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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)

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## REPLACES ANNEX III – REPORTING FINANCIAL INFORMATION ACCORDING TO IFRS

### Textual Amendments

- F1** Substituted by Commission Implementing Regulation (EU) 2020/429 of 14 February 2020 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).

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

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

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		References	Carrying amount	
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			<b>010</b>	<b>020</b>
<b>010</b>	Deposits	<b>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</b>		
<b>020</b>	Debt securities issued	<b>Annex V.Part 1.37</b>		
<b>030</b>	SUBORDINATED FINANCIAL LIABILITIES	<b>Annex V.Part 2.99-100</b>		

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		<i>References</i>	Current period <b>Annex V. Part 2.195-196 010</b>
020	<b>Debt securities</b>	<i>Annex V. Part 1.31</i>	
030	<b>Loans and advances</b>	<i>Annex V. Part 1.32</i>	
040	<b>Deposits</b>	<i>ECB/2013/33 Annex 2. Part 2.9; Annex V. Part 1.36</i>	
050	<b>Debt securities issued</b>	<i>Annex V. Part 1.37</i>	
060	<b>Other financial liabilities</b>	<i>Annex V. Part 1.38-41</i>	
070	<b>GAINS OR (-) LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET</b>	<i>Annex V. Part 2.45</i>	

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

		References	Current period
			<b>Annex V. Part 2.197-198</b>
			<b>010</b>
010	<b>Derivatives</b>	<i>IFRS 9. Appendix A, .BA.1, .BA.7(a)</i>	
015	<b>of which: Economic hedges with use of the fair value option</b>	<i>IFRS 9.6.7.1; IFRS 7.9(d); Annex V. Part 2.199</i>	
020	<b>Equity instruments</b>	<i>IAS 32.11</i>	
030	<b>Debt securities</b>	<i>Annex V. Part 1.31</i>	
040	<b>Loans and advances</b>	<i>Annex V. Part 1.32</i>	
050	<b>Short positions</b>	<i>IFRS 9. BA.7(b)</i>	
060	<b>Deposits</b>	<i>ECB/2013/33 Annex 2. Part 2.9; Annex V. Part 1.36</i>	
070	<b>Debt securities issued</b>	<i>Annex V. Part 1.37</i>	
080	<b>Other financial liabilities</b>	<i>Annex V. Part 1.38-41</i>	
090	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING, NET</b>	<i>IFRS 9. Appendix A, .BA.6; IFRS 7.20(a)(i)</i>	
095	<b>of which: gains and losses due to the reclassification of assets at amortised cost</b>	<i>IFRS 9.5.6.2; annex V. Part 2.199</i>	

**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
			<b>010</b>
010	<b>Interest rate instruments and related derivatives</b>	<i>Annex V. Part 2.200(a)</i>	

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

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

		<i>References</i>	Current period <b><i>Annex V.Part 2.201010</i></b>
020	<b>Equity instruments</b>	<i>IAS 32.11</i>	
030	<b>Debt securities</b>	<i>Annex V.Part 1.31</i>	
040	<b>Loans and advances</b>	<i>Annex V.Part 1.32</i>	
090	<b>GAINS OR (-) LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT AND LOSS, NET</b>	<i>IFRS 7.20(a)(i)</i>	
100	<b>of which: gains and losses due to the reclassification of assets at amortised cost</b>	<i>IFRS 9.6.5.2; Annex V.Part 2.202</i>	



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**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
			<b>Annex V.Part 2.203</b>	<b>Annex V.Part 2.203</b>
			<b>010</b>	<b>020</b>
020	<b>Debt securities</b>	<i>Annex V.Part 1.31</i>		
030	<b>Loans and advances</b>	<i>Annex V.Part 1.32</i>		
040	<b>Deposits</b>	<i>ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36</i>		
050	<b>Debt securities issued</b>	<i>Annex V.Part 1.37</i>		
060	<b>Other financial liabilities</b>	<i>Annex V.Part 1.38-41</i>		
070	<b>GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS, NET</b>	<i>IFRS 7.20(a)(i)</i>		
071	<b>of which: gains or (-) losses upon designation of financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net</b>	<i>IFRS 9.6.7; IFRS 7.24G(b); Annex V.Part 2.204</i>		
072	<b>of which: gains or (-) losses after designation on</b>	<i>IFRS 9.6.7; IFRS 7.20(a)(i); Annex V.Part 2.204</i>		

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	<b>financial assets and liabilities designated at fair value through profit or loss for hedging purposes, net</b>			
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## 16.6 Gains or losses from hedge accounting

