

---

*Status: Point in time view as at 01/06/2015.*

*Changes to legislation: Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)*

---

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)

CHAPTER 1

SUBJECT MATTER AND SCOPE

Article 1 Subject matter and scope

CHAPTER 2

REPORTING REFERENCE AND REMITTANCE  
DATES AND REPORTING THRESHOLDS

Article 2 Reporting reference dates  
Article 3 Reporting remittance dates  
Article 4 Reporting thresholds — entry and exit criteria

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

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

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

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

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

## 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
- 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
- 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

## 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...

## 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...

## 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...

## CHAPTER 7

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

- Article 15 Format and frequency of reporting on liquidity coverage requirement
- Article 16 Format and frequency of reporting on stable funding

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

## 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

### CHAPTER 8

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

Article 17 (1) Institutions shall submit the information referred to in this...

### CHAPTER 9

#### TRANSITIONAL AND FINAL PROVISIONS

Article 18 Transitional period

Article 19 Entry into Force

Signature

---

### ANNEX I

ANNEX I Table 1: rows 1 - 41

ANNEX I Table 2: rows 1 - 101

ANNEX I Table 3: rows 1 - 75

ANNEX I Table 4: rows 1 - 14

ANNEX I Table 5: rows 1 - 125

ANNEX I Table 6: rows 1 - 60

ANNEX I Table 7: rows 1 - 17

ANNEX I Table 8: rows 1 - 6

ANNEX I Table 9: rows 1 - 5

ANNEX I Table 10: rows 1 - 7

ANNEX I Table 11: rows 1 - 6

ANNEX I Table 12: rows 1 - 5

ANNEX I Table 13: rows 1 - 40

ANNEX I Table 14: rows 1 - 40

ANNEX I Table 15: rows 1 - 40

ANNEX I Table 16: rows 1 - 39

ANNEX I Table 17: rows 1 - 26

ANNEX I Table 18: rows 1 - 27

ANNEX I Table 19: rows 1 - 26

ANNEX I Table 20: rows 1 - 6

ANNEX I Table 21: rows 1 - 22

ANNEX I Table 22: rows 1 - 17

ANNEX I Table 23: rows 1 - 17

ANNEX I Table 24: rows 1 - 3

*Status: Point in time view as at 01/06/2015.*

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of available EU Exit Instruments can be found on their website/s. (See end of Document for details)

ANNEX I Table 25: rows 1 - 3

ANNEX I Table 26: rows 1 - 5

ANNEX I Table 27: rows 1 - 14

ANNEX I Table 28: rows 1 - 34

ANNEX I Table 29: rows 1 - 59

ANNEX I Table 30: rows 1 - 7

ANNEX I Table 31: rows 1 - 18

ANNEX I Table 32: rows 1 - 61

ANNEX I Table 33: rows 1 - 49

ANNEX I Table 34: rows 1 - 26

ANNEX I Table 35: rows 1 - 18

ANNEX I Table 36: rows 1 - 17

ANNEX I Table 37: rows 1 - 52

ANNEX I Table 38: rows 1 - 18

ANNEX I Table 39: rows 1 - 15

ANNEX I Table 40: rows 1 - 7

## ANNEX II

### REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

#### PART I: GENERAL INSTRUCTIONS

#### 1. STRUCTURE AND CONVENTIONS 1.1. STRUCTURE 1. Overall, the framework...

#### 1. STRUCTURE AND CONVENTIONS

##### 1.1. STRUCTURE

1. Overall, the framework consists of five blocks of templates:
2. For each template legal references are provided. Further detailed information...
3. Institutions report only those templates that are relevant depending on...

##### 1.2. NUMBERING CONVENTION

4. The document follows the labelling convention set in the following...
5. The following general notation is followed in the instructions: {Template;Row;Column}....
6. In the case of validations inside a template, in which...
7. In the case of templates with only one column, only...
8. An asterisk sign is used to express that the validation...

##### 1.3. SIGN CONVENTION

9. Any amount that increases the own funds or the capital...

#### PART II: TEMPLATE RELATED INSTRUCTIONS

#### 1. CAPITAL ADEQUACY OVERVIEW (CA) 1.1. GENERAL REMARKS 10. CA...

#### 1. CAPITAL ADEQUACY OVERVIEW (CA)

##### 1.1. GENERAL REMARKS

10. CA templates contain information about Pillar 1 numerators (own funds,...
11. The templates shall apply to all reporting entities, irrespective of...
12. The total own funds consist of different types of capital:...
13. Transitional provisions are treated as follows in CA templates:
14. The treatment of Pillar II requirements can be different within...

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of any relevant UK legislation can be found on their website/s. (See end of Document for details)

1.2.1. Instructions concerning specific positions

Annex II Table 1

1.3. C 02.00 — OWN FUNDS REQUIREMENTS (CA2)

1.3.1. Instructions concerning specific positions

Annex II Table 2

1.4. C 03.00 — CAPITAL RATIOS AND CAPITAL LEVELS (CA3)

1.4.1. Instructions concerning specific positions

Annex II Table 3

1.5. C 04.00 — MEMORANDUM ITEMS (CA4)

1.5.1. Instructions concerning specific positions

Annex II Table 4

1.6. TRANSITIONAL PROVISIONS AND GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID...

1.6.1. General remarks

15. CA5 summarizes the calculation of own funds elements and deductions...

16. CA5 is structured as follows:

17. Institutions shall report in the first four columns the adjustments...

18. Institutions shall only report elements in CA5 during the period...

19. Some of the transitional provisions require a deduction from Tier...

1.6.2. C 05.01 — Transitional provisions (CA5.1)

20. Institutions shall report in Table 5.1 the transitional provisions to...

21. Institutions shall report in rows 020 to 060 information in...

22. Institutions shall report in rows 070 to 092 information in...

23. In rows 100 onwards institutions shall report information in relation...

24. There might be cases where the transitional deductions of CET1,...

1.6.2.1. Instructions concerning specific positions

Annex II Table 5 Annex II Table 6

1.6.3. C 05.02 — Grandfathered instruments: instruments not constituting state aid...

25. Institutions shall report information in relation with the transitional provisions...

1.6.3.1. Instructions concerning specific positions

Annex II Table 7 Annex II Table 8

2. GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

2.1. GENERAL REMARKS

26. Templates C 06.01 and C 06.02 shall be reported if...

27. Institutions waived according to Article 7 of CRR shall only...

2.2. DETAILED GROUP SOLVENCY INFORMATION

28. The second part of this template (detailed group solvency information)...

29. In the case of proportional consolidation of participations, the figures...

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

30. The objective of the third part of this template (information...





*Status: Point in time view as at 01/06/2015.*

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Data of relevant tables is based on the geographical breakdown of exposures by residence of...

3.4.1.1. Instructions concerning specific positions

Annex II Table 19 Annex II Table 20

3.4.2. C 09.02 — Geographical breakdown of exposures by residence of...

3.4.2.1. Instructions concerning specific positions

Annex II Table 21 Annex II Table 22

3.4.3. C 09.03 — Geographical breakdown of relevant credit exposures for...

3.4.3.1. General remarks

81. According to Article 128 point (7) in connection with Articles...
82. This table is implemented in order to receive more information...
83. The information shall be reported by country. The distribution by...

3.4.3.2. Instructions concerning specific positions

Annex II Table 23

3.5. C 10.01 AND C 10.02 — EQUITY EXPOSURES UNDER THE...

3.5.1. General remarks

84. The CR EQU IRB template consists of two templates: CR...
85. The CR EQU IRB template provides information on the calculation...
86. According to Article 147(6) of CRR, the following exposures shall...
87. Collective investment undertakings treated according to the simple risk weight...
88. In accordance with Article 151(1) of CRR, institutions shall provide...
89. The following equity claims shall not be reported in the...

