.00	Leverage ratio calculation	LRCalc
40	C 40.00	Alternative treatment of the exposure measure	LR1
41	C 41.00	On- and Off-Balance Sheet items — Additional breakdown of exposures	LR2
42	C 42.00	Alternative definition of capital	LR3
43	C 43.00	Alternative breakdown of leverage ratio exposure measure components	LR4
44	C 44.00	General information	LR5

C 40.00 — ALTERNATIVE TREATMENT OF THE EXPOSURE MEASURE (LR1)

ANNEX X Table 2: rows 1 - 28

C 41.00 — ON- AND OFF-BALANCE SHEET ITEMS — ADDITIONAL BREAKDOWN OF EXPOSURES (LR2)

ANNEX X Table 3: rows 1 - 14

C 42.00 — ALTERNATIVE DEFINITION OF CAPITAL (LR3)

Row		Column
		010
010	Common Equity Tier 1 capital — fully phased-in definition	
020	Common Equity Tier 1 capital — transitional definition	
030	Total own funds — fully phased-in definition	
040	Total own funds — transitional definition	
055	Asset amount deducted — from CET1 items — fully phased-in definition	
065	Asset amount deducted — from CET1 items — transitional definition	
075	Asset amount deducted — from own funds items — fully phased-in definition	
085	Asset amount deducted — from own funds items — transitional definition	

C 43.00 — ALTERNATIVE BREAKDOWN OF LEVERAGE RATIO EXPOSURE MEASURE COMPONENTS (LR4)

ANNEX X Table 5: rows 1 - 40

C 44.00 — GENERAL INFORMATION (LR5)

Row		Column
		010
010	Institution's company structure	
020	Derivatives treatment	

040	Institution type	

C 47.00 — LEVERAGE RATIO CALCULATION (LRCALC)]

ANNEX X Table 7: rows 1 - 39

[F6ANNEX XI

REPORTING ON LEVERAGE

PART I: GENERAL INSTRUCTIONS

1. **Template labelling and other conventions**

1.1. **Template labelling**

1. This Annex contains additional instructions for the templates (hereinafter 'LR') included in Annex X of this Regulation.

2. Overall, the framework consists of six templates:
— C 47.00: Leverage Ratio Calculation (LRCalc): Leverage ratio calculation;
— C 40.00: Leverage Ratio Template 1 (LR1): Alternative treatment of the exposure measure;
— C 41.00: Leverage Ratio Template 2 (LR2): On and off-balance sheet items – additional breakdown of exposures;
— C 42.00: Leverage Ratio Template 3 (LR3): Alternative definition of capital;
— C 43.00: Leverage Ratio Template 4 (LR4): Breakdown of leverage ratio exposure measure components; and
— C 44.00: Leverage Ratio Template 5 (LR5): General information.

3. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

1.2. **Numbering convention**

4. The document will follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.

5. The following general notation is followed in the instructions: {Template;Row;Column}. An asterisk sign will be used to refer to the whole row or column.

6. In the case of validations within a template, where only data points from that template are used, notations will not refer to a template: {Row;Column}.

7. For the purpose of the reporting on leverage, 'of which' refers to an item that is a subset of a higher level exposure category whereas 'memo item' refers to a separate item that is not a subset of an exposure class. Reporting of both types of cells is mandatory unless otherwise specified.

1.3. **Abbreviations**

8. For the purposes of this annex and related templates the following abbreviations are used:

a. CRR, which is an abbreviation of Capital Requirements Regulation and shall mean Regulation (EU) No 575/2013;

b. SFT, which is an abbreviation of Securities Financing Transaction and shall mean 'repurchase transaction, securities or commodities lending or borrowing transaction, long settlement transaction and margin lending transaction' as referred to in Regulation (EU) No 575/2013;

c. CRM, which is an abbreviation for Credit Risk Mitigation.

1.4. **Sign convention**

9. All amounts shall be reported as positive figures. An exception are the amounts reported in {LRCalc;050;010}, {LRCalc;070;010}, {LRCalc;080;010}, {LRCalc;100;010}, {LRCalc;120;010}, {LRCalc;140;010}, {LRCalc;210;010}, {LRCalc;220;010}, {LRCalc;240;010}, {LRCalc;250;010}, {LRCalc;260;010}, {LRCalc;310;010}, {LRCalc;320;010}, {LRCalc;270;010}, {LRCalc;280;010}, {LRCalc;330;010}, {LRCalc;340;010}, {LR3;010;010}, {LR3;020;010}, {LR3;030;010}, {LR3;040;010}, {LR3;055;010}, {LR3;065;010}, {LR3;075;010} and {LR3;085;010}. Thereby note that {LRCalc;050;010}, {LRCalc;070;010}, {LRCalc;080;010}, {LRCalc;100;010}, {LRCalc;120;010}, {LRCalc;140;010}, {LRCalc;210;010}, {LRCalc;220;010}, {LRCalc;240;010}, {LRCalc;250;010}, {LRCalc;260;010}, {LRCalc;270;010}, {LRCalc;280;010}, {LR3;055;010}, {LR3;065;010}, {LR3;075;010} and {LR3;085;010} only take negative values. Also note that, apart from extreme cases, {LRCalc;310;010}, {LRCalc;320;010}, {LRCalc;330;010}, {LRCalc;340;010}, {LR3;010;010}, {LR3;020;010}, {LR3;030;010} and {LR3;040;010} only take positive values.

PART II: TEMPLATE RELATED INSTRUCTIONS

1.Structure and frequency1.

The leverage ratio template is divided into two parts. Part A comprises all the data items that enter into the calculation of the leverage ratio that institutions shall submit to competent authorities in accordance with the first subparagraph of Article 430(1) of the CRR, while Part B comprises all the data items that institutions shall submit in accordance with the second subparagraph of Article 430(1) of the CRR (i.e. for the purposes of the report referred to in Article 511 of the CRR).
2.

When compiling the data for this ITS, institutions shall consider the treatment of fiduciary assets in accordance with Article 429(13) of the CRR.

2. **Formulas for leverage ratio calculation**

3. The leverage ratio is based on a capital measure and a total exposure measure, which can be calculated with cells from Part A.

4. Leverage Ratio – fully phased-in definition = {LRCalc;310;010}/{LRCalc;290;010}.

5. Leverage Ratio – transitional definition = {LRCalc;320;010}/{LRCalc;300;010}.

3. **Materiality thresholds for derivatives**

6. In order to reduce the reporting burden for institutions with limited exposures in derivatives, the following measures are used to gauge the relative importance of

derivatives exposures to the total exposure of the leverage ratio. Institutions shall calculate these measures as follows:

7. $$\text{Derivatives share} = \frac{[\{LRCalc;060;010\}+\{LRCalc;070;010\}+\{LRCalc;080;010\}+\{LRCalc;090;010\}+\{LRCalc;100;010\}+\{LRCalc;110;010\}+\{LRCalc;120;010\}+\{LRCalc;130;010\}+\{LRCalc;140;010\}]}{\text{Total exposure measure}}$$

.

8. Where total exposure measure is equal to: {LRCalc;290;010}.

9. Total notional value referenced by derivatives = {LR1; 010;070}. This is a cell that institutions shall always report.

10. Credit derivatives volume = {LR1;020;070} + {LR1;050;070}. These are cells that institutions shall always report.

11. Institutions are required to report the cells referred to in paragraph 14 in the next reporting period, if any of the following conditions is met:

— the derivatives share referred to in paragraph 7 is more than 1,5 % on two consecutive reporting reference dates;

— the derivatives share referred to in paragraph 7 exceeds 2,0 %.

12. Institutions for which the total notional value referenced by derivatives as defined in paragraph 9 exceeds 10 billion EUR shall report the cells referred to in paragraph 14, even though their derivatives share does not fulfil the conditions described in paragraph 11.

13. Institutions are required to report the cells referred to in paragraph 15 if any of the following conditions is met:

— the credit derivatives volume referred to in paragraph 10 is more than 300 million EUR on two consecutive reporting reference dates;

— the credit derivatives volume referred to in paragraph 10 exceeds 500 million EUR.

14. The cells which are required to be reported by institutions in accordance with paragraph 11 are the following: {LR1;010;010}, {LR1;010;020}, {LR1;010;050}, {LR1;020;010}, {LR1;020;020}, {LR1;020;050}, {LR1;030;050}, {LR1;030;070}, {LR1;040;050}, {LR1;040;070}, {LR1;050;010}, {LR1;050;020}, {LR1;050;050}, {LR1;060;010}, {LR1;060;020}, {LR1;060;050} and {LR1;060;070}.

15. The cells which are required to be reported by institutions in accordance with paragraph 13 are the following: {LR1;020;075}, {LR1;050;075} and {LR1;050;085}.

4. C 47.00 – Leverage ratio calculation (LRCalc)

16. This part of the reporting template collects the data that are needed to calculate the leverage ratio as defined in Articles 429, 429a and 429b of the CRR.

17. Institutions shall perform the reporting of the leverage ratio quarterly. In each quarter, the value 'at reporting reference date' shall be the value at the last calendar day of the third month of the respective quarter.

18. Institutions shall report {010;010} to {030;010}, {060;010}, {090;010}, {110;010}, and {150;010} to {190;010} as if the exemptions referred to in {050;010}, {080;010}, {100;010}, {120;010}, and {220;010} did not apply.

19. Institutions shall report {010;010} to {240;010} as if the exemptions referred to in {250;010} and {260;010} did not apply.

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

ANNEX XI Table 1: rows 1 - 38

5. C 40.00 – Alternative treatment of the Exposure Measure (LR1)

21. This part of the reporting collects data on an alternative treatment of derivatives, SFTs and off-balance sheet items.

22. Institutions shall determine the ‘accounting balance sheet values’ in LR1 based on the applicable accounting framework in accordance with Article 4(1)(77) of the CRR. ‘Accounting value assuming no netting or other CRM’ refers to the accounting balance sheet value not taking into account any effects of netting or other credit risk mitigation.

23. Apart from {250;120} and {260;120}, institutions shall report LR1 as if the exemptions referred to in LRCalc cells {050;010}, {080;010}, {100;010}, {120;010}, {220;010}, {250;010} and {260;010} did not apply.

ANNEX XI Table 2: rows 1 - 48

6. C 41.00 – On- and off-balance sheet items – additional breakdown of exposures (LR2)

24. Template LR2 provides information on additional breakdown items of all on- and off-balance sheet exposures[(15)] belonging to the non-trading book and of all exposures of the trading book subject to counterparty credit risk. The breakdown is in accordance with the risk weights applied under the credit risk section of the CRR. The information is derived differently for exposures under respectively the Standardised and the IRB Approach.

25. For exposures supported by CRM techniques implying the substitution of the risk weighting of the counterparty with the risk weighting of the guarantee, institutions shall refer to the risk weight after the substitution effect. Under the IRB Approach, institutions shall proceed with the following calculation: for exposures (other than those for which specific regulatory risk weights are provided for) belonging to each obligor grade, the risk weight shall be derived by dividing the risk weighted exposure obtained from the risk weight formula or the supervisory formula (for credit risk and securitisations exposures, respectively) by the exposure value after taking into account inflows and outflows due to CRM techniques with substitution effect on the exposure. Under the IRB Approach, exposures classified as in default shall be excluded from {020;010} to {090;010} and included in {100;010}. Under the Standardised Approach, exposures falling under Article 112(j) of the CRR shall be excluded from {020;020} to {090;020} and included in {100;020}.

26. Under both approaches, institutions shall consider exposures deducted from the regulatory capital as being applied a 1250 % risk weight.

Row	Legal references and instructions
010	**Total on- and off-balance sheet exposures belonging to the non-trading book as well as exposures of the trading book subject to counterparty credit risk (breakdown in accordance with the risk weight):** This is the sum of {020:*} to {100;*}.
020	**= 0 %** Exposures with a 0 % risk weight.
030	**> 0 % and ≤ 12 %** Exposures with a risk weight included within a range of risk weights strictly greater than 0 % and smaller than or equal to 12 %.
040	**> 12 % and ≤ 20 %** Exposures with a risk weight included within a range of risk weights strictly greater than 12 % and smaller than or equal to 20 %.
050	**> 20 % and ≤ 50 %** Exposures with a risk weight included within a range of risk weights strictly greater than 20 % and smaller than or equal to 50 %.
060	**> 50 % and ≤ 75 %** Exposures with a risk weight included within a range of risk weights strictly greater than 50 % and smaller than or equal to 75 %.
070	**> 75 % and ≤ 100 %** Exposures with a risk weight included within a range of risk weights strictly greater than 75 % and smaller than or equal to 100 %.
080	**> 100 % and ≤ 425 %** Exposures with a risk weight included within a range of risk weights strictly greater than 100 % and smaller than or equal to 425 %.
090	**> 425 % and ≤ 1 250 %** Exposures with a risk weight included within a range of risk weights strictly greater than 425 % and smaller than or equal to 1 250 %.
100	**Exposures in default** Under the Standardised Approach, exposures falling under Article 112(j) of the CRR. Under the IRB approach, all exposures with a PD of 100 % are exposures in default.
110	**(memo item) Low-risk off-balance sheet items or off-balance sheet items attracting a 0 % conversion factor under the solvency ratio**

	Low risk off-balance sheet items in accordance with Article 111 of the CRR and off-balance sheet items attracting a 0 % conversion factor in accordance with Article 166 of the CRR.

Column	Legal references and instructions
010	**On- and off-balance sheet exposures (SA exposures)** On- and off-balance sheet exposure values after taking into account value adjustments, all CRM and credit conversion factors, as calculated under Title II, Chapter 2, Part Three of the CRR.
020	**On and off-balance sheet exposures (IRB exposures)** On- and off-balance sheet exposures values in accordance with Article 166 of the CRR and the first sentence of the second subparagraph of Article 230(1) of the CRR, after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure. For off-balance sheet items, institutions shall apply the conversion factors as defined in Article 166(8) to (10) of the CRR.
030	**Nominal value** Exposure values of off-balance sheet items as defined in Articles 111 and 166 of the CRR without the application of conversion factors.

7. **C 42.00 – Alternative definition of capital (LR3)**

27. Template LR3 provides information on the capital measures needed for the review of Article 511 of the CRR.

Row and column	Legal references and instructions
{010;010}	**Common Equity Tier 1 capital – fully phased-in definition** Article 50 of the CRR This is the amount of CET1 capital as defined in Article 50 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.
{020;010}	**Common Equity Tier 1 capital – transitional definition** Article 50 of the CRR This is the amount of CET1 capital as calculated defined in Article 50 of the CRR, after taking into account the derogation laid

	down in Chapters 1 and 2 of Part Ten of the CRR.
{030;010}	**Total own funds – fully phased-in definition** Article 72 of the CRR This is the amount of own funds as defined in Article 72 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.
{040;010}	**Total own funds – transitional definition** Article 72 of the CRR This is the amount of own fund as defined in Article 72 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.
{055;010}	**Asset amount deducted – from CET1 items – fully phased-in definition** It includes the amount of regulatory adjustments to CET1 items that adjust the value of an asset and which are required by: — Articles 32 to 35 of the CRR, or — Articles 36 to 47 of the CRR, as applicable Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset. As these adjustments reduce the total own funds, they shall be reported as a negative figure.
{065;010}	**Asset amount deducted – from CET1 items – transitional definition** It includes the amount of regulatory adjustments from CET1 that adjust the value of an asset and which are required by: — Articles 32 to 35 of the CRR, or — Articles 36 to 47 of the CRR, as applicable. Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition taking

	into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset. As these adjustments reduce the total own funds, they shall be reported as a negative figure.
{075;010}	**Asset amount deducted – from own funds items – fully phased-in definition** It includes the amount of regulatory adjustments from own funds items that adjust the value of an asset and which are required by: — Articles 32 to 35 of the CRR, or — Articles 36 to 47 of the CRR, or — Articles 56 to 60 of the CRR, or — Articles 66 to 70 of the CRR, as applicable. Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in rows {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset. As these adjustments reduce the total own funds, they shall be reported as a negative figure.
{085,010}	**Asset amount deducted – from own funds items – transitional definition** It includes the amount of regulatory adjustments from own funds items that adjust the value of an asset and which are required by: — Articles 32 to 35 of the CRR, or — Articles 36 to 47 of the CRR, or — Articles 56 to 60 of the CRR, or — Articles 66 to 70 of the CRR, as applicable. Institutions shall take into account the exemptions, alternatives and waivers to

	such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset. As these adjustments reduce the total own funds, they shall be reported as a negative figure.

8. **C 43.00 – Alternative breakdown of leverage ratio exposure measure components (LR4)**

28. Institutions shall report the leverage ratio exposure values in LR4 after the application of exemptions, as applicable, referred to in the following LRCalc cells: {050;010}, {080;010}, {100;010}, {120;010}, {220; 010}, {250;010} and {260;010}.

29. In order to avoid double-counting, institutions shall uphold the equation referred to in the following paragraph:

30. The equation that institutions shall uphold according to paragraph 29 is: [{LRCalc;010;010} + {LRCalc;020;010} + {LRCalc;030;010} + {LRCalc;040;010} + {LRCalc;050;010} + {LRCalc;060;010} + {LRCalc;070;010} + {LRCalc;080;010} + {LRCalc;090;010} + {LRCalc;100;010} + {LRCalc;110;010} + {LRCalc;120;010} + {LRCalc;130;010} + {LRCalc;140;010} + {LRCalc;150;010} + {LRCalc;160;010} + {LRCalc;170;010} + {LRCalc;180;010} + {LRCalc;190;010} + {LRCalc;200;010} + {LRCalc;210;010} + {LRCalc;220;010} + {LRCalc;230;010} + {LRCalc;240;010} + {LRCalc;250;010} + {LRCalc;260;010}] = [{LR4;010;010} + {LR4;040;010} + {LR4;050;010} + {LR4;060;010} + {LR4;065;010} + {LR4;070;010} + {LR4;080;010} + {LR4;080;020} + {LR4;090;010} + {LR4;090;020} + {LR4;140;010} + {LR4;140;020} + {LR4;180;010} + {LR4;180;020} + {LR4;190;010} + {LR4;190;020} + {LR4;210;010} + {LR4;210;020} + {LR4;230;010} + {LR4;230;020} + {LR4;280;010} + {LR4;280;020} + {LR4;290;010} + {LR4;290;020}].

ANNEX XI Table 5: rows 1 - 116

9. **C 44.00 – General information (LR5)**

31. Additional information is collected here for the purpose of categorising the institution activities and the regulatory options chosen by the institution.