		<i>References</i>	Current period
			<b>Annex V.Part 2.205</b>
			<b>010</b>
010	<b>Fair value changes of the hedging instrument [including discontinuation]</b>	<i>IFRS 7.24A(c); IFRS 7.24C(b)(vi)</i>	
020	<b>Fair value changes of the hedged item attributable to the hedged risk</b>	<i>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</i>	
030	<b>Ineffectiveness in profit or loss from cash flow hedges</b>	<i>IFRS 7.24C(b)ii; IFRS 7.24C(b)(vi)</i>	
040	<b>Ineffectiveness in profit or loss from hedges of net investments in foreign operations</b>	<i>IFRS 7.24C(b)(ii); IFRS 7.24C(b)(vi)</i>	
050	<b>GAINS OR (-) LOSSES FROM HEDGE ACCOUNTING, NET</b>		

## 16.7 Impairment on non-financial assets

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## 16.8 Other administrative expenses

ANNEX III Table 39: rows 1 - 15

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

**17.1 Assets**

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

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

**17.3 Liabilities and equity**

ANNEX III Table 42: rows 1 - 42

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

**18.0 Information on performing and non-performing exposures**

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**18.1 Inflows and outflows of non-performing exposures – loans and advances by counterparty sector**

ANNEX III Table 44: rows 1 - 19

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## 18.2 Commercial Real Estate (CRE) loans and additional information on loans secured by immovable property

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### 19. Information forborne exposures

ANNEX III Table 46: rows 1 - 64

### 20. Geographical breakdown

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

ANNEX III Table 47: rows 1 - 36

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

ANNEX III Table 48: rows 1 - 26

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

ANNEX III Table 49: rows 1 - 35

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

z-axis Country of residence of the counterparty

ANNEX III Table 50: rows 1 - 29

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

z-axis Country of residence of the counterparty

	References	Nominal amount	Of which: forborne	Of which: non-performing	Provisions for commitments and guarantees given	
					of which: defaulted	

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			Annex V.Part 2.118, 271	Annex V.Part 2.240-258	Annex V.Part 2.275	CRR art 178, Annex V.Part 2.237(b)	Annex V.Part 2.276
			010	022	025	026	030
010	<b>Loan commitments given</b>	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 113, 116					
020	<b>Financial guarantees given</b>	IFRS 4 Annex A; CRR Annex I; Annex V.Part 1.44(f), Part 2.102-105, 114, 116					
030	<b>Other Commitments given</b>	CRR Annex I; Annex V.Part 1.44(g), Part 2.102-105, 115, 116					

**20.6 Geographical breakdown of liabilities by residence of the counterparty**  
z-axis Country of residence of the counterparty

ANNEX III Table 52: rows 1 - 16

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

ANNEX III Table 53: rows 1 - 25

ANNEX III Table 53: rows 1 - 25

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

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

## 22. Asset management, custody and other service functions

### 22.1 Fee and commission income and expenses by activity

ANNEX III Table 55: rows 1 - 51

### 22.2 Assets involved in the services provided

ANNEX III Table 56: rows 1 - 19

## 23. Loans and advances: additional information

### 23.1 Loans and advances: Number of instruments

ANNEX III Table 57: rows 1 - 27

### 23.2 Loans and advances: Additional information on gross carrying amounts

ANNEX III Table 58: rows 1 - 47

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## 23.3 **Loans and advances collateralised by immovable property: Breakdown by LTV ratios**

ANNEX III Table 59: rows 1 - 26

### 23.4 **Loans and advances: Additional information on accumulated impairments and accumulated negative changes in fair value due to credit risk**

ANNEX III Table 60: rows 1 - 26

### 23.5 **Loans and advances: Collateral received and financial guarantees received**

ANNEX III Table 61: rows 1 - 29

### 23.6 **Loans and advances: Accumulated partial write-offs**

ANNEX III Table 62: rows 1 - 13

## 24. **Loans and advances: Flows of non performing exposures, impairment & write offs since the end of the last financial year**

### 24.1 **Loans and advances: Inflows and outflows of non-performing exposures**

ANNEX III Table 63: rows 1 - 39

### 24.2 **Loans and advances: Flow of impairments and accumulated negative changes in fair value due to credit risk on non-performing exposures**

ANNEX III Table 64: rows 1 - 14

### 24.3 **Loans and advances: Write-offs of non-performing exposures during the period**

ANNEX III Table 65: rows 1 - 9

## 25. **Collateral obtained by taking possession and execution processes**

### 25.1 **Collateral obtained by taking possession other than collateral classified as Property Plant and Equipment (PP&E): Inflows and outflows**

ANNEX III Table 66: rows 1 - 18

**Status:** Point in time view as at 31/12/2020.

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### Property Plant and Equipment (PP&E): Type of collateral obtained