3.5.2. Instructions concerning specific positions (applicable to both CR EQU IRB...

Annex II Table 24

90. In accordance with Article 155 of CRR, institutions may employ...

Annex II Table 25

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

3.6.1. General remarks

91. This template requests information on both trading and non-trading book...
92. Institutions report in the CR SETT template information on the...
93. According to Article 378 of CRR, repurchase transactions, securities or...
94. In the case of unsettled transactions after the due delivery...
95. Institutions multiply this difference by the appropriate factor of Table...
96. According to Article 92(4) Point (b), the own funds requirements...
97. Note that own funds requirements for free deliveries as laid...

3.6.2. Instructions concerning specific positions

Annex II Table 26 Annex II Table 27

3.7. C 12.00 — CREDIT RISK: SECURITISATION — STANDARDISED APPROACH TO...

3.7.1. General remarks



**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amendments can be found in this template. See end of Document for details.

98. The information in this template is requested for all securitisations...
- 3.7.2. Instructions concerning specific positions
- Annex II Table 28
99. The CR SEC SA template gathers joint information on both...
100. The CR SEC SA template is divided into three major...
101. Total exposures (at reporting date) are also broken down according...
- Annex II Table 29
- 3.8. C 13.00 — CREDIT RISK — SECURITISATIONS: INTERNAL RATINGS BASED...
- 3.8.1. General remarks
102. The information in this template is requested for all securitisations...
103. The information to be reported is contingent on the role...
104. The CR SEC IRB template has the same scope as...
- 3.8.2. Instructions concerning specific positions
- Annex II Table 30
105. The CR SEC IRB template is divided into three major...
106. Total exposures (at reporting date) are also broken down according...
- Annex II Table 31
- 3.9. C 14.00 — DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)
- 3.9.1. General remarks
107. This template gathers information on a transaction basis (versus the...
108. This template is to be reported for:
109. This template shall be reported by consolidated groups and stand...
110. On account of Article 406(1) of CRR, which establishes that...
111. Institutions playing the role of original lenders (not performing also...
- 3.9.2. Instructions concerning specific positions
- Annex II Table 32
4. OPERATIONAL RISK TEMPLATES
- 4.1. C 16.00 — OPERATIONAL RISK (OPR)
- 4.1.1. General Remarks
112. This template provides information on the calculation of own funds...
113. Institutions using the BIA, TSA and/or ASA shall calculate their...
114. If an institution can justify its competent authority that —...
115. By columns, this template presents information, for the three most...
116. By rows, information is presented by method of calculation of...
117. This template shall be submitted by all institutions subject to...
- 4.1.2. Instructions concerning specific positions
- Annex II Table 33 Annex II Table 34
- 4.2. C 17.00 — OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS...

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of related General Remarks can be found on their website/s. (See end of Document for details)

- 4.2.1. General Remarks
118. This template summarises the information on the gross losses and...
  119. ' Gross loss ' means a loss stemming from an...
  120. ' Recovery ' means an independent occurrence related to the...
  121. ' Rapidly recovered loss events ' means operational risk events...
  122. ' Date of accounting ' means the date when a...
  123. The Number of events is the number of operational risk...
  124. The Total loss amount is the algebraic sum of the...
  125. The Number of events shall conventionally include also the events...
  126. The Maximum single loss is the largest single amount among...
  127. The Sum of the five largest losses is the sum...
  128. The Total loss recovery is the sum of all the...
  129. The figures reported in June of the respective year are...
  130. The information is presented by distributing the losses and recoveries...
  131. Columns present the different event types and the totals for...
  132. Rows present the business lines, and within each business line,...
  133. For the total business lines, data on the number of...
  134. Where the algebraic sum of the elements of the total...
  135. This template shall be reported by institutions using AMA or...
  136. In order to verify the conditions envisaged by Article 5...
  137. Institutions subject to Article 5(b)(2)(b) of this Regulation may only...

#### 4.2.2. Instructions concerning specific positions

Annex II Table 35 Annex II Table 36

### 5. MARKET RISK TEMPLATES

138. These instructions refer to the templates reporting of the calculation...
139. The position risk on a traded debt instrument or equity...
- 5.1. C 18.00 — MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS...
  - 5.1.1. General Remarks
    140. This template captures the positions and the related own funds...
    141. The template has to be filled out separately for the...
  - 5.1.2. Instructions concerning specific positions
 

Annex II Table 37 Annex II Table 38
- 5.2. C 19.00 — MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK...
  - 5.2.1. General Remarks
    142. This template requests information on positions (all/net and long/short) and...
    143. The MKR SA SEC template determines the own funds requirement...
    144. Positions which receive a risk weight of 1 250 %...
  - 5.2.2. Instructions concerning specific positions
 

Annex II Table 39 Annex II Table 40
- 5.3. C 20.00 — MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK...

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of related General Remarks can be found on their website/s. (See end of Document for details)

145. This template requests information on positions of the CTP (comprising...  
146. The MKR SA CTP template determines the own funds requirement...  
147. This structure of the template separates securitisation positions, n-th to...  
148. Positions which receive a risk weight of 1 250 %...
- 5.3.2. Instructions concerning specific positions  
Annex II Table 41 Annex II Table 42
- 5.4. C 21.00 — MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK...  
5.4.1. General Remarks  
149. This template requests information on the positions and the corresponding...  
150. The template has to be filled out separately for the...  
5.4.2. Instructions concerning specific positions  
Annex II Table 43 Annex II Table 44
- 5.5. C 22.00 — MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE...  
5.5.1. General Remarks  
151. Institutions shall report information on the positions in each currency...  
152. The memorandum items of the template shall be filled out...  
5.5.2. Instructions concerning specific positions  
Annex II Table 45 Annex II Table 46
- 5.6. C 23.00 — MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES (MKR...  
5.6.1. General Remarks  
153. This template request information on the positions in commodities and...  
5.6.2. Instructions concerning specific positions  
Annex II Table 47 Annex II Table 48
- 5.7. C 24.00 — MARKET RISK INTERNAL MODEL (MKR IM)  
5.7.1. General Remarks  
154. This template provides a breakdown of VaR and stressed VaR...  
155. Generally the reporting depends on the structure of the model...  
5.7.2. Instructions concerning specific positions  
Annex II Table 49 Annex II Table 50
- 5.8. C 25.00 — CREDIT VALUATION ADJUSTMENT RISK (CVA)  
5.8.1. Instructions concerning specific positions  
Annex II Table 51 Annex II Table 52

## ANNEX III

### REPORTING FINANCIAL INFORMATION ACCORDING TO IFRS

1. Balance Sheet Statement [Statement of Financial Position]  
1.1 Assets  
Annex III Table 2  
1.2 Liabilities

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

1.3	Equity	Annex III Table 4
2.	Statement of profit or loss	Annex III Table 5
3.	Statement of comprehensive income	Annex III Table 6
4.	Breakdown of financial assets by instrument and by counterparty sector...	
4.1	Financial assets held for trading	Annex III Table 7
4.2	Financial assets designated at fair value through profit or loss...	Annex III Table 8
4.3	Available-for-sale financial assets	Annex III Table 9
4.4	Loans and receivables and held-to-maturity investments	Annex III Table 10
4.5	Subordinated financial assets	Annex III Table 11
5.	Breakdown of Loan and advances by product	Annex III Table 12
6.	Breakdown of loans and advances to non-financial corporations by NACE...	Annex III Table 13
7.	Financial assets subject to impairment that are past due or...	Annex III Table 14
8.	Breakdown of financial liabilities	
8.1	Breakdown of financial liabilities by product and by counterparty sector...	Annex III Table 15
8.2.	Subordinated financial liabilities	Annex III Table 16
9.	Loan commitments, financial guarantees and other commitments	
9.1	Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments...	Annex III Table 17
9.2	Loan commitments, financial guarantees and other commitments received	Annex III Table 18
10.	Derivatives — Trading	Annex III Table 19
11.	Derivatives — Hedge accounting	
11.1	Derivatives — Hedge accounting: Breakdown by type of risk and...	Annex III Table 20
12.	Movements in allowances for credit losses and impairment of equity...	Annex III Table 21