Row and column	Instructions
{010;010}	**Institution's company structure**

	The institution shall classify its company structure in accordance with the categories given below: — Joint stock company; — Mutual/cooperative; — Other non-joint stock company.
{020;010}	**Derivatives treatment** The institution shall specify the regulatory derivatives treatment in accordance with the categories given below: — Original exposure method; — Mark-to-market method.
{040;010}	**Institution type** The institution shall classify its institution type in accordance with the categories given below: — Universal banking (retail/ commercial and investment banking); — Retail/commercial banking; — Investment banking; — Specialised lender.**]**

ANNEX XII

REPORTING ON LIQUIDITY

LIQUIDITY TEMPLATES		
Template number	Template code	Name of the template/group of templates
LIQUIDITY COVERAGE TEMPLATES		
		PART I — LIQUID ASSETS
51	C 51.00	LIQUIDITY COVERAGE — LIQUID ASSETS
		PART II — OUTFLOWS
52	C 52.00	LIQUIDITY COVERAGE — OUTFLOWS
		PART III — INFLOWS
53	C 53.00	LIQUIDITY COVERAGE — INFLOWS
		PART IV — COLLATERAL SWAPS

54	C 54.00	LIQUIDITY COVERAGE — COLLATERAL SWAPS
STABLE FUNDING TEMPLATES		
		PART V — STABLE FUNDING
60	C 60.00	STABLE FUNDING — ITEMS REQUIRING STABLE FUNDING
61	C 61.00	STABLE FUNDING — ITEMS PROVIDING STABLE FUNDING

C 51.00 — LIQUIDITY COVERAGE — LIQUID ASSETS

ANNEX XII Table 2: rows 1 - 123

C 52.00 — LIQUIDITY COVERAGE — OUTFLOWS

ANNEX XII Table 3: rows 1 - 188

C 53.00 — LIQUIDITY COVERAGE — INFLOWS

ANNEX XII Table 4: rows 1 - 140

C 54.00 — LIQUIDITY COVERAGE — COLLATERAL SWAPS

ANNEX XII Table 5: rows 1 - 12

C 60.00 — STABLE FUNDING — ITEMS REQUIRING STABLE FUNDING

ANNEX XII Table 6: rows 1 - 183

C 61.00 — STABLE FUNDING — ITEMS PROVIDING STABLE FUNDING

ANNEX XII Table 7: rows 1 - 38

ANNEX XIII

REPORTING ON LIQUIDITY (PART 1 of 5: LIQUID ASSETS)

1. Liquid assets

1.1. General remarks

1. This is a summary template which contains information about assets for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are colored grey.

2. Assets shall be reported in one of six sections in this template:

3. Assets which meet the requirements of Article 416 and Article 417: assets identified as liquid for reporting purposes in the REGULATION (EU) NO 575/2013, which meet the operational requirements for holdings of liquid assets.

4. Assets which meet the requirements of Article 416 (1) (b) and (d) but do not meet the requirements of Article 417 (b) and (c) REGULATION (EU) NO 575/2013.

5. Items subject to supplementary reporting of liquid assets according to Annex III REGULATION (EU) NO 575/2013

6. Assets which do not meet the requirements of Article 416 REGULATION (EU) NO 575/2013 but meet the requirements of Article 417(b) and (c) REGULATION (EU) NO 575/2013.

7. Treatment for jurisdictions with insufficient liquid assets

8. Reporting of Shar'iah compliant assets as alternative assets under Article 509(2)(i).

1.2. Specific remarks

9. For items 1.1 to 1.2 institutions shall report the relevant amounts in column 030.

10. For items 1.3 to 1.4 institutions shall report the market value of assets in column 010 and the value according to Article 418 in column 020 for each category of assets.

11. For item 1.5 institutions shall report the relevant undrawn amount in column 040.

12. For item 1.6.1/1.6.2 institutions shall report the relevant amounts in column 030/040.

13. For items 1.7 to 2.2, in accordance with the last paragraph of Article 416(1) REGULATION (EU) NO 575/2013 and pending a uniform definition in accordance with Article 460 of high and extremely high liquidity and credit quality, institutions shall identify themselves in a given currency transferable assets that are of extremely high and high liquidity and credit quality and report their market value in columns 010 and 030 and the value according to Article 418 in columns 020 and 040.

14. For items 1.3 to 1.4 and 1.7 to 1.14, institutions shall only report assets that fulfill all the operational requirements referred to in Article 417 REGULATION (EU) NO 575/2013.

15. For items 2.1 to 2.2, institutions shall report assets which would otherwise qualify to be reported in section 1.1 to 1.14 but do not meet the operational requirements referred to in Article 417 (b) and (c) REGULATION (EU) NO 575/2013.

16. For items 1.1 to 2.2, with the exception of item 1.5, institutions shall only report assets which fulfill all the conditions referred to in Article 416(3) REGULATION (EU) NO 575/2013.

17. For items 3.1 to 3.12, institutions shall only report assets subject to supplementary reporting of liquid assets in accordance with Annex III REGULATION (EU) NO 575/2013. All items, with the exception of those referred to in sections 3.1, 3.2 and 3.9, must satisfy the conditions as set out in the last paragraph of that Annex.

18. For items 4.1 to 4.12.3, institutions shall only report assets which do not meet the requirements of Article 416 REGULATION (EU) NO 575/2013 but still meet the requirements of Article 417(b) and (c) REGULATION (EU) NO 575/2013

19. For items 5.1 to 5.2, institutions shall only report items related to the derogations as referred to in Article 419(2) REGULATION (EU) NO 575/2013 for currencies with constraints on the availability of liquid assets

20. For items 6.1 to 6.1.3, only Shar'iah compliant banks shall report items that are Shar'iah compliant financial products as an alternative to assets that would qualify as liquid assets for the purposes of Article 416 REGULATION (EU) NO 575/2013

21. The value of the liquid assets of all items in the template, with the exception of 1.1 to 1.2.1, 1.5 to 1.6.2, 3.1 to 3.2, 3.9 to 3.10 and 5.2 shall be the market value and the value after the application of the relevant haircuts. For items 1.1 to 1.2.1, 1.6 to 1.6.2, 3.1 to 3.2, 3.10 and 5.2 the amount of the item shall be reported. For item 1.5 and 3.9 the undrawn amount of the line shall be reported.

Liquid assets sub template

1.2.1. Instructions concerning specific rows

ANNEX XIII Table 1: rows 1 - 119

REPORTING ON LIQUIDITY (PART 2 of 5: OUTFLOWS)

1. Outflows

1.1. General remarks

1. This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 of the REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are coloured grey.

2. In accordance with Article 420 REGULATION (EU) NO 575/2013, this section covers reporting requirements on retail deposits (Article 421), other deposits and liabilities (Article 422), additional outflows (Article 423) and outflows from credit and liquidity facilities (Article 424).

3. In accordance with Article 421(5) of the REGULATION (EU) NO 575/2013, institutions may exclude from the calculation of outflows certain clearly circumscribed categories of retail deposits. For completeness, the reporting of these deposits is requested in item 1.1.6 of the template.

1.2. Outflows sub template

1.2.1. Instructions concerning specific rows

ANNEX XIII Table 2: rows 1 - 179

REPORTING ON LIQUIDITY (PART 3 of 5: INFLOWS)

1. Inflows

1.1. General remarks

1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of monitoring the liquidity coverage requirement as specified in Article 412 of the REGULATION (EU) NO 575/2013. Items which do not need to be completed by institutions are coloured grey.

2. In accordance with Article 425(2) REGULATION (EU) NO 575/2013, liquidity inflows shall:

(i) comprise only contractual inflows from exposures that are not passed due and for which the bank has no reason to expect non-performance within the 30-day time horizon.

(ii) be reported in full,.

3. In accordance with Article 425(7) REGULATION (EU) NO 575/2013, institutions shall not report inflows from any of the liquid assets reported in accordance with Article 416 other than payments due on the assets that are not reflected in the market value of the asset.

4. In accordance with Article 425(8) REGULATION (EU) NO 575/2013, institutions shall not report inflows from any new obligations entered into.

1.2. Inflows sub template

1.2.1. Instructions concerning specific rows

ANNEX XIII Table 3: rows 1 - 136

REPORTING ON LIQUIDITY (PART 4 of 5: COLLATERAL SWAPS)
General remarks

1. This is a summary template which contains information that will allow EBA to assess whether secured lending and collateral swap transactions have been properly unwound, where liquid assets referred to in points (a), (b) and (c) of Article 416(1) have been obtained against collateral that does not qualify under points (a), (b) and (c) of Article 416(1).

(a) Collateral swaps sub template

i. Instructions concerning specific rows

Row	Legal references and instructions
1.	**Collateral Swaps** Article 415(1) paragraph 2 of REGULATION (EU) NO 575/2013. Institutions shall report any collateral swap where liquid assets referred to in points (a), (b) or (c) of Article 416 have been obtained against collateral that does not qualify under points (a), (b) and(c) of Article 416(1).

Assets that do not qualify under points (a), (b) and(c) of Article 416(1) of REGULATION (EU) NO 575/2013 are referred to as 'other assets' in this template.

Collateral swaps maturating in less than or equal to 30 days shall be reported in columns 010 and 020. In column 010 the notional amount shall be reported. In column 020 the market value shall be reported.

Collateral swaps maturating in greater than 30 days shall be reported in columns 030 and 040. In column 030 the notional amount shall be reported. In column 040 the market value shall be reported.

010-060	1.0 **Assets**
010	1.1 **cash and exposures to central banks** Article 416(1)(a) REGULATION (EU) NO 575/2013
020	1.2 **other transferable assets according to Article 416(1)(b)** Article 416(1)(b) REGULATION (EU) NO 575/2013
030-060	1.3 **other transferable assets representing claims on or guaranteed by** Article 416(1)(c) of REGULATION (EU) NO 575/2013 The following subcategories shall be reported:
030	1.3.1 **transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets** Article 416(1)(c)(i) of REGULATION (EU) NO 575/2013

040	1.3.2 **transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity** Article 416(1)(c)(ii) of REGULATION (EU) NO 575/2013
050	1.3.3 **transferable assets representing claims on or guaranteed by the Bank for International Settlements, the International Monetary Fund, the Commission and multilateral development banks** Article 416(1)(c)(iii) of REGULATION (EU) NO 575/2013
060	1.3.4 **transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism** Article 416(1)(c)(iv) of REGULATION (EU) NO 575/2013

REPORTING ON LIQUIDITY (PART 5 of 5: STABLE FUNDING)

1. Items providing stable funding

1.1. General remarks

1. This is a summary template which contains information about items providing stable funding. Items which do not need to be completed by institutions are coloured grey.

2. All own funds and liabilities reported on an institution's balance sheet shall be reported here. The total amount of these two categories shall therefore reflect the size of the institutions' total assets.

3. In accordance with Article 427(2) REGULATION (EU) NO 575/2013, liabilities shall be reported in five buckets as follows:

(a) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is within three months of the reporting date, shall be reported in column F of the relevant category. All sight deposits shall be reported here.

(b) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between three and six months from the reporting date, shall be reported in column G of the relevant category.

(c) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between 6 and 9 months from the reporting date, shall be reported in column H of the relevant category.

(d) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is between 9 and 12 months from the reporting date, shall be reported in column I of the relevant category.

(e) liabilities for which the closer of their maturity date and the earliest date at which they can contractually be called is beyond one year of the reporting date and own funds shall be reported in column J of the relevant category.

4. Institutions shall assume that investors redeem a call option at the earliest possible date. For funding with options exercisable at the institution's discretion, reputational factors that may limit the institution's ability to exercise the option shall be taken into account. In particular, where the market expects certain liabilities to be redeemed before their legal final maturity date, institutions shall assume such behaviour.

5. For retail deposits reported in section 1.2, the same assumptions with regard to maturity for the Liquidity Coverage template shall be used in the Available Stable Funding template.

1.2. Items providing stable funding

1.2.1. Instructions concerning specific rows

ANNEX XIII Table 5: rows 1 - 36

2. Items requiring stable funding

2.1. General remarks

1. This is a summary template which contains information about items requiring stable funding. Items which do not need to be completed by institutions are coloured grey.

2. All assets reported on an institutions balance sheet shall be reported here. The total amount reported shall therefore reflect the size of total own funds and liabilities together.

3. Treatment of maturity:

(i) In accordance with Article 428(2) of the REGULATION (EU) NO 575/2013, items shall be presented in five buckets as follows:

   (a) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is within three months of the reporting date, shall be reported in column 010, 060 or 110 depending on the relevant category.

   (b) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between three and six months from the reporting date, shall be reported in column 020, 070, or 120 depending on the relevant category.

(c) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between 6 and 9 months from the reporting date, shall be reported in column 030, 080, or 130 depending on the relevant category.

(d) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is between 9 and 12 months from the reporting date, shall be reported in column 040, 090, or 140 depending on the relevant category.

(e) assets for which the closer of their maturity date and the earliest date at which they can contractually be called is beyond one year of the reporting date and own funds shall be reported in column 050, 100, or 150 depending on the relevant category.

(ii) For options exercisable at the institution's discretion, institutions shall take into account reputational factors that may limit the ability not to exercise the option. In particular, if third parties expect that an option will not be exercised, the institution shall assume such behaviour for the purpose of reporting assets in this template.

(iii) Assets shall be reported according to their residual contract maturity and not behavioural assumptions.

4. In accordance with Article 510 of the REGULATION (EU) NO 575/2013, for the purpose of monitoring Stable Funding, for each category of assets reported in the required stable funding template, institutions shall provide a separate break down of the assets encumbrance as follows:

(i) The amount of assets reported which are unencumbered shall be reported in the first sub-category.

(ii) The amount of assets which are encumbered shall be reported in the relevant sub-line depending on the period of encumbrance, as follows:

i. for a period within three months

ii. for a period between three and 6 months

iii. for a period between 6 and 9 months

iv. for a period between 9 and 12 months

v. for a period greater than 12 months

5. Treatment of assets received or lent in secured lending and capital market driven transactions in accordance with Article 192 of REGULATION (EU) NO 575/2013:

(i) Institutions shall exclude assets which they have borrowed in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 (such as reverse repurchase transactions and collateral swaps) of which they do not have beneficial ownership.

(ii) Institutions shall report those assets they have lent in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO

575/2013 (such as repurchase transactions or collateral swaps) of which they retain beneficial ownership.

(iii) Where an institution has encumbered securities in repurchase transactions lent in secured lending and capital market driven transactions in accordance with Article 192 or REGULATION (EU) NO 575/2013 but retained beneficial ownership and they remain on their balance sheet, they shall allocate such securities to the appropriate RSF category.

6. Treatment of derivatives payables and receivables:

(i) An institution will usually have both net derivatives liabilities (i.e. payables) and net derivative assets (i.e. receivables) on its balance sheet. Institutions shall calculate these according to regulatory netting rules, not accounting rules, and report the amounts in both template 1.1. 'Required funding' and template 1.2 'Stable funding' accordingly.

2.2. Items requiring stable funding

2.2.1. Instructions concerning specific rows

ANNEX XIII Table 6: rows 1 - 180

[F6ANNEX XIV

Single Data Point Model

All data items set out in the Annexes to this Regulation shall be transformed into a single data point model which is the basis for uniform IT systems of institutions and competent authorities.

The single data point model shall meet the following criteria:

(a) provide a structured representation of all data items set out in Annexes I, III, IV, VI, VIII, X, XII and XVI;

(b) identify all the business concepts set out in Annexes I to XIII, XVI and XVII;

(c) provide a data dictionary identifying table labels, ordinate labels, axis labels, domain labels, dimension labels and member labels;

(d) provide metrics which define the property or amount of data points;

(e) provide data point definitions that are expressed as a composition of characteristics that univocally identify the financial concept;

(f) contain all the relevant technical specifications necessary for developing IT reporting solutions producing uniform supervisory data.**]**

[F6ANNEX XV

Validation Rules

The data items set out in the Annexes to this Regulation shall be subject to validation rules ensuring data quality and consistency.

The validation rules shall meet the following criteria:

(a) define the logical relationships between relevant data points;

(b) include filters and preconditions that define a set of data to which a validation rule applies;

(c) check the consistency of the reported data;

(d) check the accuracy of the reported data;

(e) set default values which shall be applied where the relevant information has not been reported.**]**

[F2ANNEX XVI

REPORTING TEMPLATES ON ASSET ENCUMBRANCE

ASSET ENCUMBRANCE TEMPLATES

Template number	Template code	Name of the template /group of templates	Short name
PART A — ENCUMBRANCE OVERVIEW			
32,1	F 32.01	ASSETS OF THE REPORTING INSTITUTION	AE-ASS
32,2	F 32.02	COLLATERAL RECEIVED	AE-COL
32,3	F 32.03	OWN COVERED BONDS AND ABSs ISSUED AND NOT YET PLEDGED	AE-NPL
32,4	F 32.04	SOURCES OF ENCUMBRANCE	AE-SOU
PART B — MATURITY DATA			
33	F 33.00	MATURITY DATA	AE-MAT

PART C — CONTINGENT ENCUMBRANCE			
34	F 34.00	CONTINGENT ENCUMBRANCE	AE-CONT
PART D — COVERED BONDS			
35	F 35.00	COVERED BONDS ISSUANCE	AE-CB
PART E — ADVANCED DATA			
36,1	F 36.01	ADVANCED DATA. PART I	AE-ADV1
36,2	F 36.02	ADVANCED DATA. PART II	AE-ADV2

F 32.01 — ASSETS OF THE REPORTING INSTITUTION (AE-ASS)

ANNEX XVI Table 2: rows 1 - 15

F 32.02 — COLLATERAL RECEIVED (AE-COL)

ANNEX XVI Table 3: rows 1 - 17

F 32.03 — OWN COVERED BONDS AND ABSS ISSUED AND NOT YET PLEDGED (AE-NPL)

		Non-encumbered			
		Carrying amount of the underlying pool of assets	Fair value of debt securities issued available for encumbrance		Nominal of own debt securities issued non available for encumbrance
				of which: central bank's eligible	
		010	**020**	**030**	**040**
010	**Own covered bonds and asset-backed securities issued and not yet pledged**				

020	Retained covered bonds issued				
030	Retained asset-backed securities issued				
040	Senior				
050	Mezzanine				
060	First Loss				

F 32.04 — SOURCES OF ENCUMBRANCE (AE-SOU)

ANNEX XVI Table 5: rows 1 - 23

F 33.00 — MATURITY DATA (AE-MAT)

ANNEX XVI Table 6: rows 1 - 5

F 34.00 — CONTINGENT ENCUMBRANCE (AE-CONT)

ANNEX XVI Table 7: rows 1 - 18

F 35.00 — COVERED BONDS ISSUANCE (AE-CB)

z-axis**Cover pool identifier (open)**ANNEX XVI Table 8: rows 1 - 9

F 36.01 — ADVANCED DATA. PART I (AE-ADV-1)

ANNEX XVI Table 9: rows 1 - 28

F 36.02 — ADVANCE DATA. PART II (AE-ADV-2)**]**

ANNEX XVI Table 10: rows 1 - 28

[F15ANNEX XVII

REPORTING ON ASSET ENCUMBRANCE

Textual Amendments

F15 Substituted by Commission Implementing Regulation (EU) 2015/1278 of 9 July 2015 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions as regards instructions, templates and definitions (Text with EEA relevance).

GENERAL INSTRUCTIONS

1. STRUCTURE AND CONVENTIONS

1.1. Structure

1. The framework consists of five sets of templates which comprise a total of nine templates according to the following scheme:

(a) Part A: Encumbrance overview:
— AE-ASS template. Assets of the reporting institution
— AE-COL template. Collateral received by the reporting institution
— AE-NPL. Own covered bonds and asset-backed securities (hereinafter 'ABS') issued and not yet pledged
— AE-SOU. Sources of encumbrance

(b) Part B: Maturity data:
— AE-MAT template. Maturity data

(c) Part C: Contingent encumbrance
— AE-CONT template. Contingent encumbrance

(d) Part D: Covered bonds
— AE-CB template. Covered bonds issuance

(e) Part E: Advanced data:
— AE-ADV-1 template. Advanced template for assets of the reporting institution
— AE-ADV-2 template. Advanced template for collateral received by the reporting institution

2. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

1.2. Accounting standard

3. Institutions shall report carrying amounts under the accounting framework they use for the reporting of financial information in accordance with Articles 9 to 11. Institutions that are not required to report financial information shall use their respective accounting framework.

4. For the purposes of this Annex, 'IAS' and 'IFRS' refer to the international accounting standards as defined in Article 2 of Regulation (EC) No 1606/2002. For institutions

which report under IFRS standards, references have been inserted to the relevant IFRS standards.

1.3. Numbering convention

5. The following general notation is used in these instructions to refer to the columns, rows and cells of a template: {Template; Row; Column}. An asterisk sign is used to indicate that the validation is applied to the whole row or column. For example {AE-ASS; *; 2} refers to the data point of any row for column 2 of the AE-ASS template.