ANNEX III Table 67: rows 1 - 18

#### 25.3 Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)

		References	Debt balance reduction	Collateral obtained by taking possession classified as Property Plant and Equipment (PP&E)			
			Gross carrying amount	Accumulated impairment negative changes in fair value due to credit risk	Value at initial recognition	Carrying amount	Accumulated negative changes
			<i>Annex V.Part 1.34, Part 2.343</i>	<i>Annex V.Part 2.69-71, 343</i>	<i>IAS 16.6, Annex V.Part 2.175, 175i</i>	<i>IAS 16.6, Annex V.Part 1.27, Part 2.175</i>	<i>IAS 16.6, Annex V.Part 2.175, 175ii</i>
			0010	0020	0030	0040	0050
0010	Total	<i>Annex V.Part 2.341, 357-358</i>					
0020	Inflows due to new collateral obtained by taking possession	<i>Annex V.Part 2.341, 345, 357-358</i>					

#### 26. Forbearance management and quality of forbearance

ANNEX III Table 69: rows 1 - 20



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

**30.1 Interests in unconsolidated structured entities**

	Reference	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 reporting period
		<i>IFRS 12.29(a)</i>	<i>IFRS 12.29(a); Annex V.Part 2.286</i>		<i>IFRS 12.29(a)</i>	<i>IFRS 12.B26(e)</i>		<i>IFRS 12 B26(b); Annex V.Part 2.287</i>
		<b>010</b>	<b>020</b>	<b>030</b>	<b>040</b>	<b>050</b>	<b>060</b>	<b>080</b>
<b>010</b>	Total							

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

ANNEX III Table 71: rows 1 - 18

**31. Related parties**

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

ANNEX III Table 72: rows 1 - 18

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

ANNEX III Table 73: rows 1 - 13

**40. Group structure**

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

ANNEX III Table 74: rows 1 - 4

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

#### 41. Fair value

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

ANNEX III Table 76: rows 1 - 12

##### 41.2 Use of the Fair Value Option

ANNEX III Table 77: rows 1 - 13

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

ANNEX III Table 78: rows 1 - 13

#### 43. Provisions

ANNEX III Table 79: rows 1 - 11

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

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

	References	Amount
		<i>Annex V.Part 2.306-307</i>
		<b>010</b>
010	<b>Fair value of defined benefit plan assets</b>	<i>IAS 19.140(a)(i), 142</i>

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	Of which: Financial instruments issued by the institution		
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	<b>Present value of defined benefit obligations</b>	IAS 19.140(a)(ii)	
080	<b>Effect of the asset ceiling</b>	IAS 19.140(a)(iii)	
090	<b>Net defined benefit assets [Carrying amount]</b>	IAS 19.63; Annex V.Part 2.308	
100	<b>Provisions for pensions and other post-employment defined benefit obligations [Carrying amount]</b>	IAS 19.63, IAS 1.78(d); Annex V.Part 2.9	
110	<b>Fair value of any right to reimbursement recognised as an asset</b>	IAS 19.140(b)	

44.2 **Movements in defined benefit obligations**

ANNEX III Table 81: rows 1 - 15

44.3 **Staff expenses by type of benefits**

		References	Current period <b>010</b>
010	<b>Pension and similar expenses</b>	Annex V.Part 2.311(a)	
020	<b>Share based payments</b>	IFRS 2.44; Annex V.Part 2.311(b)	
030	<b>Wages and salaries</b>	Annex V.Part 2.311(c)	
040	<b>Social security contributions</b>	Annex V.Part 2.311(d)	

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050	Severance payments	Annex V, Part 2.311(e)	
060	Other types of staff expenses	Annex V, Part 2.311(f)	
070	STAFF EXPENSES		

#### 44.4 Staff expenses by category of remuneration and category of staff

ANNEX III Table 83: rows 1 - 11

#### 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

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

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

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		References	Current period
			<b>010</b>
010	<b>Property, Plant and Equipment</b>	IAS 16.68, 71	
020	<b>Investment property</b>	IAS 40.69; IAS 1.34(a), 98(d)	
030	<b>Intangible assets</b>	IAS 38.113-115A; IAS 1.34(a)	
040	<b>Other assets</b>	IAS 1.34 (a)	
050	<b>GAINS OR (-) LOSSES ON DERECOGNITION OF NON-FINANCIAL ASSETS</b>	IAS 1.34	

## 45.3 Other operating income and expenses

		References	Income	Expenses
			<b>010</b>	<b>020</b>
010	<b>Changes in fair value in tangible assets measured using the fair value model</b>	IAS 40.76(d); Annex V.Part 2.314		
020	<b>Investment property</b>	IAS 40.75(f); Annex V.Part 2.314		
030	<b>Operating Leases other than investment property</b>	IFRS 16.81,82; Annex V.Part 2.315		
040	<b>Other</b>	Annex V.Part 2.316		
050	<b>OTHER OPERATING INCOME OR EXPENSES</b>	Annex V.Part 2.314-316		

## 46. Statement of changes in equity

ANNEX III Table 87: rows 1 - 25

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47 **Loans and advances: Average duration and recovery periods**

ANNEX III Table 88: rows 1 - 10

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