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Collateral and guarantees received can be found on their website/s. (See end of Document for details)

- 13.1 Breakdown of loans and advances by collateral and guarantees  
Annex III Table 22
- 13.2 Collateral obtained by taking possession during the period [held at...]  
Annex III Table 23
- 13.3 Collateral obtained by taking possession [tangible assets] accumulated  
Annex III Table 24
14. Fair value hierarchy: financial instruments at fair value  
Annex III Table 25
15. Derecognition and financial liabilities associated with transferred financial assets  
Annex III Table 26
16. Breakdown of selected statement of profit or loss items
  - 16.1 Interest income and expenses by instrument and counterparty sector  
Annex III Table 27
  - 16.2 Gains or losses on derecognition of financial assets and liabilities...  
Annex III Table 28
  - 16.3 Gains or losses on financial assets and liabilities held for...  
Annex III Table 29
  - 16.4. Gains or losses on financial assets and liabilities held for...  
Annex III Table 30
  - 16.5 Gains or losses on financial assets and liabilities designated at...  
Annex III Table 31
  - 16.6 Gains or losses from hedge accounting  
Annex III Table 32
  - 16.7 Impairment on financial and non-financial assets  
Annex III Table 33
17. Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet...
  - 17.1 Assets  
Annex III Table 34
  - 17.2 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments...  
Annex III Table 35
  - 17.3 Liabilities and equity  
Annex III Table 36
18. Information on performing and non-performing exposures  
Annex III Table 37
19. Information forborne exposures  
Annex III Table 38
20. Geographical breakdown
  - 20.1 Geographical breakdown of assets by location of the activities  
Annex III Table 39
21. Tangible and intangible assets: assets subject to operating lease  
Annex III Table 40
22. Asset management, custody and other service functions

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. ~~Data and commission income and expenses by activity~~ See end of Document for details)

Annex III Table 41

22.2 Assets involved in the services provided

Annex III Table 42

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

30.1 Interests in unconsolidated structured entities

Annex III Table 43

30.2 Breakdown of interests in unconsolidated structured entities by nature of...

Annex III Table 44

31. Related parties

31.1 Related parties: amounts payable to and amounts receivable from

Annex III Table 45

31.2 Related parties: expenses and income generated by transactions with

Annex III Table 46

40. Group structure

40.1 Group structure: "entity-by-entity"

Annex III Table 47

40.2 Group structure: "instrument-by-instrument"

Annex III Table 48

41. Fair value

41.1 Fair value hierarchy: financial instruments at amortised cost

Annex III Table 49

41.2 Use of the Fair Value Option

Annex III Table 50

41.3 Hybrid financial instruments not designated at fair value through profit...

Annex III Table 51

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

Annex III Table 52

43. Provisions

Annex III Table 53

44. Defined benefit plans and employee benefits

44.1 Components of net defined benefit plan assets and liabilities

Annex III Table 54

44.2 Movements in defined benefit obligations

Annex III Table 55

44.3 Memo items [related to staff expenses]

Annex III Table 56

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

45.1 Gains or losses on financial assets and liabilities designated at...

Annex III Table 57

45.2 Gains or losses on derecognition of non-financial assets other than...

Annex III Table 58

45.3 Other operating income and expenses

Annex III Table 59

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Statement of changes in equity instruments can be found on their website/s. (See end of Document for details)

Annex III Table 60 Annex III Table 61

## ANNEX IV

### REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

1. Balance Sheet Statement [Statement of Financial Position]
  - 1.1 Assets  
Annex IV Table 3
  - 1.2 Liabilities  
Annex IV Table 4
  - 1.3 Equity  
Annex IV Table 5
2. Statement of profit or loss  
Annex IV Table 6
3. Statement of comprehensive income  
Annex IV Table 7
4. Breakdown of financial assets by instrument and by counterparty sector...
  - 4.1 Financial assets held for trading  
Annex IV Table 8
  - 4.2 Financial assets designated at fair value through profit or loss...  
Annex IV Table 9
  - 4.3 Available-for-sale financial assets  
Annex IV Table 10
  - 4.4 Loans and receivables and held-to-maturity investments  
Annex IV Table 11
  - 4.5 Subordinated financial assets  
Annex IV Table 11
  - 4.6 Trading Financial assets  
Annex IV Table 13
  - 4.7 Non-trading non-derivative financial assets measured at fair value through profit...  
Annex IV Table 14
  - 4.8 Non-trading non-derivative financial assets measured at fair value to equity...  
Annex IV Table 15
  - 4.9 Non-trading debt instruments measured at a cost-based method  
Annex IV Table 16
  - 4.10 Other non-trading non-derivative financial assets  
Annex IV Table 17
5. Breakdown of Loan and advances by product  
Annex IV Table 18
6. Breakdown of loans and advances to non-financial corporations  
Annex IV Table 19
7. Financial assets subject to impairment that are past due or...

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on [Annex IV Table 20](#). Annex IV Table 20 of relevant amending instruments can be found on their website/s. (See end of Document for details)

8. Breakdown of financial liabilities
  - 8.1 Breakdown of financial liabilities by product and by counterparty sector...  
Annex IV Table 21
  - 8.2 Subordinated financial liabilities  
Annex IV Table 21
9. Loan commitments, financial guarantees and other commitments
  - 9.1 Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments...  
Annex IV Table 23
  - 9.2 Loan commitments, financial guarantees and other commitments received  
Annex IV Table 24
10. Derivatives — Trading  
Annex IV Table 25
11. Derivatives — Hedge accounting
  - 11.1 Derivatives — Hedge accounting: Breakdown by type of risk and...  
Annex IV Table 26
  - 11.2 Derivatives — Hedge accounting under National GAAP: Breakdown by type...  
Annex IV Table 27
12. Movements in allowances for credit losses and impairment of equity...  
Annex IV Table 28
13. Collateral and guarantees received
  - 13.1 Breakdown of loans and advances by collateral and guarantees  
Annex IV Table 29
  - 13.2 Collateral obtained by taking possession during the period [held at...  
Annex IV Table 29
  - 13.3 Collateral obtained by taking possession [tangible assets] accumulated  
Annex IV Table 30
14. Fair value hierarchy: financial instruments at fair value  
Annex IV Table 32
15. Derecognition and financial liabilities associated with transferred financial assets  
Annex IV Table 33
16. Breakdown of selected statement of profit or loss items
  - 16.1 Interest income and expenses by instrument and counterparty sector  
Annex IV Table 34
  - 16.2 Gains or losses on derecognition of financial assets and liabilities...  
Annex IV Table 34
  - 16.3 Gains or losses on financial assets and liabilities held for...  
Annex IV Table 36
  - 16.4 Gains or losses on financial assets and liabilities held for...  
Annex IV Table 37
  - 16.5 Gains or losses on financial assets and liabilities designated at...  
Annex IV Table 38
  - 16.6 Gains or losses from hedge accounting



**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on [legislation.gov.uk](#). Lists of relevant amending instruments can be found on their website/s. (See end of Document for details)