6. In the case of validations within a template the following notation is used to refer to data points from that template: {Row; Column}.

1.4. Sign convention

7. Templates in Annex XVI shall follow the sign convention described in paragraphs 9 and 10 of Part I of Annex V.

1.5. Level of application

8. The level of application of the reporting on asset encumbrance follows that of the reporting requirements on own funds under the first subparagraph of Article 99(1) of Regulation (EU) No 575/2013 (CRR). Consequently, institutions that are not subject to prudential requirements in accordance with Article 7 of CRR are not required to report information on asset encumbrance.

1.6. Proportionality

9. For the purpose of Article 16a(2)(b), the asset encumbrance level shall be calculated as follows:

— Carrying amount of encumbered assets and collateral = {AE-ASS;010;010} + {AE-COL;130;010}.
— Total assets and collateral = {AE-ASS;010;010} + {AE-ASS;010;060} + {AE-COL;130;010} + {AE-COL;130;040}.
— Asset encumbrance ratio = (Carrying amount of encumbered assets and collateral)/(Total assets and collateral)

10. For the purpose of Article 16a(2)(a), the sum of total assets shall be calculated as follows:

— Total assets = {AE-ASS;010;010} + {AE-ASS;010;060}

1.7. Definition of encumbrance

11. For the purpose of this Annex and Annex XVI, an asset shall be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit enhance any transaction from which it cannot be freely withdrawn.

It is important to note, that assets pledged that are subject to any restrictions in withdrawal, such as for instance assets that require prior approval before withdrawal or replacement by other assets, should be considered encumbered. The definition is not based on an explicit legal definition, such as title transfer, but rather on economic principles, as the legal frameworks may differ in this respect across countries. The definition is however closely linked to contractual conditions. The EBA sees the following types of contracts being well covered by the definition (this is a non-exhaustive list):

— secured financing transactions, including repurchase contracts and agreements, securities lending and other forms of secured lending;
— various collateral agreements, for instance collateral placed for the market value of derivatives transactions;
— financial guarantees that are collateralised. It should be noted, that if there is no impediment to withdrawal of collateral, such as prior approval, for the unused part of guarantee, then only the used amount should be allocated (on a pro-rata allocation);
— collateral placed at clearing systems, CCPs and other infrastructure institutions as a condition for access to service. This includes default funds and initial margins;
— central bank facilities. Pre-positioned assets should not be considered encumbered, unless the central bank does not allow withdrawal of any assets placed without prior approval. As for unused financial guarantees, the unused part, i.e. above the minimum amount required by the central bank, should be allocated on a pro-rata basis among the assets placed at the central bank;
— underlying assets from securitisation structures, where the financial assets have not been de-recognised from the institution's financial assets. The assets that are underlying retained securities do not count as encumbered, unless these securities are pledged or provided as collateral in any way to secure a transaction;
— assets in cover pools used for covered bond issuance. The assets that are underlying covered bonds count as encumbered, except in certain situations where the institution holds the corresponding covered bonds (‘own-issued bonds’);
— as a general principle, assets which are being placed at facilities that are not used and can be freely withdrawn should not be considered encumbered.

TEMPLATE-RELATED INSTRUCTIONS

2. PART A: ENCUMBRANCE OVERVIEW

12. The encumbrance overview templates differentiate assets which are used to support funding or collateral needs at the balance sheet date (‘point-in time encumbrance’) from those assets which are available for potential funding needs.

13. The overview template shows the amount of encumbered and non-encumbered assets of the reporting institution in a tabular format by products. The same breakdown also applies to collateral received and own debt securities issued other than covered bonds and securitisations.

2.1. Template: AE-ASS. Assets of the reporting institution

2.1.1. General remarks

14. This paragraph sets out instructions that apply to the main types of transaction that are relevant when completing the AE templates:

All transactions that increase the level of encumbrance of an institution have two aspects that shall be reported independently throughout the AE templates. Such transactions shall be reported both as a source of encumbrance and as an encumbered asset or collateral.

The following examples describe how to report a type of transaction of this Part but the same rules apply to the other AE templates.

(a) **Collateralised deposit**

A collateralised deposit is reported as follows:

(i) the carrying amount of the deposit is registered as a source of encumbrance in {AE-SOU; r070; c010};

(ii) where the collateral is an asset of the reporting institution: its carrying amount is reported in {AE-ASS; *; c010} and {AE-SOU; r070; c030}; its fair value is reported in {AE-ASS; *; c040};

(iii) where the collateral has been received by the reporting institution, its fair value is reported in {AE-COL; *; c010}, {AE-SOU; r070; c030} and {AE-SOU; r070; c040}.

(b) **Repo/matching repos**

A repurchase agreement (hereinafter 'repo') is reported as follows:

(i) the carrying amount of the repo is reported as a source of encumbrance in {AE-SOU; r050; c010};

(ii) the collateral of the repo should be shown:

(iii) where the collateral is an asset of the reporting institution: its carrying amount is reported in {AE-ASS; *; c010} and {AE-SOU; r050; c030}; its fair value is reported in {AE-ASS; *; c040};

(iv) where the collateral has been received by the reporting institution through a previous reverse repurchase agreement (matching repo), its fair value is reported in {AE-COL; *; c010}, {AE-SOU; r050; c030} and in {AE-SOU; r050; c040}.

(c) **Central bank funding**

As collateralised central bank funding is only a specific case of a collateralised deposit or a repo transaction in which the counterparty is a central bank, the rules in i) and ii) above apply.

For operations where it is not possible to identify the specific collateral to each operation, as collateral is pooled together, the collateral breakdown must be done on a proportional basis, based on the composition of the pool of collateral.

Assets that have been pre-positioned with central banks are not encumbered assets unless the central bank does not allow withdrawal of any assets placed without prior approval. For unused financial guarantees, the unused part, i.e. the amount above the minimum required by the central bank, is allocated on a pro-rata basis among the assets placed at the central bank.

(d) **Securities lending**

For securities lending with cash collateral the rules for repos/matching repos apply.

Securities lending without cash collateral is reported as follows:

(i) the fair value of the securities borrowed is reported as a source of encumbrance in {AE-SOU; r150; c010}. When the lender does not receive any securities in return for the securities lent but receives a fee instead, {AE-SOU; r150; c010} is reported as zero;

(ii) where the securities lent as collateral are an asset of the reporting institution: their carrying amount is reported in {AE-ASS; *; c010} and {AE-SOU; r150; c030}; their fair value is reported in {AE-ASS; *; c040};

(iii) where the securities lent as collateral are received by the reporting institution, their fair value is reported in {AE-COL; *; c010}, {AE-SOU; r150; c030} and {AE-SOU; r150; c040}.

(e) **Derivatives (liabilities)**

Collateralised derivatives with a negative fair value are reported as follows:

(i) the carrying amount of the derivative is reported as a source of encumbrance in {AE-SOU; r020; c010};

(ii) the collateral (initial margins required to open the position and any collateral placed for the market value of derivatives transactions) are reported as follows:

  (i) where it is an asset of the reporting institution: its carrying amount is reported in {AE-ASS; *; c010} and {AE-SOU; r020; c030}; its fair value is reported in {AE-ASS; *; c040};

  (ii) where it is collateral received by the reporting institution, its fair value is reported in {AE-COL; *; c010}, {AE-SOU; r020; c030} and {AE-SOU; r020; c040}.

(f) **Covered bonds**

Covered bonds for the entire asset encumbrance reporting are instruments referred to in the first subparagraph of Article 52(4) of the Directive 2009/65/EU, irrespective of whether these instruments take the legal form of a security or not.

No specific rules apply to covered bonds where there is no retention of part of the securities issued by the reporting institution.

In case of retention of part of the issuance and in order to avoid double counting, the proposed treatment below shall apply:

(i) where the own covered bonds are not pledged, the amount of the cover pool that is backing those securities retained and not yet pledged is reported in the AE-ASS templates as non-encumbered assets. Additional information about the retained covered bonds not yet pledged (underlying assets, fair value and eligibility of those available for encumbrance and nominal of those non-available for encumbrance) is reported in the AE-NPL template;

(ii) where the own covered bonds are pledged, then the amount of the cover pool that is backing those securities retained and pledged is included in the AE-ASS template as encumbered assets.

The following table sets out how to report covered bond issuance of EUR 100 of which 15 % is retained and not pledged and 10 % is retained and pledged as collateral in a EUR 11 repo transaction with a central bank, where the cover pool comprises unsecured loans and the carrying amount of the loans is EUR 150.

SOURCES OF ENCUMBRANCE				
Type	Amount	Cells	Loans encumbered	Cells
Covered bonds	75 % (100) = 75	{AE-Sources, r110, c010}	75 % (150) = 112,5	{AE-Assets, r100, c10} {AE-Sources, r110, c030}
Central bank funding	11	{AE-Sources, r060, c010}	10 % (150) = 15	{AE-Assets, r100, c10}

				{AE-Sources, r060, c030}

NON ENCUMBRANCE				
Type	Amount	Cells	Non-encumbered loans	Cells
Own covered bonds retained	15 % 100 = 15	{AE-Not pledged, r010, c040}	15 % (150) = 22,5	{AE-Assets, r100, c60} {AE-Not pledged, r020, c010}

(g) **Securitisations**

Securitisations mean debt securities held by the reporting institution originated in a securitisation transaction as defined in Article 4(61) of CRR.

For securitisations that remain in the balance sheet (non-derecognised), the rules for covered bonds apply.

For derecognised securitisations, there is no encumbrance where the institution holds some securities. Those securities will appear in the trading book or in the banking book of the reporting institutions as any other security issued by a third party.

2.1.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	**Assets of the reporting institution** IAS 1.9 (a), Implementation Guidance (IG) 6 Total assets of the reporting institution registered in its balance sheet.
020	**Loans on demand** IAS 1.54 (i) It includes the balances receivable on demand at central banks and other institutions. Cash on hand, that is, the holding of national and foreign banknotes and coins in circulation that are commonly used to make payments are included in the row 'other assets'.
030	**Equity instruments** Equity instruments held by the reporting institution as defined in IAS 32.1.
040	**Debt securities** Annex V, Part 1, paragraph 26. Debt instruments held by the reporting institution issued as securities that are not loans in accordance with the ECB BSI Regulation.
050	**of which: covered bonds**

	Debt securities held by the reporting institution that are bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC.
060	**of which: securitisations** Debt securities held by the reporting institution that are securitisations as defined in Article 4(61) of CRR.
070	**of which: issued by general governments** Debt securities held by the reporting institution which are issued by general governments.
080	**of which: issued by financial corporations** Debt securities held by the reporting institution issued by financial corporations as defined in Annex V, Part I, paragraph 35, points (c) and (d).
090	**of which: issued by non-financial corporations** Debt securities held by the reporting institution issued by non-financial corporations as defined in Annex V, Part I, paragraph 35, point (e).
100	**Loans and advances other than loans on demand** Loans and advances, that is, debt instruments held by the reporting institutions that are not securities, other than balances receivable on demand.
110	**of which: mortgage loans** Loans and advances other than loans on demand that are mortgage loans according to Annex V, part 2, paragraph 41(h).
120	**Other assets** Other assets of the reporting institution registered in the balance sheet other than those mentioned in the above rows and different from own debt securities and own debt equity instruments that may not be derecognised from the balance sheet by a non-IFRS institution. In this case, own debt instruments shall be included in row 240 of the AE-COL template and own equity instruments excluded from the asset encumbrance reporting.

2.1.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	**Carrying amount of encumbered assets** Carrying amount of the assets held by the reporting institution that are encumbered according to the definition provided of asset encumbrance. Carrying amount means the amount reported in the asset side of the balance sheet.
020	**of which: issued by other entities of the group** Carrying amount of encumbered assets held by the reporting institution that are issued by any entity within the prudential scope of consolidation.
030	**of which: central bank eligible** Carrying amount of encumbered assets held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
040	**Fair value of encumbered assets** IFRS 13 and Article 8 of Directive 2013/34/EU of the European Parliament and of the Council[a] for non-IFRS institutions. Fair value of the debt securities held by the reporting institution that are encumbered according to the definition provided of asset encumbrance. Fair value of a financial instrument, is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. (See IFRS 13 Fair Value Measurement.)
050	**of which: central bank eligible** Fair value of the encumbered debt securities held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot

a Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

	positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
060	**Carrying amount of non-encumbered assets** Carrying amount of the assets held by the reporting institution that are non-encumbered according to the definition provided of asset encumbrance. Carrying amount means the amount reported in the asset side of the balance sheet.
070	**of which: issued by other entities of the group** Carrying amount of non-encumbered assets held by the reporting institution that are issued by any entity within the prudential scope of consolidation.
080	**of which: central bank eligible** Carrying amount of non-encumbered assets held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
090	**Fair value of non-encumbered assets** IFRS 13 and Article 8 of Directive 2013/34/EU for non-IFRS institutions. Fair value of the debt securities held by the reporting institution that are non-encumbered according to the definition provided of asset encumbrance. Fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market

a Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

	participants at the measurement date. (See IFRS 13 Fair Value Measurement.)
100	**of which: central bank eligible** Fair value of the non-encumbered debt securities held by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.

a Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

2.2. Template: AE-COL. Collateral received by the reporting institution

2.2.1. General remarks

15. For the collateral received by the reporting institution and the own debt securities issued other than own covered bonds or ABSs, the category of 'non-encumbered' assets is split between those 'available for encumbrance' or potentially eligible to be encumbered and those 'non-available for encumbrance'.

16. Assets are 'non-available for encumbrance' when they have been received as collateral and the reporting institution is not permitted to sell or re-pledge the collateral, except in the case of a default by the owner of the collateral. Own debt securities issued other than own covered bonds or securitisations are non-available for encumbrance when there is any restriction in the terms of the issuance to sell or re-pledge the securities held.

17. For the purpose of the asset encumbrance reporting, securities borrowed in exchange for a fee without providing cash-collateral or non-cash collateral are reported as collateral received.

2.2.2. Instructions concerning specific rows

Rows	Legal references and instructions
130	**Collateral received by the reporting institution** All classes of collateral received by the reporting institution.
140	**Loans on demand** Collateral received by the reporting institution that comprises loans on demand.

	(See legal references and instructions regarding row 020 of the AE-ASS template.)
150	**Equity instruments** Collateral received by the reporting institution that comprises equity instruments. (See legal references and instructions regarding row 030 of the AE-ASS template.)
160	**Debt securities** Collateral received by the reporting institution that comprises debt securities. (See legal references and instructions regarding row 040 of the AE-ASS template.)
170	**of which: covered bonds** Collateral received by the reporting institution that comprises covered bonds. (See legal references and instructions regarding row 050 of the AE-ASS template.)
180	**of which: securitisations** Collateral received by the reporting institution that comprises securitisations. (See legal references and instructions regarding row 060 of the AE-ASS template.)
190	**of which: issued by general governments** Collateral received by the reporting institution that comprises debt securities issued by general governments. (See legal references and instructions regarding row 070 of the AE-ASS template.)
200	**of which: issued by financial corporations** Collateral received by the reporting institution that comprises debt securities issued by financial corporations. (See legal references and instructions regarding row 080 of the AE-ASS template.)
210	**of which: issued by non-financial corporations** Collateral received by the reporting institution that comprises debt securities issued by non-financial corporations. (See legal references and instructions regarding row 090 of the AE-ASS template.)
220	**Loans and advances other than loans on demand** Collateral received by the reporting institution that comprises loans and advances other than loans on demand. (See legal references and instructions regarding row 100 of the AE-ASS template.)

230	**Other collateral received** Collateral received by the reporting institution that comprises other assets. (See legal references and instructions regarding row 120 of the AE-ASS template.)
240	**Own debt securities issued other than own covered bonds or ABSs** Own debt securities issued retained by the reporting institution that are not own covered bonds issued or own securitisations issued. As the retained or repurchased own debt securities issued, according to IAS 39.42, decrease the relating financial liabilities, these securities are not included in the category of assets of the reporting institution (row 010 of the AE-ASS template). Own debt securities that may not be derecognised from the balance sheet by a non-IFRS institution shall be included in this row. Own covered bonds issued or own securitisations issued are not reported in this category since different rules apply to those cases to avoid double counting: (a) where the own debt securities are pledged, the amount of the cover pool/underlying assets that are backing those securities retained and pledged is reported in the AE-ASS template as encumbered assets; (b) where the own debt securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities retained and not yet pledged is reported in the AE-ASS templates as non-encumbered assets. Additional information about this second type of own debt securities not yet pledged (underlying assets, fair value and eligibility of those available for encumbrance and nominal of those non-available for encumbrance) is reported in the AE-NPL template.
250	**TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED** All assets of the reporting institution registered in its balance sheet, all classes of collateral received by the reporting institution

	and own debt securities issued retained by the reporting institution that are not own covered bonds issued or own securitisations issued.

2.2.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	**Fair value of encumbered collateral received or own debt securities issued** Fair value of the collateral received or own debt securities issued held/retained by the reporting institution that are encumbered according to the definition provided of asset encumbrance. Fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. (See IFRS 13 Fair Value Measurement.)
020	**of which: issued by other entities of the group** Fair value of the encumbered collateral received or own debt securities issued held/retained by the reporting institution that are issued by any entity within the prudential scope of consolidation.
030	**of which: central bank eligible** Fair value of the encumbered collateral received or own debt securities issued held/retained by the reporting institution which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
040	**Fair value of collateral received or own debt securities issued available for encumbrance** Fair value of the collateral received by the reporting institution that are non-encumbered but are available for encumbrance since the reporting institution is permitted to sell

	or re-pledge it in absence of default by the owner of the collateral. It also includes the fair value of own debt securities issued, other than own covered bonds or securitisations that are non-encumbered but available for encumbrance.
050	**of which: issued by other entities of the group** Fair value of collateral received or own debt securities issued other than own covered bonds or asset-backed securities available for encumbrance that are issued by any entity within the prudential scope of consolidation.
060	**of which: central bank eligible** Fair value of collateral received or own debt securities issued other than own covered bonds or securitisations available for encumbrance which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
070	**Nominal of collateral received or own debt securities issued non available for encumbrance** Nominal amount of the collateral received held by the reporting institution that are non-encumbered and non-available for encumbrance. It also includes the nominal amount of the own debt securities issued other than own covered bonds or securitisations retained by the reporting institution that are non-encumbered and also non-available for encumbrance.

2.3. Template: AE-NPL. Own covered bonds and ABSs issued and not yet pledged

2.3.1. General remarks

18. To avoid double counting, the following rule applies in relation to own covered bonds and securitisations issued and retained by the reporting institution:

(a) where those securities are pledged, the amount of the cover pool/underlying assets that are backing them shall be reported in the AE-ASS template as encumbered assets. The source of funding in the event of pledging own covered bonds and securitisations is the new transaction in which the securities are being pledged (central bank funding or other type of secured funding) and not the original issuance of covered bonds or securitisations;

(b) where those securities are not yet pledged, the amount of the cover pool/underlying assets that are backing those securities shall be reported in the AE-ASS template as non-encumbered assets.

2.3.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	**Own covered bonds and ABSs issued and not yet pledged** Own covered bonds and securitisations issued that are retained by the reporting institution and not encumbered.
020	**Retained covered bonds issued** Own covered bonds issued that are retained by the reporting institution and not encumbered.
030	**Retained securitisations issued** Own securitisations issued that are retained by the reporting institution and not encumbered.
040	**Senior** Senior tranches of the own securitisations issued that are retained by the reporting institution and not encumbered. See Article 4(67) of CRR.
050	**Mezzanine** Mezzanine tranches of the own securitisations issued that are retained by the reporting institution and not encumbered. All tranches that are not senior tranches, i.e. the last to absorb the loss or first loss tranches, shall be considered mezzanine tranches. See Article 4(67) of CRR.
060	**First loss** First loss tranches of the own securitisations issued that are retained by the reporting institution and not encumbered. See Article 4(67) of CRR.

2.3.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	**Carrying amount of the underlying pool of assets**

	Carrying amount of the cover pool/underlying assets that back the own covered bonds and own securitisations retained and are not yet pledged.
020	**Fair value of debt securities issued available for encumbrance** Fair value of the own covered bonds and own securitisations retained that are non-encumbered but available for encumbrance.
030	**Of which: central bank eligible** Fair value of the own covered bonds and own securitisations retained that meet each of the following conditions: (i) they are non-encumbered; (ii) they are available for encumbrance; (iii) they are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
040	**Nominal of own debt securities issued non-available for encumbrance** Nominal amount of the own covered bonds and own securitisations retained that are non-encumbered and also non-available for encumbrance.

2.4. Template: AE-SOU. Sources of encumbrance

2.4.1. General remarks

19. This template provides information on the importance for the reporting institution of the different sources of encumbrance, including those with no associated funding as loans commitments or financial guarantees received and securities lending with non-cash collateral.

20. The total amounts of assets and collateral received in the AE-ASS and the AE-COL templates meet the following validation rule: {AE-SOU; r170; c030} = {AE-ASS; r010; c010} + {AE-COL; r130; c010} + {AE-COL; r240; c010}.

2.4.2. Instructions concerning specific rows

Rows	Legal references and instructions

010	**Carrying amount of selected financial liabilities** Carrying amount of selected collateralised financial liabilities of the reporting institution insofar as these liabilities entail asset encumbrance for that institution.
020	**Derivatives** Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, that is, with a negative fair value, insofar as these derivatives entail asset encumbrance for that institution.
030	**of which: over-the-counter** Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities which are traded over-the-counter, insofar as these derivatives entail asset encumbrance.
040	**Deposits** Carrying amount of the collateralised deposits of the reporting institution insofar as these deposits entail asset encumbrance for that institution.
050	**Repurchase agreements** Carrying amount of the repurchase agreements of the reporting institution insofar as these transactions entail asset encumbrance for that institution. Repurchase agreements (repos) are transactions in which the reporting institution receives cash in exchange for financial assets sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. The following variants of repo-type operations are all required to be reported as repurchase agreements: — amounts received in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral and — amounts received in exchange for securities temporarily transferred to a third party in the form of a sale/buy-back agreement.
060	**of which: central banks** Carrying amount of the repurchase agreements of the reporting institution with central banks insofar as these transactions entail asset encumbrance.

070	**Collateralised deposits other than repurchased agreements** Carrying amount of the of the collateralised deposits other than repurchase agreements of the reporting institution insofar as these deposits entail asset encumbrance for that institution.
080	**of which: central banks** Carrying amount of the collateralised deposits other than repurchase agreements of the reporting institution with central banks insofar as these deposits entail asset encumbrance for that institution.
090	**Debt securities issued** Carrying amount of the debt securities issued by the reporting institution insofar as these securities issued entail asset encumbrance for that institution. The retained part of any issuance shall follow the specific treatment set out in point (vi) of paragraph 15 of Part A so that only the percentage of debt securities placed outside the entities of the group are to be included under this category.
100	**of which: covered bonds issued** Carrying amount of covered bonds the assets of which are originated by the reporting institution insofar as these securities issued entail asset encumbrance for that institution.
110	**of which: securitisations issued** Carrying amount of the securitisations issued by the reporting institution insofar as these securities issued entail asset encumbrance for that institution.
120	**Other sources of encumbrance** Amount of collateralised transactions of the reporting institution other than financial liabilities, insofar as these transactions entail asset encumbrance for that institution.
130	**Nominal of loan commitments received** Nominal amount of the loan commitments received by the reporting institution, insofar as these commitments received entail asset encumbrance for that institution.
140	**Nominal of financial guarantees received** Nominal amount of the financial guarantees received by the reporting institution, insofar

	as these guarantees received entail asset encumbrance for that institution.
150	**Fair value of securities borrowed with non-cash collateral** Fair value of the securities borrowed by the reporting institution without cash collateral, insofar as these transactions entail asset encumbrance for that institution.
160	**Other** Amount of collateralised transactions of the reporting institution other than financial liabilities, not covered by the above items, insofar as these transactions entail asset encumbrance for that institution.
170	**TOTAL SOURCES OF ENCUMBRANCE** Amount of all collateralised transactions of the reporting institution insofar as these transactions entail asset encumbrance for that institution.

2.4.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	**Matching liabilities, contingent liabilities or securities lent** Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as these transactions entail asset encumbrance for that institution. Financial liabilities are reported at their carrying amount; contingent liabilities are reported at their nominal value; and securities lent with non-cash collateral are reported at their fair value.
020	**of which: from other entities of the group** Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non-cash collateral, insofar as the counterparty is any other entity within the prudential scope of consolidation and the transaction entail for the reporting institution asset encumbrance. For rules applying to amount types, see instructions for column 010.

030	**Assets, collateral received and own securities issued other than covered bonds and ABSs encumbered** Amount of the assets, collateral received and own securities issued other than covered bonds and securitisations that are encumbered as a result of the different type of transactions specified in the rows. To ensure consistency with the criteria in the templates AE-ASS and AE-COL, assets of the reporting institution registered in the balance sheet are reported at their carrying amount, re-used collateral received and encumbered own securities issued other than covered bonds and securitisations are reported at their fair value.
040	**of which: collateral received re-used** Fair value of the collateral received that are re-used/encumbered as a result of the different type of transactions specified in the rows.
050	**Of which: own debt securities encumbered** Fair value of the own securities issued other than covered bonds and securitisations that are encumbered as a result of the different type of transactions specified in the rows.

3. PART B: MATURITY DATA

3.1. General remarks

21. The template included in Part B shows a general overview of the amount of encumbered assets and collateral received re-used that fall under the defined intervals of the matching liabilities' residual maturity.

3.2. Template: AE-MAT. Maturity data

3.2.1. Instructions concerning specific rows

Rows	Legal references and instructions
010	**Encumbered assets** For the purpose of this template, encumbered assets include all of the following: (a) the assets of the reporting institution (see instruction for row 010 of the AE-ASS template), which are reported at their carrying amount; (b) own debt securities issued other than covered bonds or securitisations (see instruction for

	row 240 of the AE-COL template), which are reported at fair value. These amounts are distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the source of its encumbrance (matching liability, contingent liability or securities lending transaction).
020	**Collateral received re-used (receiving leg)** See instructions for row 130 of the AE-COL template and column 040 of the AE-SOU template. The amounts are reported at fair value and distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the transaction that generated for the entity the reception of the collateral that is being re-used (receiving leg).
030	**Collateral received re-used (re-using leg)** See instructions for row 130 of the AE-COL template and column 040 of the AE-SOU template. The amounts are reported at fair value and distributed among the set of residual maturity buckets specified in the columns according to the residual maturity of the source of its encumbrance (re-using leg): matching liability, contingent liability or securities lending transaction.

3.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	**Open maturity** On demand, without a specific maturity date
020	**Overnight** Due date earlier or equal to 1 day
030	**> 1 day<=1wk** Due date later than 1 day and earlier than or equal to 1 week
040	**> 1 wk<=2wks** Due date later than 1 week and earlier than or equal to 2 weeks
050	**> 2wks <=1mth** Due date later than 2 weeks and earlier than or equal to 1 month
060	**> 1mth <=3mths**

	Due date later than 1 month and earlier than or equal to 3 months
070	**> 3mths <=6mths** Due date later than 3 months and earlier than or equal to 6 months
080	**> 6mths<=1yr** Due date later than 6 months and earlier than or equal to 1 year
090	**> 1yr <=2yrs** Due date later than 1 year and earlier than or equal to 2 years
100	**> 2yrs <=3yrs** Due date later than 2 years and earlier than or equal to 3 years
110	**> 3yrs <=5yrs** Due date later than 3 years and earlier than or equal to 5 years
120	**> 5yrs <=10yrs** Due date later than 5 years and earlier than or equal to 10 years
130	**> 10yrs** Due date later than 10 years

4. PART C: CONTINGENT ENCUMBRANCE

4.1. General remarks

22. This template requires institutions to calculate the level of asset encumbrance in a number of stressed scenarios.

23. Contingent encumbrance refers to the additional assets which may need to be encumbered when the reporting institutions faces adverse developments triggered by an external event over which the reporting institution has no control (including a downgrade, decrease of the fair value of the encumbered assets or a general loss of confidence). In these cases, the reporting institution will need to encumber additional assets as a consequence of already existing transactions. The additional amount of encumbered assets shall be net of the impact of the institution's hedge transactions against the events described under the aforementioned stressed scenarios.

24. This template includes the following two scenarios for reporting contingent encumbrance which are set out in more detail in points 4.1.1. and 4.1.2. The information reported shall be the institution's reasonable estimate based on the best available information.

(a) Decrease of the fair value of the encumbered assets by 30 %. This scenario only covers a change in the underlying fair value of the assets, and not any other change which may affect its carrying amount such as foreign exchange gains or losses or potential impairment. The reporting institution may then be forced to post more collateral in order to keep the value of the collateral constant.

(b) A 10 % depreciation in each currency in which the institution has aggregate liabilities amounting to or exceeding 5 % of the institution's total liabilities.

25. The scenarios shall be reported independently of each other, and significant currency depreciations shall also be reported independently of depreciations of other significant currencies. Consequently institutions shall not take correlations between the scenarios into account.

4.1.1. Scenario A: Decrease of 30 % of encumbered assets

26. It shall be assumed that all encumbered assets decrease 30 % in value. The need of additional collateral arising from such a decrease shall take into account existing levels of over-collateralisation, such that only the minimum collateralisation level is maintained. The need of additional collateral shall also take into account the contractual requirements of the contracts and agreements impacted, including threshold triggers.

27. Only contracts and agreements, where there is a legal obligation to supply additional collateral shall be included. This includes covered bond issues where there is a legal requirement to uphold minimum levels of over collateralisation but no requirement to maintain existing rating levels on the covered bond.

4.1.2. Scenario B: Depreciation of 10 % in significant currencies

28. A currency is a significant currency if the reporting institution has aggregate liabilities in that currency amounting to or exceeding 5 % of the institution's total liabilities

29. The calculation of a 10 % depreciation shall take into account both changes on the asset and liability side, i.e. focus the asset-liability mismatches. For instance a repo transactions in USD based on USD assets does not cause additional encumbrance, whereas a repo transaction in USD based on a EUR asset causes additional encumbrance.

30. All transactions which have a cross-currency element shall be covered by this calculation.

4.2. Template: AE-CONT. Contingent encumbrance

4.2.1. Instructions concerning specific rows

31. See instructions concerning specific columns of the AE-SOU template in point 1.5.1. The content of the columns in AE-CONT template does not differ from the AE-SOU template.

4.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	**Matching liabilities, contingent liabilities or securities lent** Same instructions and data as for column 010 of the AE-SOU template. Amount of the matching financial liabilities, contingent liabilities (loan commitments received and financial guarantees received) and of the securities lent with non–cash

	collateral insofar as these transactions entail asset encumbrance for that institution. As referred for each row in the template, financial liabilities are reported at their carrying amount, contingent liabilities at their nominal and securities lent with non-cash collateral at their fair value.
020	A. **Additional amount of encumbered assets** Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of occurrence of scenario A. Following the instructions laid down in Part A of this Annex, these amounts are reported at their carrying amount if the amount is related to assets of the reporting institution or at their fair value if related to collateral received. Amounts exceeding the non-encumbered assets and collateral of the institution are reported at fair value.
030	B. **Additional amount of encumbered assets. Significant currency 1** Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of a depreciation of significant currency number 1 in scenario B. See rules for amount types in row 020.
040	B. **Additional amount of encumbered assets. Significant currency 2** Additional amount of assets that would become encumbered due to a legal, regulatory or contractual provision that could be triggered in the event of a depreciation of significant currency number 2 in scenario B. See rules for amount types in row 020.

5. PART D: COVERED BONDS

5.1. General remarks

32. The information in this template is reported for all UCITS-compliant covered bonds issued by the reporting institution. UCITS-compliant covered bonds are the bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC. These are covered bonds issued by the reporting institution if the reporting institution is in relation to the covered bond subject by law to special public supervision designed to protect bond-holders and if for such covered bond it is required that sums deriving

from the issue of those bonds shall be invested in accordance with the law in assets which, during the whole period of validity of the bonds, are capable of covering claims attaching to the bonds and which, in the event of failure of the issuer, would be used on a priority basis for the reimbursement of the principal and payment of the accrued interest.

33. Covered bonds issued by or on behalf of the reporting institution that are not UCITS-compliant covered bonds shall not be reported within the AE-CB templates.

34. The reporting shall be based on the statutory covered bond regime, i.e. the legal framework which applies the to the covered bond programme.

5.2. Template: AE-CB. Covered bonds issuance

5.2.1. Instructions concerning z-axis

z-axis	Legal references and instructions
010	**Cover pool identifier (open)** The cover pool identifier consists of the name or unambiguous abbreviation of the cover pool issuing entity and the designation of the cover pool that individually is subject to the relevant covered bond protective measures.

5.2.2. Instructions concerning specific rows

Rows	Legal references and instructions
010	**Nominal amount** Nominal amount is the sum of claims to payment of principal, determined in accordance with the respective statutory covered bond regime's rules that apply for determining sufficient coverage.
020	**Present value (swap)/Market value** Present value (swap) is the sum of claims to payment of principal and interest, as discounted by a foreign exchange-specific risk-free yield curve, determined in accordance with the relevant statutory covered bond regime's rules that apply for determining sufficient coverage. For columns 080 and 210 referring to cover pool derivative positions, the amount to be reported is its market value.
030	**Asset-specific value** The asset-specific value is the economic value of the cover pool assets, as may be described by a fair value according to IFRS 13, a market value observable from executed transactions in liquid markets, or a present

	value that would discount future cash flows of an asset by an asset-specific interest rate curve.
040	**Carrying amount** Carrying amount of a covered bond liability or a cover pool asset is the accounting value at the covered bond issuer.

5.2.3. Instructions concerning specific columns

Columns	Legal references and instructions
010	**Compliance with Article 129 of CRR? [YES/NO]** Institutions shall specify whether the cover pool meets the requirements set out in Article 129 of CRR in order to be eligible for the preferential treatment set out in Article 129(4) and (5) of that Regulation.
012	**If YES, indicate primary asset class of the cover pool** If the cover pool is eligible for the preferential treatment set out in Article 129(4) and (5) of CRR (answer YES in column 011), the primary asset class of the cover pool shall be indicated in this cell. The classification in Article 129(1) of that Regulation shall be used for this purpose and codes 'a', 'b', 'c', 'd', 'e', 'f' and 'g' shall be indicated accordingly. Code 'h' will be applied when the primary asset class of the cover pool does not fall under any of the previous categories.
020-140	**Covered bond liabilities** Covered bond liabilities are the liabilities of the issuing entity incurred by issuing covered bonds and extends to all positions as defined by the respective statutory covered bond regime that are subject to the relevant covered bond protective measures (this may, for instance, include securities in circulation as well as the position of counterparts of the covered bond issuer in derivative positions with, from the perspective of the covered bond issuer, a negative market value attributed to the cover pool and treated as covered bond liabilities in accordance with the relevant statutory covered bond regime).
020	**Reporting date**

	Amounts of covered bond liabilities, excluding cover pool derivative positions, according to the different future date ranges.
030	**+ 6 months** The date '+ 6 months' is the point in time 6 months after the reporting reference date. Amounts shall be provided assuming no change in covered bond liabilities compared to the reporting reference date except for amortization. In the absence of a fixed payment schedule, for amounts outstanding at future dates the expected maturity is to be used in a consistent manner.
040-070	**+ 12 months — + 10 years** As for '+ 6 months' (column 030) for the respective point in time from the reporting reference date.
080	**Cover pool derivative positions with net negative market value** The net negative market value of cover pool derivative positions which from the perspective of the covered bond issuer have a net negative market value. Cover pool derivative positions are such net derivative positions that in accordance with the relevant statutory covered bond regime have been included in the cover pool and are subject to the respective covered bond protective measures in that such derivative positions with a negative market value require coverage by eligible cover pool assets. The net negative market value is to be reported for the reporting reference date only.
090-140	**External credit rating on covered bond** Information on external credit ratings on the respective covered bond, as existing on the reporting date, is to be provided.
090	**Credit rating agency 1** If a credit rating of at least one credit rating agency exists as of the reporting date, the name of one of these credit rating agencies shall be provided here. If credit ratings by more than three credit rating agencies exist as of the reporting date, the three credit rating agencies to whom information is provided shall be selected based on their respective market prevalence.
100	**Credit rating 1** The credit rating issued by the credit rating agency reported in column 090 on the

	covered bond as of the reporting reference date. If long- and short-term credit ratings by the same credit rating agency exist, the long-term credit rating is to be reported. The credit rating to be reported shall include any modifiers.
110, 130	**Credit rating agency 2 and credit rating agency 3** As for credit rating agency 1 (column 090) for further credit rating agencies that have issued credit ratings on the covered bond as of the reporting reference date.
120, 140	**Credit rating 2 and credit rating 3** As for credit rating 1 (column 100) for further credit ratings issued by credit rating agencies 2 and 3 on the covered bond existing as of the reporting reference date.
150-250	**Cover pool** The cover pool consist of all positions, including cover pool derivative positions, from the perspective of the covered bond issuer, with a net positive market value, that are subject to the respective covered bond protective measures.
150	**Reporting date** Amounts of assets in the cover pool, excluding cover pool derivative positions. This amount includes minimum over-collateralisation requirements plus any additional over-collateralisation in excess of the minimum, to the extent subject to the respective covered bond protective measures.
160	**+ 6 months** The reporting date '+ 6 months' is the point in time 6 months after the reporting reference date. Amounts shall be provided assuming no change in cover pool compared to the reporting date except for amortization. In the absence of a fixed payment schedule, for amounts outstanding at future dates expected maturity is to be used in a consistent manner.
170-200	**+ 12 months — + 10 years** As for '+ 6 months' (column 160) for the respective point in time from the reporting reference date.
210	**Cover pool derivative positions with net positive market value** The net positive market value of cover pool derivative positions which, from the

	perspective of the covered bond issuer, have a net positive market value. Cover pool derivative positions are such net derivative positions that in accordance with the relevant statutory covered bond regime have been included in the cover pool and are subject to the respective covered bond protective measures in that such derivative positions with a positive market value would not form part of the covered bond issuer's general insolvency estate. The net positive market value is to be reported for the reporting date only.
220-250	**Cover pool amounts in excess of minimum coverage requirements** Amounts of cover pool, including cover pool derivative positions with net positive market values, in excess of requirements of minimum coverage (over-collateralisation).
220	**As per the relevant statutory covered bond regime** Amounts of over-collateralisation compared with the minimum coverage required by the relevant statutory covered bond regime.
230-250	**As per credit rating agencies' methodology to maintain current external credit rating on covered bond** Amounts of over-collateralisation compared with the level that, according to information on the respective credit rating agency's methodology available to the covered bond issuer, would at a minimum be required to support the existing credit rating issued by the respective credit rating agency.
230	**Credit rating agency 1** Amounts of over-collateralisation compared with the level that, according to information on the methodology of credit rating agency 1 (column 090) available to the covered bond issuer, would at a minimum be required to support credit rating 1 (column 100).
240-250	**Credit rating agency 2 and credit rating agency 3** The instructions for credit rating agency 1 (column 230) also apply to credit rating agency 2 (column 110) and credit rating agency 3 (column 130).