16.7	Impairment on financial and non-financial assets	
	Annex IV Table 40	
17.	Reconciliation between Accounting and CRR scope of consolidation: Balance Sheet...	
17.1	Assets	
	Annex IV Table 41	
17.2	Off-balance sheet exposures: Loan commitments, financial guarantees and other commitments...	
	Annex IV Table 41	
17.3	Liabilities and equity	
	Annex IV Table 43	
18.	Information on performing and non-performing exposures	
	Annex IV Table 44	
19.	Information forborne exposures	
	Annex IV Table 45	
20.	Geographical breakdown	
20.1	Geographical breakdown of assets by location of the activities	
	Annex IV Table 46	
21.	Tangible and intangible assets: assets subject to operating lease	
	Annex IV Table 47	
22.	Asset management, custody and other service functions	
22.1	Fee and commission income and expenses by activity	
	Annex IV Table 48	
22.2	Assets involved in the services provided	
	Annex IV Table 49	
30.	Off-balance sheet activities: Interests in unconsolidated structured entities	
30.1	Interests in unconsolidated structured entities	
	Annex IV Table 49	
30.2	Breakdown of interests in unconsolidated structured entities by nature of...	
	Annex IV Table 51	
31.	Related parties	
31.1	Related parties: amounts payable to and amounts receivable from	
	Annex IV Table 52	
31.2	Related parties: expenses and income generated by transactions with	
	Annex IV Table 53	
40.	Group structure	
40.1	Group structure: "entity-by-entity"	
	Annex IV Table 54	
40.2.	Group structure: "instrument-by-instrument"	
	Annex IV Table 54	
41.	Fair value	
41.1	Fair value hierarchy: financial instruments at amortised cost	
	Annex IV Table 56	

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of the EU Exit Instruments can be found on their website/s. (See end of Document for details)

#### Annex IV Table 57

41.3 Hybrid financial instruments not designated at fair value through profit...

#### Annex IV Table 57

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

#### Annex IV Table 58

43. Provisions

#### Annex IV Table 60

44. Defined benefit plans and employee benefits

44.1 Components of net defined benefit plan assets and liabilities

#### Annex IV Table 60

44.2 Movements in defined benefit obligations

#### Annex IV Table 62

44.3 Memo items [related to staff expenses]

#### Annex IV Table 62

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

45.1 Gains or losses on financial assets and liabilities designated at...

#### Annex IV Table 63

45.2 Gains or losses on derecognition of non-financial assets other than...

#### Annex IV Table 64

45.3 Other operating income and expenses

#### Annex IV Table 65

46. Statement of changes in equity

#### Annex IV Table 67 Annex IV Table 68

## ANNEX V

### REPORTING ON FINANCIAL INFORMATION

#### PART 1

#### GENERAL INSTRUCTIONS

#### 1. REFERENCES

1. This Annex contains additional instructions for the financial information templates...
2. The data points identified in the templates shall be drawn...
3. Institutions shall only submit those parts of the templates related...
4. For the purposes of Annexes III and IV as well...

#### 2. CONVENTION

5. For the purposes of Annexes III and IV, a data...
6. Templates in Annexes III and IV include implicit validation rules...
7. The use of brackets in the label of an item...
8. Items that shall be reported in negative are identified in...
9. In the ' Data Point Model ' ( ' DPM...
10. Schematically, this convention works as in Table 1.

#### Annex V Table 1

*Status: Point in time view as at 01/06/2015.*

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Consolidation amending instruments can be found on their website/s. (See end of Document for details)

11. Unless specified otherwise in this Annex, FINREP templates shall be...
4. ACCOUNTING PORTFOLIOS
- 4.1. Assets
12. 'Accounting portfolios' shall mean financial instruments aggregated by...
13. The following accounting portfolios based on IFRS shall be used...
14. The following accounting portfolios based on National GAAP shall be...
15. 'Trading financial assets' has the same meaning as...
16. For financial assets, 'cost-based methods' include those valuation...
17. Under National GAAP based on BAD, 'Other non-trading non-derivative...
18. Under National GAAP based on BAD, institutions that are permitted...
19. 'Derivatives — Hedge accounting' shall include derivatives held...
- 4.2. Liabilities
20. The following accounting portfolios based on IFRS shall be used...
21. The following accounting portfolios based on National GAAP shall be...
22. Under National GAAP, institutions that are permitted or required to...
23. Both under IFRS and National GAAP, 'Derivatives — Hedge...
5. FINANCIAL INSTRUMENTS
- 5.1. Financial assets
24. The carrying amount shall mean the amount to be reported...
25. Financial assets shall be distributed among the following classes of...
26. 'Debt securities' are debt instruments held by the...
27. 'Loans and advances' are debt instruments held by...
- 5.2. Financial liabilities
28. The carrying amount shall mean the amount to be reported...
29. Financial liabilities shall be distributed among the following classes of...
30. 'Deposits' are defined in the same way as...
31. 'Debt securities issued' are debt instruments issued as...
32. 'Other financial liabilities' include all financial liabilities other...
33. Under IFRS or compatible National GAAP, 'Other financial liabilities...
34. 'Other financial liabilities' may also include dividends to...
6. COUNTERPARTY BREAKDOWN
35. Where a breakdown by counterparty is required the following counterparty...
36. The counterparty sector allocation is based exclusively on the nature...

## PART 2

### TEMPLATE RELATED INSTRUCTIONS

1. BALANCE SHEET
- 1.1. Assets (1.1)
1. 'Cash on hand' includes holdings of national and...
2. 'Cash balances at central banks' include balances receivable...
3. 'Other demand deposits' include balances receivable on demand...
4. 'Investments in subsidiaries, joint ventures and associates' include...

*Status: Point in time view as at 01/06/2015.*

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amendments are not financial assets and that due to... of Document for details)

6. ' Non-current assets and disposal groups classified as held for...
- 1.2. Liabilities (1.2)
  7. Provisions for ' Pensions and other post employment defined benefit...
  8. Under IFRS or compatible National GAAP, provisions for ' Other...
  9. ' Share capital repayable on demand ' includes the capital...
  10. Liabilities that are not financial liabilities and that due to...
  11. ' Liabilities included in disposal groups classified as held for...
  12. ' Funds for general banking risks ' are amounts that...
- 1.3. Equity (1.3)
  13. Under IFRS or compatible National GAAP, equity instruments that are...
  14. ' Unpaid capital which has been called up ' includes...
  15. ' Equity component of compound financial instruments ' includes the...
  16. ' Other equity instruments issued ' includes equity instruments that...
  17. ' Other equity ' shall comprise all equity instruments that...
  18. Under IFRS or compatible National GAAP, ' Revaluation reserves '...
  19. ' Other reserves ' are split between ' Reserves or...
  20. ' Treasury shares ' cover all financial instruments that have...
2. STATEMENT OF PROFIT OR LOSS (2)
  21. Interest income and interest expense from financial instruments held for...
  22. Institutions shall report the following items broken down by accounting...
  23. ' Interest income. Derivatives — Hedge accounting, interest rate risk...
  24. The amounts related to those derivatives classified in the category...
  25. ' Interest income — other assets ' includes amounts of...
  26. ' Interest expenses — other liabilities ' includes amounts of...
  27. ' Profit or loss from non-current assets and disposal groups...
  28. Dividend income from financial assets held for trading and from...
  29. Under IFRS or compatible National GAAP, impairment on ' Financial...
  30. For ' Gains or (-) losses from hedge accounting, net...
3. STATEMENT OF COMPREHENSIVE INCOME (3)
  31. Under IFRS or compatible National GAAP, ' Income tax relating...
4. BREAKDOWN OF FINANCIAL ASSETS BY INSTRUMENT AND BY COUNTERPARTY SECTOR...
  32. Financial assets shall be broken down by instrument and —...
  33. Under IFRS or compatible National GAAP, equity instruments shall be...
  34. For available-for-sale financial assets institutions shall report the fair value...
  35. Under IFRS or compatible National GAAP, for financial assets classified...
  36. ' Specific allowances for financial assets, individually estimated ' shall...
  37. ' Specific allowances for financial assets, collectively estimated ' shall...
  38. ' Collective allowances for incurred but not reported losses '...
  39. The sum of unimpaired assets and impaired assets net of...
  40. Template 4.5 includes the carrying amount of ' Loans and...
5. BREAKDOWN OF LOANS AND ADVANCES BY PRODUCT (5)
  41. The ' carrying amount ' of loans and advances shall...
6. BREAKDOWN OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY NACE...
  42. Gross carrying amount of loans and advances to non-financial corporations...