6. PART E: ADVANCED DATA

6.1. General remarks

35. Part E follows the same structure as in the encumbrance overview templates in Part A with different templates for the encumbrance of the assets of the reporting institution and for the collateral received: AE-ADV1 and AE-ADV2 respectively. Consequently, matching liabilities correspond to the liabilities that are secured by the encumbered assets and no one-to-one relation has to exist.

6.2. Template: AE-ADV1. Advanced template for assets of the reporting institution

6.2.1. Instructions concerning specific rows

Rows	Legal references and instructions
010-020	**Central bank funding (of all types, including repos)** All types of liabilities of the reporting institution in which the counterparty of the transaction is a central bank. Assets that have been pre-positioned with central banks shall not be treated as encumbered assets unless the central bank does not allow withdrawal of any asset placed without prior approval. For unused financial guarantees, the unused part, i.e., the amount above the minimum required by the central bank, shall be allocated on a pro-rata basis among the assets placed at the central bank.
030-040	**Exchanged traded derivatives** Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, insofar as these derivatives are listed or traded on a recognised or designated investment exchange and they entail asset encumbrance for that institution.
050-060	**Over-the counter derivatives** Carrying amount of the collateralised derivatives of the reporting institution that are financial liabilities, insofar as these derivatives are traded over-the-counter and they entail asset encumbrance for that institution. (Same instruction in row 030 of the AE-SOU template)
070-080	**Repurchase agreements** Carrying amount of the repurchase agreements of the reporting institution in which the counterparty of the transaction is not a central bank, insofar as these transactions entail asset encumbrance for that institution. For tri-party repurchase

	agreements, the same treatment should be followed as for the repurchase agreements insofar as these transactions entail asset encumbrance for the reporting institution.
090-100	**Collateralised deposits other than repurchase agreements** Carrying amount of the collateralised deposits other than repurchase agreements of the reporting institution in which the counterparty of the transaction is not a central bank, insofar as these deposits entail asset encumbrance for that institution.
110-120	**Covered bonds securities issued** See instructions in row 100 of the AE-SOU template.
130-140	**Securitisations issued** See instructions in row 110 of the AE-SOU template.
150-160	**Debt securities issued other than covered bonds and ABSs** Carrying amount of the debt securities issued by the reporting institution other than covered bonds and securitisations insofar as these securities issued entail asset encumbrance for that institution. In the event that the reporting institution had retained some of the debt securities issued, either from the issuance date or thereafter as a result of a repurchase, these retained securities should not be included under this item. Additionally, the collateral assigned to them should be classified as non-encumbered for the purpose of this template.
170-180	**Other sources of encumbrance** See instructions in row 120 of the AE-SOU template.
190	**Total encumbered assets** For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution that are encumbered.
200	**of which: central bank eligible** For each type of asset specified in the rows of the AE-ADV1 template, carrying amount of the assets held by the reporting institution that are encumbered and which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively

	establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
210	**Total non-encumbered assets** For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution that are non-encumbered. Carrying amount means the amount reported in the asset side of the balance sheet.
220	**of which: central bank eligible** For each type of asset specified in the rows of the AE-ADV1 template, carrying amount of the assets held by the reporting institution that are non-encumbered and which are eligible for operations with those central banks to which the reporting institution has access. Reporting institutions that cannot positively establish central bank eligibility for an item, for instance jurisdictions that operate without a clear definition of central bank repo eligible assets or do not have access to continuously functioning central bank repo market, may abstain from reporting the associated amount for that item, i.e. leave the reporting field blank.
230	**Encumbered + non-encumbered assets** For each type of asset specified in the rows of the AE-ADV1 template, the carrying amount of the assets held by the reporting institution.

6.2.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	**Loans on demand** See instructions for row 020 of the AE-ASS template.
020	**Equity instruments** See instructions for row 030 of the AE-ASS template.
030	**Total** See instructions for row 040 of the AE-ASS template.

040	**of which: covered bonds** See description instructions for row 050 of the AE-ASS template.
050	**of which: issued by other entities of the group** Covered bonds as described in the instructions for row 050 of the AE-ASS template that are issued by any entity within the prudential scope of consolidation.
060	**of which: securitisations** See instructions for row 060 of the AE-ASS template.
070	**of which: issued by other entities of the group** Securitisations as described in the instructions for row 060 of the AE-ASS template that are issued by any entity within the prudential scope of consolidation.
080	**of which: issued by general governments** See instructions for row 070 of the AE-ASS template.
090	**of which: issued by financial corporations** See instructions for row 080 of the AE-ASS template.
100	**of which: issued by non-financial corporations** See instructions for row 090 of the AE-ASS template.
110	**Central banks and general governments** Loans and advances other than loans on demand to a central bank or a general government.
120	**Financial corporations** Loans and advances other than loans on demand to financial corporations.
130	**Non-financial corporations** Loans and advances other than loans on demand to non-financial corporations.
140	**of which: mortgages loans** Loans and advances other than loans on demand guaranteed with a mortgage given to non-financial corporations.
150	**Households** Loans and advances other than loans on demand given to households.
160	**of which: mortgage loans**

	Loans and advances other than loans on demand guaranteed with a mortgage given to households.
170	**Other assets** See instruction for row 120 of the AE-ASS template.
180	**Total** See instruction for row 010 of the AE-ASS template.

6.3. Template: AE-ADV2. Advanced template for collateral received by the reporting institution

6.3.1. Instructions concerning specific rows

36. See point 6.2.1 as instructions are similar for both templates.

6.3.2. Instructions concerning specific columns

Columns	Legal references and instructions
010	**Loans on demand** See instructions for row 140 of the AE-COL template.
020	**Equity instruments** See instructions for row 150 of the AE-COL template.
030	**Total** See instructions for row 160 of the AE-COL template.
040	**of which: covered bonds** See instructions in row 170 of the AE-COL template.
050	**of which: issued by other entities of the group** Collateral received by the reporting institution that are covered bonds issued by any entity within the prudential scope of consolidation.
060	**of which: securitisations** See instructions for row 180 of the AE-COL template.
070	**of which: issued by other entities of the group** Collateral received by the reporting institution that are securitisations issued by any entity within the prudential scope of consolidation.
080	**of which: issued by general governments**

	See instructions for row 190 of the AE-COL template.
090	**of which: issued by financial corporations** See instructions for row 200 of the AE-COL template.
100	**of which: issued by non-financial corporations** See instructions for row 210 of the AE-COL template.
110	**Central banks and general governments.** Collateral received by the reporting institution that are loans and advances other than loans on demand to a central bank or a general government.
120	**Financial corporations** Collateral received by the reporting institution that are loans and advances other than loans on demand to financial corporations.
130	**Non-financial corporations** Collateral received by the reporting institution that are loans and advances other than loans on demand to non-financial corporations.
140	**of which: mortgages loans** Collateral received by the reporting institution that are loans and advances other than loans on demand guaranteed with a mortgage given to non-financial corporations.
150	**Households** Collateral received by the reporting institution that are loans and advances other than loans on demand given to households.
160	**of which: mortgage loans** Collateral received by the reporting institution that are loans and advances other than loans on demand guaranteed with a mortgage given to households.
170	**Other assets** See instructions for row 230 of the AE-COL template.
180	**Own debt securities issued other than own covered bonds or ABSs** See instructions for row 240 of the AE-COL template.
190	**Total**

	See instructions for rows 130 and 140 of the AE-COL template.]

[F6ANNEX XVIII

AMM TEMPLATES		
Template number	Template code	Name of the template/group of templates
		ADDITIONAL MONITORING TOOLS TEMPLATES
67	C 67.00	CONCENTRATION OF FUNDING BY COUNTERPARTY
68	C 68.00	CONCENTRATION OF FUNDING BY PRODUCT TYPE
69	C 69.00	PRICES FOR VARIOUS LENGTHS OF FUNDING
70	C 70.00	ROLL-OVER OF FUNDING

C 67.00 — CONCENTRATION OF FUNDING BY COUNTERPARTY

Total and significant currenciesANNEX XVIII Table 2: rows 1 - 15

C 68.00 — CONCENTRATION OF FUNDING BY PRODUCT TYPE

Total and significant currenciesANNEX XVIII Table 3: rows 1 - 21

C 69.00 — PRICES FOR VARIOUS LENGTHS OF FUNDING

Total and significant currenciesANNEX XVIII Table 4: rows 1 - 11

C 70.00 — ROLL-OVER OF FUNDING

Total and significant currencies]ANNEX XVIII Table 5: rows 1 - 128

[F6ANNEX XIX

INSTRUCTIONS FOR COMPLETING THE ADDITIONAL MONITORING TOOLS TEMPLATE OF ANNEX XVIII

1. **Additional Monitoring Tools**

1.1. *General*

1. In order to monitor an institution's liquidity risk that falls outside of the scope of the reports on Liquidity Coverage and Stable Funding, institutions shall complete the template in Annex XVIII in accordance with the instructions in this Annex.

2. Total funding shall be all financial liabilities other than derivatives and short positions;

3. Funding with open maturity including on sight deposits shall be considered as maturing overnight.

4. Original maturity shall represent the time between the date of origination and the date of maturity of funding. The date of the maturity of the funding shall be determined in accordance with paragraph 12 of Annex XXIII. This means that in case of optionality such as in the case of paragraph 12 of Annex XXIII, the original maturity of a funding item can be shorter than the time elapsed since its origination.

5. Residual maturity shall represent the time between the end of the reporting period and the date of maturity of funding. The date of the maturity of the funding shall be determined in accordance with paragraph 12 of Annex XXIII.

6. For the purposes of calculating the original or residual weighted average maturity, deposits maturing overnight shall be considered to have a one day maturity.

7. For the purposes of calculating the original and residual maturity, where there is funding with a notice period or a cancellation or early withdrawal clause for the institution's counterparty, a withdrawal at the first possible date shall be assumed.

8. For perpetual liabilities, except where subject to optionality as referred to in paragraph 12 of Annex XXIII, a fixed 20 years original and residual maturity shall be assumed.

9. For calculating the threshold according to reporting templates C 67.00 and C 68.00 by significant currency, institutions shall use a threshold of 1 % of total liabilities in all currencies.

1.2. *Concentration of funding by counterparty (C 67.00)*

1. In order to collect information about the reporting institutions' concentration of funding by counterparty in template C 67.00, institutions shall apply the instructions contained in this section.

2. Institutions shall report the top ten largest counterparties or a group of connected clients according to Article 4(39) of Regulation (EU) No 575/2013, where the funding obtained from each counterparty or group of connected clients exceeds a threshold of 1 % of total liabilities in the sublines of section 1 of the template. The counterparty reported in item 1.01 shall be the largest amount of funding received from one counterparty or group of connected clients which is above the 1 % threshold as at the reporting date; item 1.02 shall be the second largest above the 1 % threshold; and similarly with the remaining items.

3. Where a counterparty belongs to several groups of connected clients, it shall be reported only once in the group with the highest amount of funding.
4. Institutions shall report the total of all other remaining funding in section 2.
5. The totals of section 1 and section 2 shall equal an institution's total funding as per its balance sheet reported under the financial reporting framework (FINREP).
6. For each counterparty, institutions shall report all of the columns 010 to 080.
7. Where funding is obtained in more than one product type, the type reported shall be the product in which the largest proportion of funding was obtained. Identification of the underlying holder of securities may be undertaken on a best efforts basis. Where an institution has information concerning the holder of securities by virtue of its role as the custodian bank, it shall consider that amount for reporting the concentration of counterparties. Where there is no information available on the holder of the securities, the corresponding amount does not have to be reported.
8. Instructions concerning specific columns:

Column	Legal references and instructions
010	**Counterparty Name** The name of each counterparty from which funding obtained exceeds 1 % of total liabilities shall be recorded in column 010 in descending order, that is, in the order of the size of funding obtained. The counterparty name recorded shall be the full name of the legal entity from which the funding is derived including any references to the company type in accordance with the national company law.
020	**LEI Code** The legal entity identifier code of the counterparty.
030	**Counterparty Sector** One sector shall be allocated to each counterparty on the basis of FINREP economic sector classes: (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) households. For groups of connected clients, no sector shall be reported.
040	**Residence of Counterparty** ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used, including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's ‘Balance of Payments Vademecum’.

	For groups of connected clients, no country shall be reported.
050	**Product Type** Counterparties reported in column 010 shall be assigned a product type, corresponding to the product issued in which the funding was received or in which the largest proportion of funding was received for mixed product types, using the following codes indicated in bold: **UWF** (unsecured wholesale funding obtained from financial customers including interbank money) **UWNF** (unsecured wholesale funding obtained from non-financial customers) **SFT** (funding obtained from repurchase agreements as defined in Article 4(1) (82) of Regulation (EU) No 575/2013) **CB** (funding obtained from covered bond issuance as defined in Article 129(4) or (5) of Regulation (EU) No 575/2013or Article 52(4) of Directive 2009/65/EC) **ABS** (funding obtained from asset backed security issuance including asset backed commercial paper) **IGCP** (funding obtained from intragroup counterparties) **OSWF** (other secured wholesale funding) **OFP** (other funding products, e.g. retail funding)
060	**Amount Received** The total amount of funding received from counterparties reported in column 010 shall be recorded in column 060 and institutions shall report carrying amounts therein.
070	**Weighted average original maturity** For the amount of funding received reported in column 060, from the counterparty reported in column 010, a weighted average original maturity (in days) for that funding shall be recorded in column 070. The weighted average original maturity shall be calculated as the average original maturity (in days) of the funding received from that counterparty. The average shall be size weighted, based on the size of different

	amounts of funding received in proportion to the total funding received from that counterparty.
080	**Weighted average residual maturity** For the amount of funding received reported in column 060, from the counterparty reported in column 010, a weighted average residual maturity, in days, for that funding shall be recorded in column 080. The weighted average residual maturity shall be calculated as the average maturity, in remaining days, of the funding received from that counterparty. The average shall be size weighted, based on the size of different amounts of funding received in proportion to the total funding received from that counterparty.

1.3. *Concentration of funding by product type (C 68.00)*

1. This template seeks to collect information about the reporting institutions' concentration of funding by product type, broken down into the funding types as specified in the following instructions regarding rows:

Row	Legal references and instructions
010	1. **Retail funding** Retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61
020	1.1. **of which sight deposits;** Of the retail funding of row 010 those that are sight deposits.
031	1.2. **of which term deposits not withdrawable within the following 30 days;** Of the retail funding of row 010 those that are term deposits not withdrawable within the following 30 days
041	1.3. **of which term deposits withdrawable within the following 30 days;** Of the retail funding of row 010 those that are term deposits withdrawable within the following 30 days
070	1.4. **of which savings accounts with either of the following characteristics:**

	Of the retail funding of row 010 those that are savings accounts with either of the following characteristics: — with a notice period for withdrawal greater than 30 days — without a notice period for withdrawal which is greater than 30 days covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country This row shall not be reported.
080	1.4.1. **with a notice period for withdrawal greater than 30 days;** Of the retail funding of row 010 those that are savings accounts with a notice period for withdrawal greater than 30 days
090	1.4.2. **without a notice period for withdrawal which is greater than 30 days** Of the retail funding of row 010 those that are savings accounts without a notice period for withdrawal which is greater than 30 days covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.
100	2. **Wholesale funding shall be considered to consist of any of the following:** All counterparties other than those of retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61. This row shall not be reported.
110	2.1. **unsecured wholesale funding;** All counterparties other than those of retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61 where the funding is unsecured.
120	2.1.1. **of which loans and deposits from financial customers;** Of the funding in row 110, those that consist of loans and deposits from financial customers. Funding from central banks shall be excluded from this row.

130	2.1.2. **of which loans and deposits from non-financial customers;** Of the funding in row 110, those that consist of loans and deposits from non-financial customers. Funding from central banks shall be excluded from this row.
140	2.1.3. **of which loans and deposits from intra-group entities;** Of the funding in row 110, those that consist of loans and deposits from intra-group entities. Wholesale funding from intra-group entities shall only be reported on a solo or subconsolidated basis.
150	2.2. **secured wholesale funding;** All counterparties other than those of retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61 where the funding is secured.
160	2.2.1. **of which Securities Financing Transactions;** Of the funding in row 150, that which is funding obtained from repurchase agreements as defined in Article 4(1) (82) of Regulation (EU) No 575/2013.
170	2.2.2. **of which covered bond issuances;** Of the funding in row 150, that which is funding obtained from covered bond issuance as defined in Article 129(4) or (5) of Regulation (EU) No 575/2013or Article 52(4) of Directive 2009/65/EC
180	2.2.3. **of which asset backed security issuances;** Of the funding in row 150, that which is funding obtained from asset backed security issuance including asset backed commercial paper
190	2.2.4. **of which loans and deposits from intra-group entities.** Of the funding in row 150, that which is funding obtained from intra-group entities

	Wholesale funding from intra-group entities shall only be reported on a solo or subconsolidated basis.

2. For the purpose of completing this template institutions shall report the total amount of funding received from each product category, which exceeds a threshold of 1 % of total liabilities.

3. For each product type, institutions shall report all of the columns 010 to 050.

4. The 1 % of total liabilities threshold shall be used to determine those product types from which funding has been obtained in accordance with the following:

(a) the 1 % of total liabilities threshold shall be applied for the product types referred to in all of the following rows: 1.1 ‘Sight deposit’; 1.2 ‘Term deposits not withdrawable within the following 30 days’; 1.3 ‘Term deposits within the following 30 days’; 1.4 ‘Saving accounts’; 2.1 ‘Unsecured wholesale funding’; 2.2 ‘Secured wholesale funding’;

(b) with regard to the calculation of the 1 % of total liabilities threshold for row 1.4 ‘Saving accounts’ the threshold shall apply on the sum of 1.4.1 and 1.4.2;

(c) for rows 1. ‘Retail Funding’ and 2. ‘Wholesale Funding’ the 1 % of total liabilities threshold applies on aggregated level only.

5. The figures reported in rows 1. ‘Retail’, 2.1 ‘Unsecured wholesale funding’, 2.2 ‘Secured wholesale funding’ can include broader product types than the underlying ‘of which’ items.

6. Instructions concerning specific columns:

Column	Legal references and instructions
010	**Carrying amount received** Carrying amount of funding received for each of the product categories listed in the ‘Product name’ column shall be reported in column 010 of the template
020	**Amount covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country** Of the total amount of funding received for each of the product categories listed in the ‘Product name’ column reported in column 010, the amount which is covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country. *Note:* the amounts reported in column 020 and column 030, for each of the product categories listed in the ‘Product name’ column, shall be equal to the total amount received reported in column 010.

030	**Amount not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country** Of the total amount of funding received for each of the product categories listed in the 'Product name' column reported in column 010, the amount which is not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country. *Note:* the amounts reported in column 020 and column 030, for each of the product categories listed in the 'Product name' column, shall be equal to the total amount received reported in column 010.
040	**Weighted average original maturity** For the amount of funding received reported in column 010, from the product categories listed in the 'Product name' column, a weighted average original maturity (in days) for that funding shall be recorded in column 040. The weighted average original maturity shall be calculated as the average original maturity (in days) of the funding received for that product type. The average shall be size weighted, based on the size of different amounts of funding received in proportion, to the total funding received from all issuances of that product type.
050	**Weighted average residual maturity** For the amount of funding received reported in column 010, from the product categories listed in the 'Product name' column, a weighted average residual maturity (in days) for that funding shall be recorded in column 050. The weighted average residual maturity shall be calculated as the average maturity (in days) left on the funding received for that product type. The average shall be size weighted, based on the size of different amounts of funding received in proportion, to the total funding received from all issuances of that product type.

1.4. *Prices for Various Lengths of Funding (C 69.00)*

1. Institutions shall report the information in template C 69.00, about the transaction volume and prices paid by institutions for funding obtained during the reporting period

and still present at the end of the reporting period, in accordance with the following original maturities:

(a) overnight in columns 010 and 020;

(b) greater than overnight and less than or equal to 1 week (columns 030 and 040)

(c) greater than 1 week and less than or equal to 1 month in columns 050 and 060;

(d) greater than 1 month and less than or equal to 3 months in columns 070 and 080;

(e) greater than 3 months and less than or equal to 6 months in columns 090 and 100;

(f) greater than 6 months and less than or equal to 1 year in columns 110 and 120;

(g) greater than 1 year and less than or equal to 2 years in columns 130 and 140;

(h) greater than 2 years and less than or equal to 5 years in columns 150 and 160;

(i) greater than 5 years and less than or equal to 10 years in columns 170 and 180.

2. For the purpose of determining the maturity of the funding obtained, institutions shall ignore the period between trade date and settlement date, e.g. a three month liability settling in two weeks' time shall be reported in the 3 months maturity (columns 070 and 080).

3. The spread reported in the left hand column of each time bucket shall be one of the following:

(a) the spread payable by the institution for liabilities less than or equal to one year, if they were to have been swapped to the benchmark overnight index for the appropriate currency no later than close of business on the day of the transaction;

(b) the spread payable by the firm at issuance for liabilities with an original maturity greater than one year, were they to be swapped to the relevant benchmark index for the appropriate currency which is three month EURIBOR for EUR or LIBOR for GBP and USD, no later than close of business on the day of the transaction.

Solely for the purposes of spread calculation under points a) and b) above, on the basis of historical experience, the institution may determine the original maturity with or without taking into account optionality, as appropriate.

4. Spreads shall be reported in basis points with a negative sign in case the new funding is cheaper than under the relevant benchmark rate. They shall be calculated on a weighted average basis.

5. For the purposes of calculating the average spread payable across multiple issuances/ deposits/loans, institutions shall calculate the total cost in the currency of issue ignoring any FX swap, but they shall include any premium or discount and fees payable or receivable, taking as a basis the term of any theoretical or actual interest rate swap matching the term of the liability. The spread shall be the liability rate minus the swap rate.

6. The amount of funding obtained for the funding categories listed in the ‘Item’ column shall be reported in the ‘volume’ column of the applicable time bucket.

7. In the column ‘volume’ institutions shall provide the amounts representing the carrying amount of the new funding obtained in the applicable time bucket according to original maturity.

8. As for all items, also for off-balance sheet commitments, institutions shall only report on-balance sheet items. An off-balance sheet commitment provided to the institution shall only be reported in C69.00 after a drawdown. In the case of a drawdown, the volume and spread to be reported shall be the amount drawn and applicable spread at the end of the reporting period. Where the drawdown cannot be rolled-over at the discretion of the institution, the actual maturity of the drawdown shall be reported. Where the institution has already drawn on the facility at the end of the previous reporting period, and where the institution subsequently increases the usage of the facility, only the additional amount drawn shall be reported.

9. Deposits placed by retail customers shall consist of the deposits as defined by Article 3(8) Delegated Regulation (EC) No 2015/61.

10. For funding that has rolled-over during the reporting period that is still outstanding at the end of the reporting period the average of spreads applying at that time (i.e. end of reporting period) shall be reported. For the purposes of C69.00, funding that rolled-over and is still there at the end of the reporting period shall be considered to represent new funding.

11. By way of deviation from the rest of Section 1.4, the volume and spread of sight deposits shall only be reported where the depositor did not have a sight deposit in the preceding reporting period or where there is an increase in the deposit amount compared to the previous reference date, in which case the increment shall be treated as new funding. The spread shall be that of the end of the period.

12. Where there is nothing to report, cells relating to spreads shall be left empty.

13. Instructions concerning specific rows:

Row	Legal references and instructions
010	1 **Total Funding** Total volume and weighted average spread of all funding shall be obtained for all of the following lengths of time in accordance as follows: (a) overnight in columns 010 and 020; (b) greater than overnight and less than or equal to 1 week in columns 030 and 040; (c) greater than 1 week and less than or equal to 1 month in columns 050 and 060; (d) greater than 1 month and less than or equal to 3 months in columns 070 and 080; (e) greater than 3 months and less than or equal to 6 months in columns 090 and 100; (f) greater than 6 months and less than or equal to 1 year in columns 110 and 120;

	(g) greater than 1 year and less than or equal to 2 years in columns 130 and 140; (h) greater than 2 years and less than or equal to 5 years in columns 150 and 160; (i) greater than 5 years and less than or equal to 10 years in columns 170 and 180.
020	1.1 **of which: Retail funding** Of the total funding reported in item 1, the total volume and weighted average spread of retail funding obtained.
030	1.2 **of which: Unsecured wholesale funding** Of the total funding in item 1, the total volume and weighted average spread of unsecured wholesale funding obtained.
040	1.3 **of which: Secured funding** Of the total funding reported in item 1, the total volume and weighted average spread of secured funding obtained.
050	1.4 **of which: Senior unsecured securities** Of the total funding reported in item 1, the total volume and weighted average spread of senior unsecured securities obtained.
060	1.5 **of which: Covered bonds** Of the total funding reported in item 1, the total volume and weighted average spread of all covered bond issuance encumbering the institutions own assets.
070	1.6 **of which: Asset backed securities including ABCP** Of the total funding reported in item 1, the total volume and weighted average spread of asset backed securities issued including asset backed commercial paper.

1.5. *Roll-over of funding (C 70.00)*

1. This template seeks to collect information about the volume of funds maturing and new funding obtained i.e. ‘roll-over of funding’ on a daily basis over the month preceding the reporting date.

2. Institutions shall report, in calendar days, the funding they have maturing in accordance with the following time buckets according to the original maturity:

(a) overnight in columns 010 to 040);

(b) between 1 and 7 days in columns 050 to 080);

(c) between 7 and 14 days in columns 090 to 120);

(d) between 14 and 1 month in columns 130 to 160);

(e) between 1 and 3 months in columns 170 to 200);

(f) between 3 and 6 months in columns 210 to 240);

(g) in more than 6 months in columns 250 to 280).

3. For each time bucket described in paragraph 2, the amount maturing shall be reported in the left-hand column, the amount funds rolled over shall be reported in the 'Roll over' column, new funds obtained shall be reported in the 'New Funds' column and the net difference between new funds on the one hand and roll-over minus maturing funds on the other shall be reported in the right-hand column.

4. Total net cash flows shall be reported in column 290 and shall equal the sum of all 'Net' columns numbered 040, 080, 120, 160, 200, 240 and 280.

5. The average term of funding, in days, for maturing term funds shall be reported in column 300.

6. The average term of funding, in days, of funds rolled over shall be reported in column 310

7. The average term of funding, in days, for new term funds shall be reported in column 320.

8. The 'Maturing' amount shall comprise all liabilities that were contractually withdrawable by the provider of the funding or due on the relevant day in the reporting period. It shall always be reported with a positive sign.

9. The 'Roll-over' amount shall comprise the maturing amount as defined in paragraphs 2 and 3 that remains with the institution on the relevant day of the reporting period. It shall always be reported with a positive sign. Where the maturity of the funding has changed due to the roll-over event, the 'roll-over' amount shall be reported in a time bucket according to the new maturity.

10. The 'New funds' amount shall comprise actual inflows of funding on the relevant day in the reporting period. It shall always be reported with a positive sign.

11. The 'Net' amount shall be considered as a change of funding within a particular original maturity time band on the relevant day of the reporting period, and shall be calculated by adding in the 'net' column the new funds plus the roll over funds minus the maturing funds.

12. Instructions concerning specific columns:

Column	Legal references and instructions
010 to 040	**Overnight**

	The total amount of funding maturing on the relevant day of the reporting period with an overnight original maturity shall be reported in column 010 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an overnight original maturity shall be reported in column 020 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an overnight original maturity shall be reported in column 030 of line item 1.1-1.31. The net difference between, on the one hand, maturing daily funding and, on the other hand, roll-overs plus new daily funding obtained shall be reported in column 040 of line item 1.1-1.31.
050 to 080	**> 1 day ≤ 7 days** The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 050 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 060 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 70 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 080 of line item 1.1-1.31.
090 to 120	**> 7days ≤ 14 days** The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 090 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one week and

	two weeks shall be reported in column 100 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 110 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 120 of line item 1.1-1.31.
130 to 160	**> 14 days ≤ 1 month** The total amount of funding maturing on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 130 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 140 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 150 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 160 of line item 1.1-1.31.
170 to 200	**> 1 Month ≤ 3 Months** The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 170 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 180 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 190 of line item 1.1-1.31.

	The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 200 of line item 1.1-1.31.
210 to 240	**> 3 Months ≤ 6 Months** The total amount of funding maturing on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 210 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 220 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 230 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 240 of line item 1.1-1.31.
250 to 280	**> 6 Months** The total amount of funding maturing on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 250 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty. The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 260 of line item 1.1-1.31. The total amount of new funding obtained on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 270 of line item 1.1-1.31. The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 280 of line item 1.1-1.31.
290	**Total net cash flows** The total net cash flows equal to the sum of all 'Net' columns numbered 040, 080,

	120, 160, 200, 240, 280, shall be reported in column 290.
300 to 320	**Average Term (days)** The weighted average term, in days, of all funds maturing shall be reported in column 300. The weighted average term, in days, of all funds rolled over shall be reported in column 310, the weighted average term, in days, of all new funds shall be reported in column 320.**]**

[F6ANNEX XX

REPORTING ON COUNTERBALANCING CAPACITY

AMM TEMPLATES		
Template number	Template code	Name of the template/group of templates
		CONCENTRATION OF COUNTERBALANCING CAPACITY TEMPLATES
71	C 71.00	CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER

C 71.00 — CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER

Total and significant currencies**]**ANNEX XX Table 2: rows 1 - 15

[F6ANNEX XXI

Instructions for completing the Concentration of Counterbalancing Capacity Template (C 71.00) of Annex XX
Concentration of Counterbalancing Capacity by issuer/counterparty (CCC) (C 71.00)

1. In order to collect information about the reporting institutions' concentration of counterbalancing capacity by the ten largest holdings of assets or liquidity lines granted to the institution for this purpose under template C 71.00, institutions shall apply the instructions contained in this Annex.

2. Wherean issuer or counterparty is assigned to more than one product type, currency or credit quality step, the total amount shall be reported. The product type, currency or credit quality step to be reported shall be the ones that are relevant to the largest proportion of the counterbalancing capacity concentration.

3. The counterbalancing capacity in C71.00 shall be the same as that in C66.00 with the qualification that the assets reported as counterbalancing capacity for the purposes of

C71.00 shall be unencumbered to be available for the institution to convert into cash on the reporting reference date.

4. For calculating the concentrations for the purpose of reporting template C 71.00 by significant currency, institutions shall use the concentrations in all currencies.

5. When an issuer or counterparty belongs to several groups of connected clients, it shall be reported only once in the group with the higher counterbalancing capacity concentration.

6. Except for row 120, concentrations of counterbalancing capacity with a central bank as issuer or counterparty shall not be reported in this template.

Column	Legal references and instructions
010	**Issuer Name** The name of the top ten issuers of unencumbered assets or counterparties of undrawn committed liquidity lines granted to the institution shall be recorded in column 010 in a descending fashion. The largest item will be recorded in 1.01, the second in line item 1.02, and so on. Issuers and counterparties forming a group of connected clients shall be reported as one single concentration The issuer or counterparty name recorded shall be the full name of the legal entity which issued the assets or granted the liquidity lines, including any references to the company type in accordance with the national company law.
020	**LEI code** The legal entity identifier code of the counterparty.
030	**Issuer Sector** One sector shall be allocated to each issuer or counterparty on the basis of FINREP economic sector classes: (i) General Governments; (ii) Credit institutions; (iii) Other financial corporations; (iv) Non-financial corporations; (v) Households. For groups of connected clients, no sector shall be reported.
040	**Residence of Issuer** ISO code 3166-1-alpha-2 of the country of incorporation of the issuer or counterparty shall be used, including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's 'Balance of Payments Vademecum'.

	For groups of connected clients, no country shall be reported.
050	**Product Type** Issuers/Counterparties recorded in column 010 shall be assigned a product type corresponding to the product in which the asset is held or the liquidity stand-by facilityhas been received, using the following codes indicated in bold: **SrB** (Senior Bond) **SubB** (Subordinated Bond) **CP** (Commercial Paper) **CB** (Covered Bonds) **US (**UCITS-security, i.e. financial instruments representing a share in or asecurity issued by an Undertaking for Collective Investments of transferable securities) **ABS (**Asset Backed Security) **CrCl** (Credit Claim) **Eq** (Equity) **Gold** (if physical gold, which can be treated as a single counterparty) **LiqL** (Undrawn committed liquidity line granted to the institution) **OPT** (Other product type)
060	**Currency** Issuer or counterparties recorded in column 010 shall be assigned a currency ISO code in column 060 corresponding to the denomination of the asset received or undrawn committed liquidity lines granted to the institution.The three-letter currency unit code according to ISO 4217 shall be reported. Where a multicurrency line is part of a concentration in counterbalancing capacity, the line shall be counted in the currency that is the predominant one in the rest of the concentration.
070	**Credit quality step** The appropriate credit quality step shall be assigned in accordance with Regulation (EU) No 575/2013, which shall be the same as that of the items reported in the maturity ladder. Where there is no rating, the step of 'non-rated' shall be assigned.
080	**MtM value/nominal** The market value or fair value of the assets, or, where applicable,the nominal value of

	the undrawn liquidity line granted to the institution.
090	**Collateral value CB-eligible** The collateral value according to the central bank rules for standing facilities for the specific assets. For assets denominated in a currency included in Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.**]**

[[F7]ANNEX XXII

REPORTING ON AMM MATURITY LADDER

AMM TEMPLATES		
Template number	Template code	Name of the template/group of templates
		MATURITY LADDER TEMPLATE
66	C 66.00	MATURITY LADDER TEMPLATE

C 66.00 - MATURITY LADDER

Total and significant currencies**]**ANNEX XXII Table 2: rows 1 - 129

[[F7]ANNEX XXIII

INSTRUCTIONS FOR COMPLETING THE MATURITY LADDER TEMPLATE OF ANNEX XXII

PART I: GENERAL INSTRUCTIONS

1. In order to capture the maturity mismatch of an institution's activities (‘maturity ladder’) in the template of Annex XXII, institutions shall apply the instructions contained in this Annex.
2. The maturity ladder monitoring tool shall cover contractual flows and contingent outflows. The contractual flows resulting from legally binding agreements and the residual maturity from the reporting date shall be reported according to the provisions of those legal agreements.
3. Institutions shall not double count inflows.
4. In the column ‘initial stock’, the stock of items at the reporting date shall be reported.

5. Only the blank white cells of the template in Annex XXII shall be completed.

6. The section of the maturity ladder template entitled 'Outflows and inflows' shall cover future contractual cash flows from all on- and off- balance sheet items. Only outflows and inflows pursuant to contracts valid at the reporting date shall be reported.

7. The section of the maturity ladder template entitled 'Counterbalancing capacity' shall represent the stock of unencumbered assets or other funding sources which are legally and practically available to the institution at the reporting date to cover potential contractual gaps. Only outflows and inflows pursuant to contracts existing at the reporting date shall be reported.

8. Cash outflows and inflows in the respective sections 'outflows' and 'inflows' shall be reported on a gross basis with a positive sign. Amounts due to be paid and received shall be reported respectively in the outflow and inflow sections.

9. For the section of the maturity ladder template entitled 'counterbalancing capacity' outflows and inflows shall be reported on a net basis with a positive sign if they represent inflows and with a negative sign if they represent outflows. For cash flows, amounts due shall be reported. Securities flows shall be reported at current market value. Flows arising on credit and liquidity lines shall be reported at the contractual available amounts.

10. Contractual flows shall be allocated across the twenty-two time buckets according to their residual maturity, with days referring to calender days.

11. All contractual flows shall be reported, including all material cash-flows from non-financial activities such as taxes, bonuses, dividends and rents.

12. In order for institutions to apply a conservative approach in determining contractual maturities of flows, they shall ensure all of the following:

(a) where an option to defer payment or receive an advance payment exists, the option shall be presumed to be exercised where it would advance outflows from the institution or defer inflows to the institution;

(b) where the option to advance outflows from the institution is solely at the discretion of the institution, the option shall be presumed to be exercised only where there is a market expectation that the institution will do so. The option shall be presumed not to be exercised where it would advance inflows to the institution or defer outflows from the institution. Any cash outflow that would be contractually triggered by this inflow – as in pass-through financing – shall be reported at the same date as this inflow;

(c) all sight and non-maturing deposits shall be reported as overnight in column 020;

(d) open repos or reverse repos and similar transactions which can be terminated by either party on any day shall be considered to mature overnight unless the notice period is longer than one day in which case they shall be reported in the relevant time bucket according to the notice period;

(e) retail term deposits with an early withdrawal option shall be considered to mature in the time period during which the early withdrawal of the deposit would not incur a penalty according to Article 25 (4) (b) of Regulation (EU) 2015/61.

(f) where the institution is not able to establish a minimum contractual payment schedule for a particular item or part thereof following the rules set out in this paragraph, it shall report the item or part thereof as greater than 5 years in column 220.

13. Interest outflows and inflows from all on and off balance sheet instruments shall be included in all relevant items of the ‘outflows’ and ‘inflows’ sections.

14. Foreign Exchange (‘FX’) swaps maturing shall reflect the maturing notional value of cross-currency swaps, FX forward transactions and unsettled FX spot agreements in the applicable time buckets of the template.

15. Cash flows from unsettled transactions shall be reported, in the short period before settlement, in the appropriate rows and buckets.

16. Items where the institution has no underlying business, such as where it has no deposits of a certain category, shall be left blank.

17. Past due items and items for which the institution has a reason to expect non-performance shall not be reported.

18. Where the collateral received is re-hypothecated in a transaction that matures beyond the transaction in which the institution received the collateral, a securities outflow in the amount of the fair value of the collateral received shall be reported in the counterbalancing capacity section in the relevant bucket according to the maturity of the transaction that generated the reception of the collateral.