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of the classification of the exposures incurred jointly by more than one institution for details)

44. Reporting of NACE codes shall be done with the first...
  45. For debt instruments at amortised cost or at fair value...
  46. ' Accumulated impairment ' shall be reported for financial assets...
7. FINANCIAL ASSETS SUBJECT TO IMPAIRMENT THAT ARE PAST DUE OR...
47. Debt instruments that are past due but not impaired at...
  48. Assets qualify as past due when counterparties have failed to...
  49. The column ' Accumulated write-offs ' includes the cumulative amount...
  50. ' Write-offs ' could be caused both by reductions of...
8. BREAKDOWN OF FINANCIAL LIABILITIES (8)
51. As ' Deposits ' are defined in the same way...
  52. ' Debt securities issued ' shall be disaggregated into the...
  53. ' Subordinated financial liabilities ' issued are treated in the...
  54. Template 8.2 includes the carrying amount of ' Deposits '...
9. LOAN COMMITMENTS, FINANCIAL GUARANTEES AND OTHER COMMITMENTS (9)
55. Off-balance sheet exposures include the off-balance sheet items listed in...
  56. Information on loan commitments, financial guarantees, and other commitments given...
  57. ' Loan commitments ' are firm commitments to provide credit...
  58. ' Financial guarantees ' are contracts that require the issuer...
  59. ' Other commitments ' includes the following items of Annex...
  60. Under IFRS or compatible National GAAP, the following item are...
  61. ' of which: defaulted ' shall include the nominal amount...
  62. For off-balance sheet exposures, the ' Nominal amount ' is...
  63. In template 9.2, for loan commitments received, the nominal amount...
10. DERIVATIVES (10 AND 11)
64. The carrying amount and the notional amount of the derivatives...
  65. Institutions shall report the derivatives held for hedge accounting broken...
  66. Derivatives included in hybrid instruments which have been separated from...
  - 10.1. Classification of derivatives by type of risk
    67. All derivatives shall be classified into the following risk categories:...
    68. When a derivative is influenced by more than one type...
  - 10.2. Amounts to be reported for derivatives
    69. The ' carrying amount ' for all derivatives (hedging or...
    70. The ' Notional amount ' is the gross nominal of...
    71. The column ' Notional amount ' of derivatives includes, for...
    72. The ' Notional amount ' shall be reported by ' ...
  - 10.3. Derivatives classified as ' economic hedges '
    73. Derivatives that are not effective hedging instruments in accordance with...
    74. Derivatives ' held for trading ' that meet the definition...
  - 10.4. Breakdown of derivatives by counterparty sector
    75. The carrying amount and the total notional amount of derivatives...
    76. All OTC derivatives, without regarding the type of risk to...
11. MOVEMENTS IN ALLOWANCES FOR CREDIT LOSSES AND IMPAIRMENT OF EQUITY...
77. ' Increases due to amounts set aside for estimated loan...

*Status: Point in time view as at 01/06/2015.*

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details explained in paragraph 50 of this Part, the 'write-offs' section. (See end of Document for details)

12. COLLATERAL AND GUARANTEES RECEIVED (13)
  - 12.1. Breakdown of loans and advances by collateral and guarantees (13.1)...
    79. The pledges and guarantees backing the loans and advances shall...
    80. In template 13.1, the ' maximum amount of the collateral...
    81. For reporting loans and advances according to the type of...
    82. For loans and advances that have simultaneously more than one...
  - 12.2. Collateral obtained by taking possession during the period [held at...
    83. This template includes the carrying amount of the collateral that...
  - 12.3. Collateral obtained by taking possession [tangible assets] accumulated (13.3)
    84. ' Foreclosure [tangible assets] ' is the cumulative carrying amount...
13. FAIR VALUE HIERARCHY: FINANCIAL INSTRUMENTS AT FAIR VALUE (14)
  85. Institutions shall report the value of financial instruments measured at...
  86. ' Change in fair value for the period ' shall...
  87. ' Accumulated change in fair value before taxes ' shall...
14. DERECOGNITION AND FINANCIAL LIABILITIES ASSOCIATED WITH TRANSFERRED FINANCIAL ASSETS (15)...
  88. Template 15 includes information on transferred financial assets of which...
  89. The associated liabilities shall be reported according to the portfolio...
  90. The column ' Amounts derecognised for capital purposes ' includes...
  91. ' Repurchase agreements ' ( ' repos ' ) are...
  92. ' Repurchase agreements ' ( ' repos ' ) and...
  93. In a securitisation transaction, when the transferred financial assets are...
15. BREAKDOWN OF SELECTED STATEMENT OF PROFIT OR LOSS ITEMS (16)...
  94. For selected items of the income statement further breakdowns of...
    - 15.1. Interest income and expenses by instrument and counterparty sector (16.1)...
      95. The interests shall be broken down both by interest income...
      96. Interest on derivatives held for trading includes the amounts related...
    - 15.2. Gains or losses on de-recognition of financial assets and liabilities...
      97. Gains and losses on de-recognition of financial assets and financial...
    - 15.3. Gains or losses on financial assets and liabilities held for...
      98. Gains and losses on financial assets and liabilities held for...
    - 15.4. Gains or losses on financial assets and liabilities held for...
      99. Gains and losses on financial assets and financial liabilities held...
    - 15.5. Gains or losses on financial assets and liabilities designated at...
      100. Gains and losses on financial assets and liabilities designated at...
    - 15.6. Gains or losses from hedge accounting (16.6)
      101. Gains and losses from hedge accounting shall be broken down...
    - 15.7. Impairment on financial and non-financial assets (16.7)
      102. ' Additions ' shall be reported when, for the accounting...
16. RECONCILIATION BETWEEN ACCOUNTING AND CRR SCOPE OF CONSOLIDATION (17)
  103. ' Accounting scope of consolidation ' includes the carrying amount...
  104. In this template, the item ' Investments in subsidiaries, joint...
  105. ' Assets under reinsurance and insurance contracts ' shall include...
  106. Liabilities under insurance and reinsurance contracts' shall include liabilities under...

*Status: Point in time view as at 01/06/2015.*

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Amendments to the Regulations (2018) can be found on their website/s. (See end of Document for details)