19. Intragroup items shall not affect the reporting on a consolidated basis

PART II: INSTRUCTIONS CONCERNING SPECIFIC ROWS] ANNEX XXIII Table 1: rows 1 - 128

[F12[X1ANNEX XXIV]

REPORTING ON LIQUIDITY

LIQUIDITY TEMPLATES		
Template number	Template code	Name of the template/group of templates
LIQUIDITY COVERAGE TEMPLATES		
PART I — LIQUID ASSETS		
72	C 72.00	LIQUIDITY COVERAGE — LIQUID ASSETS
PART II — OUTFLOWS		
73	C 73.00	LIQUIDITY COVERAGE — OUTFLOWS

PART III — INFLOWS		
74	C 74.00	LIQUIDITY COVERAGE — INFLOWS
PART IV — COLLATERAL SWAPS		
75	C 75.00	LIQUIDITY COVERAGE — COLLATERAL SWAPS
PART V — CALCULATIONS		
76	C 76.00	LIQUIDITY COVERAGE — CALCULATIONS

C 72.00 — LIQUIDITY COVERAGE — LIQUID ASSETS

CurrencyANNEX XXIV Table 2: rows 1 - 64

C 73.00 — LIQUIDITY COVERAGE — OUTFLOWS

CurrencyANNEX XXIV Table 3: rows 1 - 145

C 74.00 — LIQUIDITY COVERAGE — INFLOWS

CurrencyANNEX XXIV Table 4: rows 1 - 12

ANNEX XXIV Table 5: rows 1 - 13

ANNEX XXIV Table 6: rows 1 - 12

ANNEX XXIV Table 7: rows 1 - 11

ANNEX XXIV Table 8: rows 1 - 12

ANNEX XXIV Table 9: rows 1 - 11

ANNEX XXIV Table 10: rows 1 - 12

ANNEX XXIV Table 11: rows 1 - 13

ANNEX XXIV Table 12: rows 1 - 12

ANNEX XXIV Table 13: rows 1 - 14

ANNEX XXIV Table 14: rows 1 - 15

ANNEX XXIV Table 15: rows 1 - 14

ANNEX XXIV Table 16: rows 1 - 14

ANNEX XXIV Table 17: rows 1 - 15

ANNEX XXIV Table 18: rows 1 - 14

ANNEX XXIV Table 19: rows 1 - 8

ANNEX XXIV Table 20: rows 1 - 9

ANNEX XXIV Table 21: rows 1 - 8

C 75.00 — LIQUIDITY COVERAGE — COLLATERAL SWAPS

CurrencyANNEX XXIV Table 22: rows 1 - 12

ANNEX XXIV Table 23: rows 1 - 13

ANNEX XXIV Table 24: rows 1 - 14

ANNEX XXIV Table 25: rows 1 - 15

ANNEX XXIV Table 26: rows 1 - 14

ANNEX XXIV Table 27: rows 1 - 15

ANNEX XXIV Table 28: rows 1 - 14

ANNEX XXIV Table 29: rows 1 - 15

ANNEX XXIV Table 30: rows 1 - 13

ANNEX XXIV Table 31: rows 1 - 14

ANNEX XXIV Table 32: rows 1 - 13

ANNEX XXIV Table 33: rows 1 - 14

ANNEX XXIV Table 34: rows 1 - 11

ANNEX XXIV Table 35: rows 1 - 12

C 76.00 — LIQUIDITY COVERAGE — CALCULATIONS

Currency]ANNEX XXIV Table 36: rows 1 - 45

[F12[X1ANNEX XXV]

REPORTING ON LIQUIDITY (PART 1: LIQUID ASSETS)

1. Liquid assets

1.1. General remarks

1. This is a summary template which contains information about assets for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured grey.

2. Assets reported shall comply with the requirements set out in Title II of the Commission Delegated Regulation (EU) 2015/61.

3. By derogation to paragraph 2, credit institutions shall not apply currency restrictions defined in Article 8(6), 10(1)(d) and 12(1)(c) of the Commission Delegated Regulation (EU) 2015/61 when completing the template on a significant currency basis, as required in Article 415(2) of Regulation (EU) No 575/2013. Credit institutions shall still apply jurisdiction restrictions.

4. Credit institutions shall report the template in the corresponding currencies in accordance with Article 4(5) of Commission Delegated Regulation (EU) 2015/61.

5. When referring to Article 9 of Commission Delegated Regulation (EU) 2015/61, credit institutions shall report, where relevant, the amount/market value of liquid assets taking into account the net liquidity outflows and inflows resulting from an early close-

out of hedges defined in Article 8(5) and in accordance with the appropriate haircuts specified in Chapter 2.

6. Commission Delegated Regulation (EU) 2015/61 only refers to rates and haircuts. In these instructions the word 'weighted' is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding). The word 'weight' in the context of these instructions refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount or the value according to Article 9 of Commission Delegated Regulation (EU) 2015/61 respectively.

7. Credit institutions shall not double report items within and across sections 1.1.1., 1.1.2., 1.2.1., and 1.2.2.

8. Some memorandum items are included in the associated template to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. These items provide necessary information to allow the competent authority complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases they represent a more granular breakdown of items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.

1.2. Specific remarks

1.2.1. Specific requirements regarding CIUs

9. For items 1.1.1.10., 1.1.1.11., 1.2.1.6., 1.1.2.2., 1.2.2.10., 1.2.2.11., 1.2.2.12., 1.2.2.13., credit institutions shall report the appropriate proportion of the market value of the CIUs corresponding to the liquid assets underlying the undertaking, in accordance with the principles defined in Article 15(4) of the Commission Delegated Regulation (EU) 2015/61.

1.2.2. Specific requirements regarding grandfathering and transitional provisions

10. Credit institutions shall report items as referred to in Article 35, Article 36 and Article 37 of the Commission Delegated Regulation (EU) 2015/61 in the appropriate asset rows. A total of all asset amounts reported based on these article shall also be reported in the 'Memorandum' section for reference.

1.2.3. Specific requirements for reporting by Central Institutions

11. Central institutions, when reporting liquid assets corresponding to deposits from credit institutions placed at the central institution that are considered as liquid assets for the depositing credit institution, shall ensure that the reported amount of these liquid assets after haircut does not exceed the outflow from the corresponding deposits (Article 27(3) of the Commission Delegated Regulation (EU) 2015/61).

1.2.4. Specific requirements regarding settlement and forward starting transactions

12. All assets complying with Articles 7, 8 and 9 of the Commission Delegated Regulation (EU) 2015/61 which are in the stock of the credit institution on the reference date shall be reported in the relevant row in Template C72 even if they are sold or used in secured forward transactions. Consistently, no liquid assets shall be reported in the template C72.00 of Annex XXIV from forward starting transactions referring to contractually agreed but not yet settled purchases of liquid assets and forward purchases of liquid assets.

Liquid assets sub template

Instructions concerning specific columns

Column	Legal references and instructions
010	**Amount/Market value** Credit institutions shall report in Column 010 the market value, or the amount where applicable, of the liquid assets defined in Title II of Commission Delegated Regulation (EU) 2015/61. The amount/market value reported in Column 010: — shall take into account net outflows and net inflows due to early close-out of hedges defined in Article 8(5) of the same Regulation; — shall not take into account haircuts specified in Title II of the same Regulation; — shall include the proportion of deposits referred to in Article 16(1)(a) of the same Regulation that are holding differing specific assets in the corresponding asset rows; — shall be reduced, where applicable, by the amount of deposits defined in Article 16 placed at the central credit institution as referred to in Article 27(3) of the same Regulation. When referring to Article 8(5) of the Commission Delegated Regulation (EU) 2015/61, credit institutions shall take into account the net cash flow, either outflow or inflow, that would arise if the hedge was to be closed out at the reporting reference date. This does not take into account potential future value changes in the asset.
020	Standard weight Column 020 contains weights reflecting the amount obtained after the application of the respective haircuts specified in Title II of the Commission Delegated Regulation (EU) 2015/61. Weights are intended to reflect the reduction in the value of the liquid assets after applying the appropriate haircuts.
030	Applicable weight Credit institutions shall report in Column 030 the applicable weight applied to liquid assets defined in Title II of the Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted

	average values and shall be reported in decimal terms (i.e. 1,00 for an applicable weight of 100 per cent, or 0,50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. The figure reported in Column 030 shall not exceed the figure in Column 020.
040	**Value according to Article 9** Credit institutions shall report in Column 040 the value of the liquid asset in accordance with the definition set out in Article 9 of the Commission Delegated Regulation (EU) 2015/61. This is the amount/market value, taking into account net liquidity outflows and inflows due to early close-out of hedges, multiplied by the applicable weight.

Instructions concerning specific rows

ANNEX XXV Table 2: rows 1 - 63

REPORTING ON LIQUIDITY (PART 2 OUTFLOWS)

1. Outflows

1.1. General remarks

1. This is a summary template which contains information about liquidity outflows measured over the next 30 days, for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured grey.

2. Credit institutions shall report the template in the corresponding currencies in accordance with Article 4(5) of Commission Delegated Regulation (EU) 2015/61.

3. Some memorandum items are included in the associated template to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. These items provide necessary information to allow the competent authorities complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases they represent a more granular breakdown of the items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.

4. In accordance with Article 22(1) of Commission Delegated Regulation (EU) 2015/61, liquidity outflows shall:

i. include those categories referred to in Article 22(2) of Commission Delegated Regulation (EU) 2015/61

ii. be calculated by multiplying the outstanding balances of various categories of liabilities and off-balance sheet commitments by the rates at which they are expected to run off or be drawn down as indicated in Commission Delegated Regulation (EU) 2015/61.

5. Commission Delegated Regulation (EU) 2015/61 only refers to rates and haircuts, and the word 'weight' just refers to these. In these instructions the word 'weighted' is used as general term for indicating the amount obtained after the application of the respective haircuts, rates and any other relevant additional instructions (in the case of e.g. secured lending and funding).

6. Outflows within a group or an institutional protection scheme (except for outflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential outflow rate and outflows from operational deposits maintained in the context of an institutional Protection Scheme or a cooperative network) shall be reported in the relevant categories. These outflows shall also be separately reported as memorandum items.

7. The liquidity outflows shall be reported only once in the template unless additional outflows according to article 30 of the Commission Delegated Regulation (EU) 2015/61 are applicable or where the item is also a memorandum item. The reporting of the memorandum items does not affect the calculations of liquidity outflows.

8. When reporting in a significant currency, the following shall always apply:
— only items and flows denominated in that currency shall be reported;
— in case of currency mismatch between legs of a transaction, only the leg in that currency shall be reported;
— where the Commission Delegated Regulation (EU) 2015/61 allows netting it may only be applied to flows in that currency;
— where a flow has multicurrency optionality, the credit institution shall make an assessment of the currency in which the flow is likely to occur and shall report the item only in that significant currency.

9. The standard weights in column 040 of template C 73.00 of Annex XXIV are those specified in the Commission Delegated Regulation (EU) 2015/61 by default and are provided here for information.

10. The template contains information about collateralised liquidity flows, referred to as 'secured lending and capital-market driven transactions' in Commission Delegated Regulation (EU) 2015/61, and for the purpose of calculating LCR as defined in that regulation.

11. A separate template is provided for collateral swaps, C 75.00 of Annex XXIV. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the outflow template C 73.00 of Annex XXIV, which only covers cash-versus-collateral transactions.

1.2. Specific remarks regarding settlement and forward starting transactions

12. Credit institutions shall report outflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg produces an outflow. In the case of a reverse repo, the amount to be lent to the counterparty shall be considered as an outflow and reported in item 1.1.7.3. net of the market value of the asset to be received as collateral and after the application of the related LCR haircut if the asset qualifies as liquid asset. If the amount to be lent is lower than of the market value of the asset (after LCR haircut) to be received as collateral, the difference shall be reported as an inflow. If the collateral to be received does not qualify as liquid asset, the outflow shall be reported in full. In

the case of repo, where the market value of the asset to be lent as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be received, the difference is to be reported as an outflow in the above mentioned row. For collateral swaps, where the net effect of the initial swap of liquid assets (taking into account LCR haircuts) gives rise to an outflow this outflow shall be reported in the above mentioned row.

Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR's 30 day horizon do not have any impact on a bank's LCR and can be ignored

13. Decision tree for sections 1 of C 73.00 of Annex XXIV, the decision tree is without prejudice to the memorandum items reporting. The decision tree is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, credit institutions shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals and subtotals; this however does not mean that they shall not be reported as well. DA refers to Commission Delegated Regulation (EU) 2015/61.

ANNEX XXV Table 3: rows 1 - 99

1.3. Instructions concerning specific columns

Column	Legal references and instructions
010	**Amount** 1.1. Unsecured transactions/deposits specific instructions: Credit institutions shall report here the outstanding balance of various categories of liabilities and off-balance sheet commitments as specified in Articles 22 to 31 of Commission Delegated Regulation (EU) 2015/61. Subject to prior approval of the competent authority within each category of outflows, the amount of each item reported in Column 010 of template C 73.00 of Annex XXIV shall be netted by subtracting the relevant amount of interdependent inflow in accordance with Article 26. 1.2. Secured lending and capital market-driven transactions specific instructions: Credit institutions shall report here the outstanding balance of the liabilities in accordance with Article 22(2) of Commission Delegated Regulation (EU) 2015/61, which represent the cash leg of the secured transaction.
020	**Market value of collateral extended**

	Secured lending and capital market-driven transactions specific instructions: Credit institutions shall report here the market value of extended collateral which is calculated as the current market value gross of haircut and net of flows resulting from unwinding associated hedges (in accordance with Article 8(5) of Commission Delegated Regulation (EU) 2015/61 and subject to the following conditions: — These extended collateral to be reported only refer to Level 1, 2A and 2B assets that would qualify upon maturity as liquid assets in accordance with Title II. Where collateral is Level 1, 2A or 2B but would not qualify as liquid asset in accordance with Title II of Commission Delegated Regulation (EU) 2015/61 it shall be reported as non-liquid. Similarly, where a credit institution may only recognize part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within the Levels 1, 2A and 2B rows (in accordance with Article 12(1)(c)(i) to (iii) and Article 10(1)(d) of Commission Delegated Regulation (EU) 2015/61. Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognized within liquid assets, the surplus amount shall be reported in the non-liquid section; — Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach is being followed (i.e. do not move L2A to L1 in the secured transaction reporting).
030	**Value of collateral extended according to Article 9** Secured lending and capital market-driven transactions specific instructions: Credit institutions shall report here the value of extended collateral in accordance

	with Article 9 of Commission Delegated Regulation (EU) 2015/61. This is calculated by multiplying Column 020 of template C 73.00 of Annex XXIV by the applicable weight/haircut from template C 72.00 of Annex XXIV corresponding to asset type. Column 030 of template C 73.00 of Annex XXIV is used in the calculation of the adjusted amount of liquid assets in template C 76.00 of Annex XXIV.
040	**Standard Weight** Articles 24 – 31 of Commission Delegated Regulation (EU) 2015/61 The standard weights in Column 040 are those specified in the Commission Delegated Regulation (EU) 2015/61 by default and are provided for information only.
050	**Applicable Weight** Both unsecured and secured: Credit institutions shall report here applicable weights. These weights are those specified in Articles 22 to 31 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1,00 for an applicable weight of 100 per cent, or 0,50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions.
060	**Outflow** Both unsecured and secured: Credit institutions shall report here the outflows. This is calculated by multiplying Column 010 C 73.00 of Annex XXIV by Column 050 C 73.00 of Annex XXIV.

1.4. Instructions concerning specific rows

ANNEX XXV Table 5: rows 1 - 144

REPORTING ON LIQUIDITY (PART 3: INFLOWS)

2. Inflows

2.1. General remarks

1. This is a summary template which contains information about liquidity inflows measured over the next 30 days, for the purpose of reporting the liquidity coverage

requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by credit institutions are coloured in grey.

2. Credit institutions shall submit the template in the currencies specified in Article 4(5) of Commission Delegated Regulation (EU) 2015/61.

3. In accordance with Article 32 of Commission Delegated Regulation (EU) 2015/61, liquidity inflows shall:

i. comprise only contractual inflows from exposures that are not past due and for which the credit institution has no reason to expect non-performance within the 30-day time horizon.

ii. be calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates specified in Commission Delegated Regulation (EU) 2015/61.

4. Inflows within a group or an institutional protection scheme (except for inflows from undrawn credit or liquidity facilities provided by members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential inflow rate) shall be assigned to the relevant categories. Unweighted amounts shall additionally be reported as memorandum items under section 4 of the template (lines 460-480).

5. In accordance with Article 32(6) of Delegated Regulation (EU) 2015/61, credit institutions shall not report inflows from any of the liquid assets reported in accordance with Title II of that Regulation other than payments due on the assets that are not reflected in the market value of the asset.

6. Inflows which are to be received in third countries where there are transfer restrictions or which are denominated in non-convertible currencies shall be reported in the relevant rows of sections 1.1., 1.2. or 1.3. The inflows shall be reported in full, regardless of the amount of outflows in the third country or currency.

7. Monies due from securities issued by the credit institution itself or by a related entity shall be taken into account on a net basis with an inflow rate applied on the basis of the inflow rate applicable to the underlying asset pursuant to Article 32(3)(h) of Commission Delegated Regulation (EU) 2015/61.

8. In accordance with Article 32(7) of Commission Delegated Regulation (EU) 2015/61, credit institutions shall not report inflows from any new obligations entered into.

9. In the case of a significant currency identified in accordance with Article 4(5) of Commission Delegated Regulation (EU) 2015/61, the reported balances shall comprise only those which are denominated in the significant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the significant currency template. For instance, in case of FX derivatives, credit institutions may only net inflows and outflows in accordance with Article 21 of Commission Delegated Regulation (EU) 2015/61 where they are denominated in the same currency.

10. The Column structure of this template is built to accommodate the different caps on inflows applicable pursuant to Article 33 of Commission Delegated Regulation (EU) 2015/61. In this regard, the template is based on three sets of Columns, one set for each cap treatment (75 % cap, 90 % cap, and exempted from the cap). Credit institutions

reporting on a consolidated basis may use more than one such set of Columns if different entities under the same consolidation qualify for different cap treatments.

11. In accordance with Article 2(3)(c) of Commission Delegated Regulation (EU) 2015/61 regarding consolidation, liquidity inflows in a subsidiary undertaking in a third country which are subject under the national law of that third country to lower rates than those specified in Title III of the regulation shall be subject to consolidation in accordance with the lower rates specified in the national law of the third country.

12. Commission Delegated Regulation (EU) 2015/61 only refers to rates and haircuts, and the word ‘weight’ in the template just refers to these in the appropriate context. The word ‘weighted’ in this Annex shall be understood as a general term for indicating the amount calculated after the application of the respective haircuts, rates and any other relevant additional instructions (e.g. in the case of secured lending and funding).

13. Some ‘memorandum items’ are included in the associated templates to these instructions. While not strictly necessary for the calculation of the ratio itself, they are required to be completed. These items provide necessary information to allow the competent authority to complete an adequate assessment of credit institutions' compliance with the liquidity requirements. In some cases they represent a more granular breakdown of items included in the main sections of the templates while in other cases they reflect additional liquidity resources credit institutions may have access to.

2.2. Specific remarks regarding secured lending and capital market-driven transactions

1. The template categories collateralizsed flows by the quality of the underlying asset or HQLA eligibility. A separate template is provided for collateral swaps — C 75.00 of ANNEX XXIV. Collateral swaps, which are collateral-versus-collateral transactions shall not be reported on the inflow template (C 74.00 of ANNEX XXIV) which only covers cash-versus-collateral transactions.

2. In the case of a significant currency return, the reported balances shall comprise only those which are denominated in the significant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the significant currency template. Hence a reverse repo transaction can result in a negative inflow. Reverse repo transactions reported in the same item shall be summed (positives and negatives). If the total is positive then this shall be reported on the inflow template. If the total is negative then this shall be reported on the outflow template. This approach shall be followed vice-versa for repos.

3. Credit institutions shall only report the Level 1, Level 2A and Level 2B assets that qualify as liquid assets in accordance with Title II of Commission Delegated Regulation (EU) 2015/61. Where collateral is Level 1, Level 2A or Level 2B but does not qualify as a liquid asset in accordance with Title II of Commission Delegated Regulation (EU) 2015/61 it shall be reported as non-liquid. Similarly, where a credit institution may only recognise part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognisable part shall be reported within the rows related to Level 1, Level 2A and Level 2B assets (refer to Article 12(1)(c)(i)-(iii)) and Article 10(1)(d) of Commission Delegated Regulation (EU) 2015/61). Where the particular asset is used as collateral but for an amount which is surplus to the portion which can be recognised as liquid assets, the surplus amount shall be reported in the non-liquid section. Level 2A assets shall be reported in the corresponding

Level 2A asset row, even if the Alternative Liquidity Approach under Article 19 of Commission Delegated Regulation (EU) 2015/61 is being followed.

2.3. Specific remarks regarding settlement and forward starting transactions

Credit institutions shall report inflows stemming from forward starting repos that start within the 30 day horizon and mature beyond the 30 day horizon. The inflow to be received shall be reported in {C 74.00; r260} ('other inflows'), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the asset is not a 'liquid asset', the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in C 72.00 if the institution holds the asset in its book at the reference date and it fulfills the related conditions.

Credit institutions shall report inflows stemming from forward starting repos, reverse repos and collateral swaps that start within the 30 day horizon and mature beyond the 30 day horizon where the initial leg produces an inflow. In the case of a repo, the inflow to be received shall be reported in {C 74.00; r260} ('other inflows'), net of the market value of the asset to be delivered to the counterparty after the application of the related LCR haircut. If the amount to be received is lower than the market value of the asset (after LCR haircut) to be lent as collateral, the difference shall be reported as an outflow in C.73.00. If the asset is not a 'liquid asset', the inflow to be received shall be reported in full. The asset to be pledged as collateral shall be reported in C 72.00 where the institution holds the asset in its book at the reference date and it fulfills the related conditions. In the case of a reverse repo, where the market value of the asset to be received as collateral after the application of the related LCR haircut (if the asset qualifies as liquid asset) is larger than the cash amount to be lent, the difference is to be reported as an inflow in {C 74.00; r260} ('other inflows'). For collateral swaps, where the net effect of the initial swap of assets (taking into account LCR haircuts) gives rise to an inflow this inflow shall be reported {C 74.00; r260} ('other inflows').

Forward repos, forward reverse repos and forward collateral swaps that start and mature within the LCR's 30 day horizon do not have any impact on a bank's LCR and can be ignored.

2.4. Decision tree on LCR inflows in accordance with Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61

1. The decision tree is without prejudice to the reporting of the memorandum items. The decision tree is part of the instructions to specify prioritisation assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient — credit institutions shall comply with the rest of the instructions at all times.

2. For the sake of simplicity, the decision tree ignores totals and subtotals; this however does not necessarily imply that they shall not also be reported.

2.4.1. Decision tree on rows in template C 74.00 of ANNEX XXIV

ANNEX XXV Table 6: rows 1 - 73

2.4.2. Decision tree on columns in template C 74.00 of ANNEX XXIV

ANNEX XXV Table 7: rows 1 - 51

2.5. Inflows sub template

2.5.1. Instructions concerning specific **columns**

Column	Legal references and instructions
010	**Amount — Subject to the 75 % cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360},{380}-{400},{440}-{450} and {470}-{520}, credit institutions shall report in Column 010 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 and following the relevant instructions included here. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.
020	**Amount — Subject to the 90 % cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360},{380}-{400},{440}-{450} and {470}-{520}, credit institutions shall report in Column 020 the total amount of assets/monies due/maximum amounts that can be drawn that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 and following the relevant instructions included here. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject

	to the exemption shall be reported in Column 010.
030	**Amount — Exempted from the cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {040},{060}-{090},{120}-{130},{150}-{260},{290}-{360},{380}-{400},{440}-{450} and {470}-{520}, credit institutions shall report in Column 030 the total amount of assets/monies due/maximum amounts that can be drawn that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 and following the relevant instructions included here. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the part of the amount subject to the exemption shall be reported in Column 020 or 030 and the part of the amount not subject to the exemption shall be reported in Column 010.
040	**Market value of collateral received — Subject to the 75 % cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {290}-{350} and for row {490}, credit institutions shall report in Column 040 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital

	market-driven transactions not subject to the exemption shall be reported in Column 040.
050	**Market value of collateral received — Subject to the 90 % cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {290}-{350} and for row {490}, credit institutions shall report in Column 050 the market value of collateral received in secured lending and capital market-driven transactions that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 040.
060	**Market value of collateral received — Exempted from the cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {290}-{350} and for row {490}, credit institutions shall report in Column 060 the market value of collateral received in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the market value of collateral received in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 050 or 060 and the market value of collateral received in secured lending and capital

	market-driven transactions not subject to the exemption shall be reported in Column 040.
070	**Standard Weight** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 The standard weights in Column 070 are those specified in the Commission Delegated Regulation (EU) 2015/61 by default and are provided for information only.
080	**Applicable Weight- Subject to the 75 % cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 The Applicable Weight are those specified in Articles 32 to 34 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. For rows {040},{060}-{090},{120}-{130},{150}-{260},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 080 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61. For rows {060}-{090} and {170} the applicable weight in Column 080 shall be reported as the ratio of Column 140 to Column 010. For rows {290}-{350}, {380}–{400} and {490} credit institutions shall report in Column 080 the average weight applied to the market value of the collateral received in secured lending and capital market-driven transactions where the secured lending transaction is subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61.
090	**Applicable Weight- Subject to the 90 % cap on inflows**

	Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 The Applicable Weight are those specified in Articles 32 to 34 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. For rows {040},{060}-{090},{120}-{130},{150}-{260},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 090 the average weight applied to assets/monies due/maximum amounts that can be drawn that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61. For rows {060}-{090} and {170} the applicable weight in Column 090 shall be reported as the ratio of Column 150 to Column 020. For rows {290}-{350}, {380}–{400} and {490} credit institutions shall report in Column 090 the average weight applied to the market value of the collateral received in secured lending and capital market-driven transactions where the secured lending transaction is subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.
100	**Applicable Weight — Exempted from the cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 The Applicable Weight are those specified in Articles 32 to 34 of Commission Delegated Regulation (EU) 2015/61. Applicable weights may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable weights may reflect, but are not limited to, firm-specific and national discretions. For rows {040},{060}-{090},{120}-{130},{150}-{260},{450},{470}-{480} and {500}-

	{510} credit institutions shall report in Column 100 the average weight applied to assets/monies due/maximum amounts that can be drawn that are exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61. For rows {060} — {090} and {170} the applicable weight in Column 100 shall be reported as the ratio of Column 160 to Column 030. For rows {290}-{350}, {380}–{400} and {490} credit institutions shall report in Column 100 the average weight applied to the market value of the collateral received in secured lending and capital market-driven transactions where the secured lending transaction is exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61.
110	**Value of collateral received according to Article 9 — Subject to the 75 % cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {290}-{350} and for row {490}, credit institutions shall report in Column 110 the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.

120	**Value of collateral received according to Article 9 — Subject to the 90 % cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {290}-{350} and for row {490}, credit institutions shall report in Column 120 the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU) 2015/61, the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.
130	**Value of collateral received according to Article 9 — Exempted from the cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {290}-{350} and for row {490}, credit institutions shall report in Column 130 the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61. Where a competent authority has approved a partial exemption from the cap on inflows in accordance with Article 33(2) of Commission Delegated Regulation (EU)

	2015/61, the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions subject to the exemption shall be reported in Column 120 or 130 and the value of collateral received in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61 in secured lending and capital market-driven transactions not subject to the exemption shall be reported in Column 110.
140	**Inflow — Subject to the 75 % cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 010 with the relevant weight from Column 080. For rows {060}-{090}, the following procedure shall be followed: — If there are no contractual commitments or the contractual commitments to this customer type are less than 50 % of monies due reported in Column 010 monies due shall be reduced by 50 % and the result shall be reported in Column 140. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV. — If contractual commitments to the customer are greater than or equal to 50 % but not greater than 100 % of monies due reported in Column 010, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 140. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV.

	— If contractual commitments to the customer are greater than 100 % of monies due reported in Column 010, '0' shall be reported in Column 140 and the difference between the contractual commitments and monies due in Column 010 shall be reported as 'contingent funding obligations' in sections 1.1.6.6.1.1., 1.1.6.6.1.2., 1.1.6.6.1.3. or 1.1.6.6.1.4. in template C 73.00 of ANNEX XXIV. — Credit institutions shall ensure that there is no double-counting of such items with template C 73.00 of ANNEX XXIV. For row {170}, credit institutions shall report in Column 140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity. For rows {290}-{350} and for row {490}, credit institutions shall report in Column 140 total inflows that are subject to the 75 % cap on inflows as specified in Article 33(1) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by subtracting Column 110 from Column 010. If the result is positive, it shall be reported in Column 140; if the result is negative, '0' shall be reported.
150	**Inflow — Subject to the 90 % cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum

	amount that can be drawn from Column 020 with the relevant weight from Column 090. For rows {060}-{090}, the following procedure shall be followed: — If there are no contractual commitments or the contractual commitments to this customer type are less than 50 % of monies due reported in Column 020 monies due shall be reduced by 50 % and the result shall be reported in Column 150. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV. — If contractual commitments to the customer are greater than or equal to 50 % but not greater than 100 % of monies due reported in Column 020, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 150. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV. — If contractual commitments to the customer are greater than 100 % of monies due reported in Column 020, ‘0’ shall be reported in Column 150 and the difference between the contractual commitments and monies due in Column 020 shall be reported as ‘contingent funding obligations’ in sections 1.1.6.6.1.1., 1.1.6.6.1.2., 1.1.6.6.1.3. or 1.1.6.6.1.4. in template C 73.00 of ANNEX XXIV. — Credit institutions shall ensure that there is no double-counting of such items with template C 73.00 of ANNEX XXIV. For row {170}, credit institutions shall report in Column 150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar

	commitment from a multilateral development bank or a public sector entity. For rows {290}-{350} and for row {490}, credit institutions shall report in Column 150 total inflows that are subject to the 90 % cap on inflows as specified in Article 33(4) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by subtracting Column 120 from Column 020. If the result is positive, it shall be reported in Column 150; if the result is negative, '0' shall be reported.
160	**Inflow — Exempted from the cap on inflows** Article 32, Article 33 and Article 34 of Commission Delegated Regulation (EU) 2015/61 For rows {040},{120}-{130},{150}-{160},{180}-{260},{380}-{400},{450},{470}-{480} and {500}-{510} credit institutions shall report in Column 160 total inflows that are fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by multiplying the total amount/maximum amount that can be drawn from Column 030 with the relevant weight from Column 100. For rows {060}-{090}, the following procedure shall be followed: — If there are no contractual commitments or the contractual commitments to this customer type are less than 50 % of monies due reported in Column 030 monies due shall be reduced by 50 % and the result shall be reported in Column 160. In this case, no liabilities shall be reported in template C 73.00 of ANNEX XXIV. — If contractual commitments to the customer are greater than or equal to 50 % but not greater than 100 % of monies due reported in Column 030, monies due shall be reduced by the contractual commitments to the relevant type of customers and the result shall be reported in Column 160. In this case, no liabilities shall be reported

	in template C 73.00 of ANNEX XXIV. — If contractual commitments to the customer are greater than 100 % of monies due reported in Column 030, ‘0’ shall be reported in Column 160 and the difference between the contractual commitments and monies due in Column 030 shall be reported as ‘contingent funding obligations’ in sections 1.1.6.6.1.1., 1.1.6.6.1.2., 1.1.6.6.1.3. or 1.1.6.6.1.4. in template C 73.00 of ANNEX XXIV. — Credit institutions shall ensure that there is no double-counting of such items with template C 73.00 of ANNEX XXIV. For row {170}, credit institutions shall report in Column 160 total inflows that fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 only if the credit institution received this commitment in order for them to disburse a promotional loan to a final recipient, or have received a similar commitment from a multilateral development bank or a public sector entity. For rows {290}-{350} and for row {490}, credit institutions shall report in Column 160 total inflows that fully exempted from the cap on inflows as specified in Article 33(2), Article 33(3) and Article 33(5) of Commission Delegated Regulation (EU) 2015/61 which shall be calculated by subtracting Column 130 from Column 030. If the result is positive, it shall be reported in Column 160; if the result is negative, ‘0’ shall be reported.

2.5.2. Instructions concerning specific **rows**

ANNEX XXV Table 9: rows 1 - 54

REPORTING ON LIQUIDITY (PART 4: COLLATERAL SWAPS)

3. Collateral swaps

3.1. General remarks

1. Any transaction maturing within 30 days in which non-cash assets are swapped for other non-cash assets, shall be reported in this Template. Items which do not need to be completed by institutions are colored grey.

2. Collateral swaps that mature within 30 days shall lead to an outflow for the excess liquidity value of the assets borrowed compared to the liquidity value of the assets lent unless the counterparty is a central bank in which case a 0 % outflow shall apply.

3. Collateral swaps that mature within 30 days shall lead to an inflow for the excess liquidity value of the assets lent compared to the liquidity value of the assets borrowed unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case a 0 % inflow shall apply.

4. For liquid assets the liquidity value is according to Article 9, for non-liquid assets the liquidity value is zero.

5. Each collateral swap transaction shall be assessed individually and the flow reported as either an outflow or an inflow (per transaction) in the corresponding row. If one trade contains multiple categories of collateral type (e.g. a basket of collateral) then for reporting it shall be split into parts corresponding with the template rows and assessed in parts.

6. In the case of a significant currency return, the reported balances shall comprise only those which are denominated in the significant currency to ensure that currency gaps are correctly reflected. This may mean that only one side of the transaction is reported in the significant currency template, with corresponding impact on the excess liquidity value.

7. Credit institutions shall report the template in the corresponding currencies in accordance with Article 4(5) of Commission Delegated Regulation (EU) 2015/61.

8. Collateralized derivatives flows within 30 days shall be reported on this Template in Columns 090-120, not in Columns 010-080.

1.2. Specific remarks

9. Institutions shall only report the Level 1, 2A and 2B assets that qualify as liquid assets in accordance with Title II. For collateral lent, this refers to assets that would qualify upon maturity as liquid assets in accordance with Title II, including general and operational requirements as defined in Articles 7 and 8 of the Commission Delegated Regulation (EU) 2015/61.

10. Where collateral meets the criteria for Level 1, 2A or 2B in Articles 10-19 of the Commission Delegated Regulation (EU) 2015/61 but does not qualify as liquid asset in accordance with Title II, including general and operational requirements as defined in Articles 7 and 8 of the Commission Delegated Regulation (EU) 2015/61, it shall be reported as non-liquid. Similarly, where an institution may only recognize part of their foreign currency shares, or foreign currency central government or bank assets, or domestic currency central government or central bank assets within their HQLA, only the recognizable part shall be reported within the Levels 1, 2A and 2B rows (refer to Article 12(1)(c)(i) to (iii) and Article 10(1)(d)). Where the particular asset is used as collateral but in an amount which is surplus to the portion which can be recognised within liquid assets, the surplus amount shall be reported in the non-liquid section.

11. Collateral Swaps involving Level 2A assets shall be reported in the corresponding L2A asset row, even if the Alternative Liquidity Approach is being followed (i.e. do not move L2A to L1 in the collateral swaps reporting).

Collateral swaps sub template

Instructions concerning specific columns

Column	Legal references and instructions
010	**Market value of collateral lent** The market value of the collateral lent shall be reported in Column 010. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8(5)].
020	**Liquidity value of collateral lent** The liquidity value of the collateral lent shall be reported in Column 020. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in Template C 72.00 of Annex XXIV. The weight used is to be determined by the institution but institutions shall be guided by the minimum standard weights in Title II for the respective asset.
030	**Market value of collateral borrowed** The market value of the collateral borrowed shall be reported in Column 030. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8(5)].
040	**Liquidity value of collateral borrowed** The liquidity value of the collateral borrowed shall be reported in Column 040. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in Template C 72.00 of Annex XXIV. The weight used is to be determined by the institution but institutions shall be guided by the minimum standard weights in Title II for the respective asset.
050	**Outflows** Where column 040 is greater than column 020 (per transaction), the difference shall be reported in column 050 (outflows), unless the

	counterparty is a central bank in which case zero outflow shall be reported.
060	**Inflows subject to the 75 % cap on inflows** Where column 020 is greater than column 040 (per transaction), the difference shall be reported in column 060/070/080 (inflows) unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case zero inflow shall be reported. Column 060 shall be used where the transaction is subject to the 75 % cap on inflows.
070	**Inflows subject to the 90 % cap on inflows** Where column 020 is greater than column 040 (per transaction), the difference shall be reported in column 060/070/080 (inflows) unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case zero inflow shall be reported. Column 070 shall be used where the transaction is subject to the 90 % cap on inflows.
080	**Inflows exempted from the cap on inflows** Where column 020 is greater than column 040 (per transaction), the difference shall be reported in column 060/070/080 (inflows) unless the collateral obtained is re-hypothecated to cover short positions that can be extended beyond 30 days in which case zero inflow shall be reported. Column 080 shall be used where the transaction is exempt from the cap on inflows.
090	**Collateralised derivatives only: Market value of collateral lent** The market value of the collateral lent shall be reported in Column 090. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8(5)].
100	**Collateralised derivatives only: Liquidity value of collateral lent** The liquidity value of the collateral lent shall be reported in Column 100. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset

	type in Template C 72.00 of Annex XXIV. The weight used is to be determined by the institution but institutions shall be guided by the minimum standard weights in Title II for the respective asset.
110	**Collateralised derivatives only: Market value of collateral borrowed** The market value of the collateral borrowed shall be reported in Column 110. The market value shall reflect current market value, be gross of haircut and be net of flows resulting from unwinding associated hedges [Article 8(5)].
120	**Collateralised derivatives only: Liquidity value of collateral borrowed** The liquidity value of the collateral borrowed shall be reported in Column 120. For liquid assets, the liquidity value shall reflect the value of the asset net of haircut. The weight used shall have a relationship with the weight/haircut applied to the corresponding asset type in Template C 72.00 of Annex XXIV. The weight used is to be determined by the institution but institutions shall be guided by the minimum standard weights in Title II for the respective asset.

Instructions concerning specific rows

ANNEX XXV Table 11: rows 1 - 78

REPORTING ON LIQUIDITY (PART 5: CALCULATIONS)

4. Calculations

4.1. General remarks

This is a summary template which contains information about calculations for the purpose of reporting the liquidity coverage requirement as specified in Commission Delegated Regulation (EU) 2015/61. Items which do not need to be completed by institutions are coloured grey.

4.2. Specific remarks

Cell references are given in the format: template; row; column. For example, {C 72.00; r130; c040} refers to Liquid Assets template; row 130; column 040.
Calculations sub template
Instructions concerning specific rows**]**

ANNEX XXV Table 12: rows 1 - 44

(1) OJ L 176, 27.6.2013, p. 1.

(2) Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338).

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

(4) Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

(5) [F2Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (OJ L 302, 17.11.2009, p. 32).]

(6) [F4Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).]

(7) [F6The data requested to the institutions in this template shall be reported on an accumulated basis for the natural year or report (i.e. since 1st of January of the current year).]

(8) [F6'Stand alone institutions' are neither part of a group, nor consolidate themselves in the same country where they are subject to own funds requirements.]

(9) [F13Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1)]

(10) [F13Regulation (EC) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of monetary financial institutions sector (recast) (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).]

(11) [F13Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJ L 393, 30.12.2006, p. 1).]

(12) [F13Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).]

(13) [F13Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19)]

(14) [F13Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (C(2003)1422) (OJ L 124, 20.5.2003, p. 36).]

(15) [F6This includes securitisations and equity exposures subject to credit risk]

Textual Amendments

F2 Inserted by Commission Implementing Regulation (EU) 2015/79 of 18 December 2014 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council as regards asset encumbrance, single data point model and validation rules (Text with EEA relevance).

F4 Inserted by Commission Implementing Regulation (EU) 2016/313 of 1 March 2016 amending Implementing Regulation (EU) No 680/2014 with regard to additional monitoring metrics for liquidity reporting (Text with EEA relevance).

F6 Substituted by Commission Implementing Regulation (EU) 2017/2114 of 9 November 2017 amending Implementing Regulation (EU) No 680/2014 as regards templates and instructions (Text with EEA relevance).

F13 Substituted by Commission Implementing Regulation (EU) 2017/1443 of 29 June 2017 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regards to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (Text with EEA relevance).