17. **GEOGRAPHICAL BREAKDOWN (20)**
- 107. Template 20 shall be reported when the institution exceeds the...
  - 108. Templates 20.4 to 20.7 contain information 'country-by-country' on...
  - 109. In template 20.4 for debt instruments, 'gross carrying amount...
18. **TANGIBLE AND INTANGIBLE ASSETS: ASSETS SUBJECT TO OPERATING LEASE (21)**
- 110. For the purposes of the calculation of the threshold in...
  - 111. Under IFRS or compatible National GAAP, assets that have been...
19. **ASSET MANAGEMENT, CUSTODY AND OTHER SERVICE FUNCTIONS (22)**
- 112. For the purposes of the calculation of the threshold in...
  - 19.1. Fee and commission income and expenses by activity (22.1)
    - 113. The fee and commission income and expenses shall be reported...
    - 114. Transaction costs directly attributable to the acquisition or issue of...
    - 115. Transaction costs directly attributable to the acquisition or issue of...
    - 116. Institutions shall report fee and commission income and expenses according...
  - 19.2. Assets involved in the services provided (22.2)
    - 117. Business related to asset management, custody functions, and other services...
20. **INTERESTS IN UNCONSOLIDATED STRUCTURED ENTITIES (30)**
- 118. 'Liquidity support drawn' shall mean the sum of...
21. **RELATED PARTIES (31)**
- 119. Institutions shall report amounts and/or transactions related to the balance...
  - 120. Intra-group transactions and intra-group outstanding balances shall be eliminated. Under...
  - 21.1. Related parties: amounts payable to and amounts receivable from (31.1)...
    - 121. For 'Loan commitments, financial guarantees and other commitments received...
  - 21.2. Related parties: expenses and income generated by transactions with (31.2)...
    - 122. 'Gains or losses on de-recognition of non-financial assets'...
22. **GROUP STRUCTURE (40)**
- 123. Institutions shall provide detailed information on subsidiaries, joint ventures and...
  - 22.1. Group structure: 'entity-by-entity' (40.1)
    - 124. The following information shall be reported on a 'entity-by-entity...
  - 22.2. Group structure: 'instrument-by-instrument' (40.2)
    - 125. The following information shall be reported on an 'instrument-by-instrument...
23. **FAIR VALUE (41)**
- 23.1. Fair value hierarchy: financial instruments at amortised cost (41.1)
    - 126. Information on the fair value of financial instruments measured at...
  - 23.2. Use of fair value option (41.2)
    - 127. Information on the use of fair value option for financial...
  - 23.3. Hybrid financial instruments not designated at fair value through profit...
    - 128. In this template shall be reported information on hybrid financial...
    - 129. 'Held for trading' includes the carrying amount of...
    - 130. The other rows include the carrying amount of the host...

*Status: Point in time view as at 01/06/2015.*

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Amendments made by the European Council in their capacity as a legislator (see end of Document for details)

## 24. TANGIBLE AND INTANGIBLE ASSETS, CARRYING AMOUNT BY MEASUREMENT METHOD (42)...

- 131. 'Property, plant and equipment', 'Investment property...
- 132. 'Other intangible assets' include all other intangible assets...

## 25. PROVISIONS (43)

- 133. This template includes reconciliation between the carrying amount of the...

## 26. DEFINED BENEFIT PLANS AND EMPLOYEE BENEFITS (44)

- 134. These templates include accumulated information of all defined benefit plans...
- 26.1. Components of net defined benefit plan assets and liabilities (44.1)...
  - 135. 'Components of net defined benefit plan assets and liabilities...
  - 136. 'Net defined benefit assets' includes, in the event...
- 26.2. Movements in defined benefit obligations (44.2)
  - 137. 'Movements in defined benefit obligations' shows the reconciliation...
  - 138. The amount of 'Closing balance [present value]' in...
- 26.3. Memo items [related to staff expenses] (44.3)
  - 139. For reporting of memorandum items related to staff expenses, the...

## 27. BREAKDOWN OF SELECTED ITEMS OF STATEMENT OF PROFIT OR LOSS...

- 27.1. Gains or losses on de-recognition of non-financial assets other than...
  - 140. Gains and losses on de-recognition of non-financial assets other than...
- 27.2. Other operating income and expenses (45.3)
  - 141. Other operating income and expenses shall be broken down according...
  - 142. 'Operating leases other than investment property' includes, for...
  - 143. Gains or losses from remeasurements of holdings of precious metals...

## 28. STATEMENT OF CHANGES IN EQUITY (46)

- 144. The statement of changes in equity discloses the reconciliation between...

## 29. NON-PERFORMING EXPOSURES (18)

- 145. For the purpose of template 18, non-performing exposures are those...
- 146. That categorisation as non-performing exposures shall apply notwithstanding the classification...
- 147. Exposures in respect of which a default is considered to...
- 148. Exposures shall be categorised for their entire amount and without...
- 149. For the purpose of template 18, 'exposures' includes...
- 150. For the purpose of template 18, an exposure is '...
- 151. For the purpose of template 18, 'debtor' means...
- 152. A commitment shall be considered as a non-performing exposure for...
- 153. Financial guarantees given shall be considered as non-performing exposures for...
- 154. Exposures classified as non-performing in accordance with paragraph 145 shall...
- 155. Where an institution has on-balance sheet exposures to a debtor...
- 156. Exposures shall be considered to have ceased being non-performing when...
- 157. In case of non-performing exposures with forbearance measures, those...
- 158. Past due exposures shall be reported separately within the performing...
- 159. Non-performing exposures shall be reported broken down by past due...
- 160. The following exposures shall be identified in separate columns:
- 161. 'Accumulated impairment' and 'accumulated changes in fair...



*Status: Point in time view as at 01/06/2015.*

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. ~~Information on collateral held and financial guarantee received for non-~~

performing...

### 30. FORBORNE EXPOSURES (19)

163. For the purpose of template 19, forborne exposures are debt...
164. For the purpose of template 19, a concession refers to...
165. Evidence of a concession includes the following:
166. The exercise of clauses which, when used at the discretion...
167. 'Refinancing' means the use of debt contracts to...
168. For the purpose of template 19, 'debtor' includes...
169. For the purpose of template 19, 'debt' includes...
170. For the purpose of template 19, 'exposure' has...
171. For the purpose of template 19, 'institution' means...
172. Exposures shall be regarded as forborne where a concession has...
173. A modification involving repayments made by taking possession of collateral...
174. There is a rebuttable presumption that forbearance has taken place...
175. Financial difficulties shall be assessed at debtor level as referred...
176. Forborne exposures shall be included within the non-performing exposures category...
177. Where the conditions referred to in paragraph 176 are not...
178. A forborne exposure may be considered as performing from the...
179. Where additional forbearance measures are applied to a performing forborne...
180. 'Performing exposures with forbearance measures' (performing forborne exposures)...
181. The column 'Refinancing' comprises the gross carrying amount...
182. Forborne exposures combining modifications and refinancing shall be allocated to...
183. Accumulated impairment and accumulated changes in fair value due to...

## PART 3

### MAPPING OF EXPOSURE CLASSES AND COUNTERPARTY SECTORS

1. The following tables map exposure classes used to calculate capital...  
Annex V Table 2

## ANNEX VI

### REPORTING ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY

## ANNEX 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...
2. All the general instructions in Part I of Annex II...
  1. Reporting scope
  3. Data specified in Article 101(1) of CRR is subject to...
  4. The template covers all national markets an institution/group of institutions...

*Status: Point in time view as at 01/06/2015.*

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Definitions and general instructions can be found on their website/s. (See end of Document for details)

5. 'Loss' means 'economic loss' as defined...
  6. For exposures secured by residential and commercial property, the calculation...
  7. The exposure value follows the rules laid down in Part...
  8. The property value follows the rules laid down in Part...
  9. The reporting currency shall be used with the exchange rate...
3. Geographical breakdown
    10. In accordance with the reporting scope, the reporting of exposures...
  4. Reporting of exposures and losses
    11. Exposures: all exposures that are treated according to Part Three,...
    12. Losses: the institution which has the exposure by the end...
    13. Reference date: the exposure value from the date of default...
    14. Role of the valuation of the property: the latest valuation...
    15. Treatment of loan sales during the reporting period: the institution...
  5. Instructions concerning specific positions  
Annex VII Table 1 Annex VII Table 2

## ANNEX VIII

### TEMPLATES FOR REPORTING LARGE EXPOSURES AND CONCENTRATION RISK

ANNEX VIII Table 4: rows 1 - 7  
ANNEX VIII Table 5: rows 1 - 7  
ANNEX VIII Table 6: rows 1 - 4  
ANNEX VIII Table 7: rows 1 - 4

## ANNEX IX

### INSTRUCTIONS FOR REPORTING LARGE EXPOSURES AND CONCENTRATION RISK

#### PART I: GENERAL INSTRUCTIONS

##### 1. Structure and conventions 1. The reporting framework on large...

1. Structure and conventions
  1. The reporting framework on large exposures ('LE') shall consist of...
  2. The instructions include legal references as well as detailed information...
  3. The instructions and the validation rules follow the labelling convention...
  4. The following convention is generally used in the instructions and...
  5. In the case of validations within a template, in which...
  6. ABS(Value): the absolute value without sign. Any amount that increases...

#### PART II: TEMPLATE RELATED INSTRUCTIONS

In this Annex, instructions relating to the reporting of Large...

1. Scope and level of the LE reporting
  1. In order to report information on large exposures to clients...
  2. In order to report information on large exposures to clients...

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. ~~Every large exposure defined in accordance with Article 292 of~~ (See end of Document for details)

4. In order to report information on the 20 largest exposures...
  5. In order to report information on the ten largest exposures...
  6. The data on the large exposures and the relevant largest...
  7. Institutions shall report in the LE3 template data regarding the...
2. Structure of the LE template
    8. The columns of the template LE1 shall present the information...
    9. The columns of the templates LE2 and LE3 shall present...
    10. The columns of the templates LE4 and LE5 shall present...
3. Definitions and general instructions for the purposes of the LE...
    11. ' Group of connected clients ' is defined in Article...
    12. ' Unregulated financial sector entities ' are defined in Article...
    13. ' Institutions ' is defined in Article 4(1)(3) of CRR...
    14. Exposures to ' civil-law associations ' shall be reported. In...
    15. Assets and off balance sheet items shall be used without...
    16. ' Exposures ' are defined in Article 389 of CRR.
    17. The ' netting agreements ' shall be allowed to be...
    18. The ' value of an exposure ' shall be calculated...
    19. The effect of the full or partial application of exemptions...
    20. Reverse repurchase agreements which fall under the reporting for large...
4. C 26.00 — LE Limits template
    - 4.1. Instructions concerning specific rowsAnnex IX Table 1
5. C 27.00 — Identification of the counterparty (LE1)
    - 5.1. Instructions concerning specific columnsAnnex IX Table 2
6. C 28.00 — Exposures in the non-trading and trading book...
    - 6.1. Instructions concerning specific columnsAnnex IX Table 3
7. C 29.00 — Details of the exposures to individual clients...
    - 7.1. Instructions concerning specific columnsAnnex IX Table 4
8. C 30.00 — Maturity buckets of the ten largest exposures...
    - 8.1. Instructions concerning specific columnsAnnex IX Table 5
9. C 31.00 — Maturity buckets of the ten largest exposures...
    - 9.1. Instructions concerning specific columnsAnnex IX Table 6

## ANNEX X

### REPORTING ON LEVERAGE

ANNEX X Table 2: rows 1 - 27

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of available instruments can be found on their website/s. (See end of Document for details)

ANNEX X Table 5: rows 1 - 40

ANNEX X Table 7: rows 1 - 25

ANNEX X Table 8: rows 1 - 20

## ANNEX 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 Leverage Ratio (hereinafter...
    2. Overall, the framework consists of seven templates:
    3. For each template legal references are provided as well as...
  - 1.2. Numbering convention
    4. The document will follow the labelling convention set in the...
    5. The following general notation is followed in the instructions: {Template;Row;Column}....
    6. In the case of validations within a template, where only...
    7. For the purpose of the reporting on leverage, 'of which'...
  - 1.3. Sign convention
    8. All amounts shall be reported as positive figures. An exception...

#### PART II: TEMPLATE RELATED INSTRUCTIONS

1. Structure and frequency
  1. The leverage ratio template is divided into two parts. Part...
  2. In Part A, institutions shall report end-of-month values unless the...
  3. When compiling the data for this ITS, institutions shall consider...
2. Formulas for leverage ratio calculation
  4. The leverage ratio is based on a capital measure and...
  - 5.
  6.  $LR \text{ month } 1 \text{ (PI)} = \{LRCalc;110;1\} / (\{LRCalc;010;1\} + \{LRCalc;020;1\} + \{LRCalc;030;1\}) \dots$
  7.  $LR \text{ month } 2 \text{ (PI)} = \{LRCalc;110;2\} / (\{LRCalc;010;2\} + \{LRCalc;020;2\}) \dots$
  8.  $LR \text{ month } 3 \text{ (PI)} = \{LRCalc;110;3\} / (\{LRCalc;010;3\} + \{LRCalc;020;3\} + \{LRCalc;030;3\}) \dots$
  - 9.
  10.  $LR \text{ month } 1 \text{ (T)} = \{LRCalc;120;1\} / (\{LRCalc;010;1\} + \{LRCalc;020;1\} + \{LRCalc;030;1\}) \dots$
  11.  $LR \text{ month } 2 \text{ (T)} = \{LRCalc;120;2\} / (\{LRCalc;010;2\} + \{LRCalc;020;2\}) \dots$
  12.  $LR \text{ month } 3 \text{ (T)} = \{LRCalc;120;3\} / (\{LRCalc;010;3\} + \{LRCalc;020;3\} + \{LRCalc;030;3\}) \dots$
  13. When the derogation specified in Article 499 (3) of the...
3. Materiality thresholds for derivatives
  14. In order to reduce the reporting burden for institutions with...
  - 15.



**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. For the purpose of LR6 institutions shall treat an entity. (See end of Document for details)

42. For the purpose of LR6 institutions shall treat an entity...

Annex XI Table 7

## ANNEX XII

### REPORTING ON LIQUIDITY

- ANNEX XII Table 2: rows 1 - 123
- ANNEX XII Table 3: rows 1 - 188
- ANNEX XII Table 4: rows 1 - 140
- ANNEX XII Table 5: rows 1 - 12
- ANNEX XII Table 6: rows 1 - 183
- 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...
      2. Assets shall be reported in one of six sections in...
      3. Assets which meet the requirements of Article 416 and Article...
      4. Assets which meet the requirements of Article 416 (1) (b)...
      5. Items subject to supplementary reporting of liquid assets according to...
      6. Assets which do not meet the requirements of Article 416...
      7. Treatment for jurisdictions with insufficient liquid assets
      8. Reporting of Shar'iah compliant assets as alternative assets under Article...
    - 1.2. Specific remarks
      9. For items 1.1 to 1.2 institutions shall report the relevant...
      10. For items 1.3 to 1.4 institutions shall report the market...
      11. For item 1.5 institutions shall report the relevant undrawn amount...
      12. For item 1.6.1/1.6.2 institutions shall report the relevant amounts in...
      13. For items 1.7 to 2.2, in accordance with the last...
      14. For items 1.3 to 1.4 and 1.7 to 1.14, institutions...
      15. For items 2.1 to 2.2, institutions shall report assets which...
      16. For items 1.1 to 2.2, with the exception of item...
      17. For items 3.1 to 3.12, institutions shall only report assets...
      18. For items 4.1 to 4.12.3, institutions shall only report assets...
      19. For items 5.1 to 5.2, institutions shall only report items...
      20. For items 6.1 to 6.1.3, only Shar'iah compliant banks shall...
      21. The value of the liquid assets of all items in...
- Liquid assets sub template
- 1.2.1. Instructions concerning specific rows

Annex XIII Table 1

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Reporting on Liquidity (PART 2 of 5: OUTFLOWS) (See end of Document for details)

1. Outflows
  - 1.1. General remarks
    1. This is a summary template which contains information about liquidity...
    2. In accordance with Article 420 REGULATION (EU) NO 575/2013, this...
    3. In accordance with Article 421(5) of the REGULATION (EU) NO...
  - 1.2. Outflows sub template
    - 1.2.1. Instructions concerning specific rows

#### Annex XIII Table 2

#### 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...
    2. In accordance with Article 425(2) REGULATION (EU) NO 575/2013, liquidity...
    3. In accordance with Article 425(7) REGULATION (EU) NO 575/2013, institutions...
    4. In accordance with Article 425(8) REGULATION (EU) NO 575/2013, institutions...
  - 1.2. Inflows sub template
    - 1.2.1. Instructions concerning specific rows

#### Annex XIII Table 3

#### REPORTING ON LIQUIDITY (PART 4 of 5: COLLATERAL SWAPS)

##### General remarks

1. This is a summary template which contains information that will...

#### 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...
    2. All own funds and liabilities reported on an institution's balance...
    3. In accordance with Article 427(2) REGULATION (EU) NO 575/2013, liabilities...
    4. Institutions shall assume that investors redeem a call option at...
    5. For retail deposits reported in section 1.2, the same assumptions...
  - 1.2. Items providing stable funding
    - 1.2.1. Instructions concerning specific rows

#### Annex XIII Table 5

2. Items requiring stable funding
  - 2.1. General remarks
    1. This is a summary template which contains information about items...
    2. All assets reported on an institutions balance sheet shall be...

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amendments of maturity on their website/s. (See end of Document for details)

4. In accordance with Article 510 of the REGULATION (EU) NO...
5. Treatment of assets received or lent in secured lending and...
6. Treatment of derivatives payables and receivables:
  - 2.2. Items requiring stable funding
    - 2.2.1. Instructions concerning specific rows

## Annex XIII Table 6

### ANNEX XIV

#### Single Data Point Model

All data items set out in Annexes I, III, IV,...  
The single data point model shall meet the following criteria:...  
provide a structured representation of all data items set out...

### ANNEX XV

#### Validation Rules

The data items set out in Annexes I, III, IV,...  
The validation rules shall meet the following criteria:  
define the logical relationships between relevant data points;  
include filters...

### ANNEX XVI

#### REPORTING TEMPLATES ON ASSET ENCUMBRANCE

ANNEX XVI Table 2: rows 1 - 15  
ANNEX XVI Table 3: rows 1 - 17  
ANNEX XVI Table 5: rows 1 - 23  
ANNEX XVI Table 6: rows 1 - 5  
ANNEX XVI Table 7: rows 1 - 18  
ANNEX XVI Table 8: rows 1 - 9  
ANNEX XVI Table 9: rows 1 - 28  
ANNEX XVI Table 10: rows 1 - 28

### ANNEX XVII

#### REPORTING ON ASSET ENCUMBRANCE

##### GENERAL INSTRUCTIONS

1. STRUCTURE AND CONVENTIONS
  - 1.1. Structure
    1. The framework consists of five sets of templates which comprise...
    2. For each template legal references are provided as well as...
  - 1.2. Accounting standard



**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amendments can be found in the following table.

- Institutions shall report carrying amounts under the accounting framework they...
4. For the purposes of this Annex, ' IAS ' and...
  - 1.3. Numbering convention
    5. The following general notation is used in these instructions to...
    6. In the case of validations within a template the following...
  - 1.4. Sign convention
    7. Templates in Annex XVI shall follow the sign convention described...
  - 1.5. Level of application
    8. The level of application of the reporting on asset encumbrance...
  - 1.6. Proportionality
    9. For the purpose of Article 16a(2)(b), the asset encumbrance level...
    10. For the purpose of Article 16a(2)(a), the sum of total...
  - 1.7. Definition of encumbrance
    11. For the purpose of this Annex and Annex XVI, an...

## TEMPLATE-RELATED INSTRUCTIONS

### 2. PART A: ENCUMBRANCE OVERVIEW

12. The encumbrance overview templates differentiate assets which are used to...
13. The overview template shows the amount of encumbered and non-encumbered...
- 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...
      - (a) Collateralised deposit
      - (b) Repo/matching repos
      - (c) Central bank funding
      - (d) Securities lending
      - (e) Derivatives (liabilities)
      - (f) Covered bonds

Annex XVII Table 1

(g) Securitisations

2.1.2. Instructions concerning specific rows

Annex XVII Table 2

2.1.3. Instructions concerning specific columns

Annex XVII Table 3

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...
16. Assets are ' non-available for encumbrance ' when they have...
17. For the purpose of the asset encumbrance reporting, securities borrowed...

2.2.2. Instructions concerning specific rows

Annex XVII Table 4

2.2.3. Instructions concerning specific columns

*Status: Point in time view as at 01/06/2015.*

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on Legislation.gov.uk. Table 5 of relevant amending instruments can be found on their website/s. (See end of Document for details)

	2.3.	Template: AE-NPL. Own covered bonds and ABSs issued and not...
	2.3.1.	General remarks
	18.	To avoid double counting, the following rule applies in relation...
	2.3.2.	Instructions concerning specific rows
Annex XVII Table 6	2.3.3.	Instructions concerning specific columns
Annex XVII Table 7	2.4.	Template: AE-SOU. Sources of encumbrance
	2.4.1.	General remarks
	19.	This template provides information on the importance for the reporting...
	20.	The total amounts of assets and collateral received in the...
	2.4.2.	Instructions concerning specific rows
Annex XVII Table 8	2.4.3.	Instructions concerning specific columns
Annex XVII Table 9	3.	PART B: MATURITY DATA
	3.1.	General remarks
	21.	The template included in Part B shows a general overview...
	3.2.	Template: AE-MAT. Maturity data
	3.2.1.	Instructions concerning specific rows
Annex XVII Table 10	3.2.2.	Instructions concerning specific columns
Annex XVII Table 11	4.	PART C: CONTINGENT ENCUMBRANCE
	4.1.	General remarks
	22.	This template requires institutions to calculate the level of asset...
	23.	Contingent encumbrance refers to the additional assets which may need...
	24.	This template includes the following two scenarios for reporting contingent...
	25.	The scenarios shall be reported independently of each other, and...
	4.1.1.	Scenario A: Decrease of 30 % of encumbered assets
	26.	It shall be assumed that all encumbered assets decrease 30...
	27.	Only contracts and agreements, where there is a legal obligation...
	4.1.2.	Scenario B: Depreciation of 10 % in significant currencies
	28.	A currency is a significant currency if the reporting institution...
	29.	The calculation of a 10 % depreciation shall take into...
	30.	All transactions which have a cross-currency element shall be covered...
	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...
	4.2.2.	Instructions concerning specific columns

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on Legislation.gov.uk. Table of relevant amending instruments can be found on their website/s. (See end of Document for details)

5. PART D: COVERED BONDS

5.1. General remarks

32. The information in this template is reported for all UCITS-compliant...

33. Covered bonds issued by or on behalf of the reporting...

34. The reporting shall be based on the statutory covered bond...

5.2. Template: AE-CB. Covered bonds issuance

5.2.1. Instructions concerning z-axis

Annex XVII Table 13

5.2.2. Instructions concerning specific rows

Annex XVII Table 14

5.2.3. Instructions concerning specific columns

Annex XVII Table 15

6. PART E: ADVANCED DATA

6.1. General remarks

35. Part E follows the same structure as in the encumbrance...

6.2. Template: AE-ADV1. Advanced template for assets of the reporting institution...

6.2.1. Instructions concerning specific rows

Annex XVII Table 16

6.2.2. Instructions concerning specific columns

Annex XVII Table 17

6.3. Template: AE-ADV2. Advanced template for collateral received by the reporting...

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

Annex XVII Table 18

**Status:** Point in time view as at 01/06/2015.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on [legislation.gov.uk](http://legislation.gov.uk). Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

- (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](#)).

**Status:**

Point in time view as at 01/06/2015.

**Changes to legislation:**

Commission Implementing Regulation (EU) No 680/2014 is up to date with all changes known to be in force on or before 18 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

EUR 2014 No. 680 may be subject to amendment by EU Exit Instruments made by both the [Prudential Regulation Authority](#) and the [Financial Conduct Authority](#) under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.